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THE CHALLENGES OF FEMALE ENTREPRENEURS OPERATING IN THE MIDDLE EAST

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Abstract

Background

The Middle East is a region that consists of 17 countries: Turkey, Syria, Lebanon, Palestine, Israel, Egypt, Jordan, Iraq, Iran, Kuwait, Bahrain, Qatar, United Arab Emirates, Oman, Cyprus, Yemen, and Saudi Arabia (Pariona, 2020). Due to the persistent presence of old social and cultural structures, inequality remains a problem within the region. Every day, females in the region are faced with discrimination in various forms - something which becomes evident in the existing statistics, which show that only 28 percent of all females in the MENA region are economically active (Hattab, 2012).

However, it has been possible to identify improvements within the development of society as well as in the work to counteract inequality. Hence, it becomes increasingly important to gain a greater understanding of the region as a whole as well as gain knowledge regarding the existing challenges that female entrepreneurs experience.

Purpose

The purpose of this research is to gain an understanding of the different challenges that female entrepreneurs face when launching, managing, and developing a business in the Middle East region.

Method

This research is a qualitative study in which an abductive approach has been used. Therefore, the conclusions will be drawn from the empirical findings in combination with the results in the existing literature. Furthermore, in order to obtain high-quality and truthful data, a case-study with a semi-structured interview technique was used. All six interviews were later

analysed by all researchers individually as well as jointly in order to ensure that no important information was lost.

Conclusion

Based on the empirical findings in combination with the existing literature, three contextual factors were identified as the main challenges of female entrepreneurs when operating in the Middle East region. The following contextual challenges were identified: 1) *Lack of Finance*, 2) *Lack of Support*, and 3) *Discrimination*.

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1. Introduction

In this section, the authors will provide an overall introduction along with describing the specific traits of a typical entrepreneur. Through the understanding of existing stereotypical gender roles in society, the authors have been able to identify a research gap. Additionally, the problem formulation and purpose along with important definitions will be presented.

1.1 Background

An *entrepreneur* is a word that has existed for more than 250 years (Envick & Langford, 2000) and does commonly refer to a person who has confidence, a strong vision, and who is willing to take risks along with generating new ideas and innovations. Even though the very description of a typical entrepreneur does not reveal any specifics regarding if it is of a male or female character, the characteristics of an entrepreneur have often been associated with the male gender. (Barringer & Ireland, 2012)

However, existing research indicates that female entrepreneurship plays a vital role in the global development as it generates positive impacts on both the national and international economy, as well as on the social development as it reduces poverty, provides employment creation, contributes with new ideas and skills (Mbaruku & Mutalemwa 2015; Sigalla & Carney 2012; Tripathi & Singh, 2018), generating productive work, achieving gender equality (De Vita, Mari & Poggese, 2014; OECD, 2014), raising welfare (OECD, 2014), provide females with independency, as well as an ability to create development and change within their communities (Mbaruku & Mutalemwa, 2015).

According to the women's rights organization "Kvinna till Kvinna", females account for about two-thirds of all the "daily work" done around the world. Despite this fact, females are in a severe social and economic disadvantage compared to their male companions as the majority of this sort of work refers to work within the household and is, therefore, unpaid. Many females do not have the possibility to take on an additional job. However, globally females who manage to enter the labour market are often paid 60 to 70 percent less than their male companions, while they are constantly exposed to discrimination, harassment, and other types of physical abuse. (Kvinna Till Kvinna, N.d.)

During the last few decades, it has been possible to identify an increased interest among females to launch, run, and develop their own businesses (McAdam, 2013; WBENC, 2018). According to the Women's Business Enterprise National Council (WBENC, 2018), the number of female-owned businesses has doubled since 2007 (WBENC, 2018). An explanation for the growing interest is given by McAdam (2013), who describes how females see entrepreneurship as a great opportunity where the female herself will be the one responsible for her career advancement, instead of being dependent on someone else. However, McAdam (2013) further highlights the importance of understanding that entrepreneurship is not a solution to the resistance that prevents females from leading positions and how self-employment may not always be the solution to discrimination nor other frustration problems.

Despite the global work for equality, there are regions that have not kept up with the development. One region that is grappling with inequalities in many areas of society is the Middle East. Although the development is moving forward, it is somewhat of a time-extensive process where females need to endure violence and harassment as well as they become limited in their ability to participate in different social or political situations. (Motion 2013/14: U216) Hattab (2012) explains how the old social and cultural structures have a strong influence on female's lives and positions within society. This statements can further be confirmed by a research that was published in the year of 2017 that showed that 66 to 75 percent of all young males living in Egypt, Lebanon, Morocco, and Palestine believe that a female's main role is to stay at home and take care of the family (BBC, 2017).

Today, only 28 percent of all females in the Middle East and North African region, commonly referred to as the MENA region, are economically active which means that males stand for the remaining percent, leaving females in a minority in the labour market (Hattab, 2012). Therefore, Middle East is the region that accounts for the lowest number of working females compared to the rest of the world (De Vita, Mari & Poggesi, 2014; Hattab, 2012; Viju, 2010).

1.2 Problem Formulation

Female entrepreneurship is a field of research that has received increased interest during recent years. However, the existing research is limited and focuses on other areas rather than the main challenges female entrepreneurs face when managing a business. Furthermore, there

are research and literature that focuses on female entrepreneurs' contribution to economic and social development (De Vita, Mari & Poggese, 2014; Fleck, 2015; Hattab, 2012; Mbaruku & Mutalemwa, 2015; Mustapha, Punitha, & Subramaniam, 2016; OECD, 2014; Tripathi & Singh, 2018; Viju, 2010; World Bank, 2013), the effect of female entrepreneurship on poverty reduction (Mbaruku & Mutalemwa, 2015; Sigalla & Carney, 2012) and whether females are declared equal rights and obligations in the work-life (Malach Pines, Lerner & Schwartz, 2010; Nazir, 2005; World Bank, 2013).

The majority of existing literature seems to be based on females living and working within the Western World. However, it would be incorrect to state that there is no existing research made on female entrepreneurs living and working in the Middle East, nonetheless, the existing research often merges the Middle East with North Africa (MENA) (Chamlou, 2008; Faghih & Zali, 2018; Hattab, 2012; Mezran & Varvelli, 2019; OECD, 2014; World Bank, 2013). Hence, the authors find it important to conduct research that separates the Middle East from North Africa in order to obtain a more comprehensive view of the region of interest. The authors argue that the result obtained from this research, where the study only includes the Middle East region, could contribute to a more consistent picture of the actual situation in the specific region and that the result could, therefore, be useful for future research on equality and female entrepreneurship. However, it is still important to include MENA in the frame of reference due to several useful studies in this region on female entrepreneurship.

Also, the authors of this research further argue that there is a lack of research focusing on the different challenges that female entrepreneurs experience due to the fact of their gender and the existing stereotypical gender roles within the society. Hattab (2012) states that there is a need for additional quantitative and qualitative research that describes the situation of female entrepreneurs, something that the authors of this research agree upon.

The authors believe that increased knowledge about female's opportunities to start their own business is of high importance to increase equality, which would strengthen the likelihood of achieving the fifth global sustainability goal. This goal addresses the problem of gender equality, where the goal is to empower all females and, in this way, achieve gender equality. (The Global Goals, 2020)

1.3 Purpose

The aim of this research is to identify and gain an understanding of the contextual factors that may become potential challenges for female entrepreneurs when they launch, manage, and develop a business within the Middle East region.

1.4 Research Question

RQ: What are the main challenges female entrepreneurs face when operating in the Middle East region?

1.5 Delimitations

The aim of this research is to identify the contextual factors that may become potential challenges for female entrepreneurs when operating a business in the Middle East region. Due to the scope of this research, some limitations are required in order to obtain the highest quality data possible. In order to receive a useful and trustworthy result, the authors have decided to limit the research by selecting three cases with the following representative countries: Turkey, Jordan, and the United Arab Emirates. Furthermore, each country will be represented by two participants - two female entrepreneurs - who originate from the country of interest and operates in the Middle East. Totally, six semi-structured interviews will be conducted.

However, the authors are aware that there are different factors affecting an entrepreneur and her success. Therefore, the authors have decided to briefly mention and explain personal factors as an influencing aspect. The authors believe that these sorts of factors have a major impact on females living and working in the Middle East. However, this is something that needs to be further investigated as there is not a lot of existing literature covering this research area.

1.6 Definitions

Entrepreneur - Any person who sees an opportunity and decides to pursue the opportunity regardless of the resources currently at their disposal. A person willing to take risks generates new ideas, has a strong vision, and is confident. (Barringer & Ireland, 2012)

MENA - The MENA region is a geographic area, which is defined as a composition of the Middle East and North Africa region (Hattab, 2012; Mezran & Varvelli, 2019).

The Middle East - The Middle East region is a geographic area, which in this research aims the following 17 countries: Turkey, Syria, Lebanon, Palestine, Israel, Egypt, Jordan, Iraq, Iran, Kuwait, Bahrain, Qatar, United Arab Emirates, Oman, Cyprus, Yemen and Saudi Arabia (Pariona, 2020).

2. Frame of Reference

In this section, an underlying understanding of the factors that motivate entrepreneurial activities as well as an explanation of the contextual and personal factors that affect females in the Middle East will be presented. Furthermore, this literature review will provide an understanding of how female entrepreneurship have been proven to contribute to both social and economic development.

2.1 Female Entrepreneurs Contribution to Development

"Women and girls represent half of the world's population and are therefore half of their potential. But, today, gender inequality persists everywhere and stagnates social progress."

- *United Nations, 2020.*

In 2015, the world's leaders agreed on 17 global goals with the purpose of tackling severe climate change, reducing poverty, and fighting inequality (The Global Goals, 2020).

Furthermore, inequality is important to fight as gender equality has shown to have large positive impacts on world development. According to the United Nations, female empowerment is essential in order to expand economic growth and promoting social development. For instance, it has been proven that females' full participation in the labour force leads to increased percentage points in the vast majority of national growth figures. (United Nations, 2020)

Economic growth has been remarkable in the Middle East since 2004, mainly because of an increase in the prices of oil. The economic growth has, for instance, contributed to a social development where it is more acceptable to invest in females as well as encourage females to

educate themselves. (Al Kharouf & Weir, 2008) Moreover, according to existing research, many organizations have invested both time and money in diversity programs, however, few empirical studies have placed focus on gender equality in organizations. During the last 30 years, it has been possible to identify several changes and developments for females living in the Arab region, however, the large gender gaps in the region still remains a critical point of the social development. (Syed, Burke, & Pinar Acar, 2010)

Being a female entrepreneur and owning a business is one approach for females to become more independent and to leave a life in poverty. It has further been proven that the establishment of self-owned businesses increases the rate of development in the national economy (Chamlou, 2008; De Vita, Mari & Poggesi, 2014; Fleck, 2015; Hattab, 2012; Malach Pines, Lerner & Schwartz, 2010; Mbaruku & Mutalemwa, 2015; Mustapha, Punitha, & Subramaniam, 2016; OECD, 2014; Tripathi & Singh, 2018; Viju, 2010; World Bank, 2013). Female self-owned firms also contribute to new innovations, increases export potentials (Tripathi & Singh, 2018) and creates a robust entrepreneurial climate (Chamlou, 2008) - a statement that can be confirmed by Mohsen (2018) who state that female entrepreneurs operating in Iran have turned out to be the main driver of economic growth within the country's borders. Mohsen (2018) further explains that it depends on the females' ability to create new jobs, providing different solutions to business problems as well as it provides different opportunities.

Although research indicates that females actually contribute to economic and social development, it remains a fact that only 28 percent of all females in the Middle East and North African region combined are economically active (Hattab, 2012).

2.2 Personal Factors & Contextual Factors

Existing research has been able to identify underlying factors that could possibly motivate entrepreneurial activities. These underlying factors have later been divided into two different categories, known as personal factors and contextual factors. Personal factors are explained as the factors which the entrepreneur is able to influence and control and refers to independence, self-fulfillment need, achievement desire, and entrepreneurial drive. (Cavada, Bobek & Maček, 2017) Furthermore, these factors can be linked to the "Push and Pull Theory" which argues that individuals are either pushed into entrepreneurship by negative external factors

like dismissal from job dissatisfaction, unemployment, and economic status or attracted to entrepreneurial activities through seeking independence, and social objectives (Orhan & Scott, 2001).

Contextual factors are explained as factors which lie outside the control of the entrepreneur and is of great importance when it comes to whether the business will be a success or failure. When discussing contextual factors, researchers refer to factors such as social factors, cultural factors, educational factors, political factors, and general financial factors. (Etemad, Koed Madsen, Rasmussen & Servais, 2013).

As this research aims to investigate the contextual factors that become challenging for female entrepreneurs when operating in the Middle East, mainly the contextual factors will be further discussed.

2.3 Contextual Factors

2.3.1 Social & Cultural Factors

The United Nations (UN) Women's Convention provides guidelines for ensuring equal rights for females and males. The Convention emphasizes how governments are responsible for implementing laws that aim to eliminate the most common forms of discrimination (United Nations, 1979). However, despite the UN Women's Convention, several Middle Eastern countries still reflect strong gender barriers for females in their enterprising, making female entrepreneurs more vulnerable compared to males (De Vita, Mari & Poggesi, 2014). In 1990, the Organization of Islamic States publishes the so-called "Cairo Declaration on Human Rights in Islam" (Smedberg & Kopola, 2000) which states that all human rights are subject to Islamic Law, known as Sharia.

Due to culture and the Islamic Law, when comparing the female's rights within the Middle East to the international standards, the females in the region are more limited. De Vita, Mari, and Poggesi (2014) argues that it is the religious beliefs that foremost lead to limitations such as laws restricting females' freedom to be responsible for their own lives. In some regions of the Middle East, females are considered legal minors which means that a male relative's permission to travel (World Bank, 2013) or leave the house (Al-Asfour, Tlaiss, Khan, & Rajasekar, 2017) is required.

Although females in the Middle East are becoming more aware of their basic human and social rights, the power structure remains patriarchal. The female's main task is to stay at home and take care of the family, while the male companion is expected to support the family (Hattab, 2012). However, if the female would like to engage in the general labour force or start her own business, it is common that she needs to receive working permission from her husband, which is not always granted (Chamlou, 2008). These types of requirements make it difficult for females to engage in entrepreneurial activities (Viju, 2010). Furthermore, females have also expressed how they experience a negative attitude towards them when engaging in business-related work or entrepreneurial activities instead of being home taking care of the family (Chamlou, 2008).

Once in the labour force, both as an employee and as an entrepreneur, there are everyday challenges faced by females. The cultural norms and values in the Arab countries do have a large effect on the female-owned businesses as the females need to struggle much more than their male companions in order to prove their capability as a business owner (Javadian & Singh, 2012). This sort of discrimination leads to exclusion from formal and informal networks, negative stereotyping, and less favourable credit conditions (Mordi, Simpson, Singh & Okafor, 2010). Furthermore, due to the domination of males within the business environment, few female entrepreneurs are given the opportunity to be a part of the existing business environment. This leads to a lack of female role models that could inspire other females to trust their ability to follow their own entrepreneurial dreams (Viju, 2010).

2.3.2 Educational Factors

According to OECD (2014) and World Bank (2013), the quality of education for females has increased. Further, these studies claim that the gender gap within education is decreasing due to the fact that females are being favoured over males - both at primary education levels as well as at the university level. Despite this relatively new information, the majority of existing literature states that one of the most distinctive challenges which female entrepreneurs face is the lack of education (Fleck 2015; Hattab, 2012; Mustapha, Punitha & Subramaniam, 2016; Tripathi & Singh, 2018; Viju 2010; World Bank, 2013).

Today, education is argued to be critical for the creation of opportunities, along with encouraging the development of innovation and entrepreneurship (Wilkens, 2011). Moreover,

it contributes to a nation's economic growth on a long-term basis (Shirazi, 2010). Lastly, Hattab (2012) argues that an increase in education will increase the overall participation in entrepreneurship activities. Yousuf Danish and Lawton Smith (2012) confirms this statement further and discuss how education plays a vital role in the aspect of entrepreneurship.

Even though it has been an extensive increase in the number of females receiving education in the Middle East, there is still a large percentage that is kept out from education and faces inequality within the educational environment (Hattab, 2012). In some of the countries in the Middle East, there is an absence of basic and fundamental school systems for females, which stops the increase of female entrepreneurs as well as the development of the gender equality issue (Viju, 2010). Furthermore, it has been proven that the quality of education in the Middle East is much lower in comparison to the quality of education in other regions (Azoury, 2014). For instance, a large number of students in the MENA region lack basic knowledge and the standardized tests made in the region do fall far below the expected level (Faghih & Zali, 2018).

Furthermore, in the MENA region, the World Bank (2013) states that it has been proven that females are being treated differently once they reach puberty. The difference between the genders becomes evident, where society raises the specific expectations on how a female should act and behave. These specific expectations do not include any kind of business career, resulting in a decline in females' opportunities to receive an education. Also, there is an existing gap between what education teaches and what type of knowledge jobs actually requires. This is mainly harmful to females, as they are expected to get an education within health, humanity, and art, which results in a limitation of work possibilities accessible for females. (World Bank, 2013)

2.3.3 Financial Factors

In order to start, run, and develop a business, it becomes necessary to have enough capital that can sustain the operation. Finance is explained as the foundation for all businesses, however, finding someone who is willing to provide funding or receive a loan is not always the simplest task. Female entrepreneurs worldwide are faced with a lack of financial assets, issues regarding budgetary matters as well as insufficient economies of scale, hence, challenges in the financial aspect. (Gorji, Sahar, Ali, & Mehdi, 2012; Ogden, McTavish, & McKean, 2006).

As described in 2.3.1 Social & Cultural Factors, there are occasions in which females are declared as legally incompetent which means that they themselves cannot apply for a loan. To receive funding, to get a loan, or to open a bank account, Hattab (2012) states that the female needs to ask for approval from her male companion - something that makes the entire entrepreneurial journey more difficult. This is in order to make sure that the action of the female goes in line with what is expected from her family (Chamlou, 2008), as females are considered to be legal minors (World Bank, 2013).

Furthermore, in Jordan, females experience that they are treated differently compared to their male counterparts in terms of applying for a loan as well as after the approval of the loan. They claim that males receive advantageous treatment when they seek bank loans, which results in that females have minor access to credit and opportunities to develop their business. (Hattab, 2012) Business lawyers from the MENA region mean that investment laws cannot be considered as gender-biased, however, laws in specific areas can be distorted by interpretation and reinforcement because of gender-based attitudes (World Bank, 2013).

Moreover, Tripathi, and Singh (2018) state that females in the Middle East, in their credit applications, were asked different questions in regard to their male counterparts. In different from the credit application designed for a male, the application for females included questions such as marital status, plans to have kids, and the intentions of balancing the demands of both family and the business (Fleck, 2015).

The absence or insufficient financial support for female entrepreneurs in the Middle East also harms the relationship with key stakeholders such as suppliers, customers, and distributors, as well as the creation of obstacles for investment opportunities (Viju, 2010). This, along with other factors, such as the expectations of the female in the society and the stereotypical role, create massive obstacles for females to receive bank loans and to start and maintain business (World Bank, 2013).

It has been proven that there is a significant gap between the number of males and females participating in the labour force in MENA, where only 17 percent of females are employed compared to the males where 68 percent are employed. This creates a lack of experience and opportunities for females in the MENA (OECD, 2014). For instance, in Egypt, a large contributing factor to the lack of female entrepreneurs is the fact that there is a minority of

females in the labour force. This results in females running short in gaining valuable experience and skills, which is crucial in order to start a business (Ministry of Finance, 2007).

A study conducted on the MENA region shows that only 25.2 percent of the female population aged 15 and over, are engaged in the labour market. This is extremely low compared to other regions such as Europe, Central Asia, and Latin America where the number is around 50 percent (World Bank, 2013).

The research of OECD (2014) states by closing the gender gap in the labour market of the MENA economies, the GDP could increase by more than 25 percent per capita. The productivity of female-owned businesses, compared to male-owned businesses, measured by sales and value-added per worker shows similar productivity and return. However, the business environment may create gender-based barriers to females doing business (Chamlou, 2008). In order for the female-owned businesses to contribute effectively to economic growth in the Middle East, a strong involvement by stakeholders, such as society, policymakers, media, and the market must be done (Viju, 2010).

3. Methodology & Method

In this section, the research purpose, research philosophy, research strategy, research approach and research method will be presented. Further, the chosen methods for data collection as well as sampling, data analysis and quality of data is outlined. Throughout this section, the authors argue for the reason why specific methodologies was chosen.

3.1 Methodology

3.1.1 Research Philosophy

The research philosophy is explained as the belief regarding how data of the phenomenon should be gathered, analysed, and used. The main purpose is to expand the knowledge within a particular field in order to explain a specific problem. Furthermore, the research philosophy can be divided into different dimensions: interpretivism, positivism, pragmatism, and realism. (Collis & Hussey, 2014) The choice of dimension depends on the purpose of the research as well as the research question.

Since this research aims to gain knowledge and an understanding regarding the contextual factors that may become potential challenges for female entrepreneurs when operating a business in the Middle East region, this research was based on an interpretive approach. The interpretive approach states that people do formulate different interpretations for the same phenomena, thus reality is subjective and can be interpreted in different ways by researchers (Collis & Hussey, 2014). This applied to this research since the individual interpretations of the perceptions received from the interviews is building on and developing a theory. As this research is of an interpretive approach, it aims has been to gain an understanding of the participants' experiences and perceptions, as well as how the participants have been influenced to take certain actions and behave in a certain way due to specific norms and structures within the society.

3.1.2 Research Approach

The research approach can be divided into three different categories: deductive, inductive, and abductive (Collis & Hussey, 2014). When choosing between the different categories, it is important to consider the literature, the collection of data, and the research and its theory (Saunders, Lewis & Thornhill, 2012). The deductive research approach is considered to develop a hypothesis based on existing theory, while the inductive begins by collecting relevant data in order to develop a general conclusion. Meanwhile, an abductive research approach mission is to identify the shortcomings of an inductive and deductive research approach. (Bryman & Bell, 2015)

Alvesson and Sköldbberg (2009) argue that when using only the deductive approach or the inductive approach, the research can be somewhat limited and “one-sided”. By using an abductive approach, the researchers were able to move more freely between the existing literature and the findings which made it easier to recognize different patterns as well as obtaining a broader understanding of the field of research. In other words, the abductive approach emphasizes the empirical findings, however, it does not reject all the existing literature.

As this research is using new findings obtained from the six interviews in combination with the existing literature to identify the main contextual factors that could be challenging for female entrepreneurs operating in the Middle East, the authors argue that the abductive approach has been the most suitable technique for this research. As mentioned, it is incorrect

to say that there is no existing literature on female entrepreneurship in the Middle East, however, the available literature is somewhat limited and do often base on both the Middle East and North Africa.

3.1.3 Research Strategy

The design of the research can differ, depending on what the research aims to investigate. There are different forms of research designs and in which all forms have different grounds and aspirations. The three most common forms of research design are descriptive, explanatory, and exploratory. The nature of a descriptive study is to discover and understand events, individuals, or situations (Saunders, Lewis & Thornhill, 2012), with a purpose to obtain a deeper knowledge and understanding of the given subject of study (Boeije, 2010). Explanatory research aims to investigate the motivation and purpose of why a certain event or phenomenon takes place (Ritchie, Lewis, McNaughton Nicholls, & Ormston, 2014). Exploratory researches regard studies where the researcher is interested in collecting information and gain a deeper knowledge about a new area or subject. Open-ended questions are usually a common method in exploratory research, in order to provide the researchers with a wider understanding. (Saunders, Lewis & Thornhill, 2012)

This research is an exploratory study, as the purpose is to collect and investigate information about an area that previous research has not yet investigated in broader detail. The ambition has been to obtain an understanding of and knowledge about female entrepreneurs in the Middle East and the challenges they are facing when managing their business. This has been accomplished by collecting empirical data from a case study with interviews, where open-ended questions were a large part of the interview outline. The empirical data gained from the interviews, in combination with the existing literature, is serving as the foundation for this exploratory study in order to increase the awareness of the area of interest. It should also be stated that this study is of a descriptive nature, as it is focusing on female entrepreneurs that together contribute to the research and provide a deeper understanding and knowledge about the topic of interest.

According to Saunders, Lewis, and Thornhill (2012), a research strategy is described as a plan of action used to define the purpose of the research question. Furthermore, there are different strategies that can be used - each with a single purpose to answer different kinds of research questions. Flick (2007), argues that interviews are useful as it gives access to the in-depth

information that is needed to achieve the most credible and truthful result possible. Case studies are a strategy that researchers make use of when researching a phenomenon regarding a specific context and are seeking in-depth insight into the research phenomenon (Yin, 2009). This strategy was chosen by the authors since the researchers are investigating the challenges female entrepreneurs' in the Middle East face, which makes it relevant to use a case study. The authors have chosen multiple case studies since these are beneficial since different perspectives from several respondents results in a greater authentic theory which may increase the reliability and trustworthiness of the empirics. Also, this type of research strategy contributes to a more extensive investigation of the research question. (Eisenhardt & Graebner, 2007) Therefore, to answer the research question, the authors believe that a multiple case study with semi-structured interviews was the most suitable technique in order to collect the data needed as this approach includes more "open-ended" questions that allow for discussion (Flick, 2007).

Interviews require extensive planning in regard to choosing a representative sample, what questions to ask, and how to analyse the collected data. Also, the authors believe that interpersonal skills are of high relevance when interviewing in order to obtain as much relevant information as possible from each interview. Furthermore, interviews are very time-consuming, which was why the authors decided to focus on only three of the countries in the region. The authors argue that it is more rewarding to conduct six proper interviews - two interviews per country of interest - that are of high-quality and rewarding for the study, rather than stressing through one interview per country within the region. Moreover, the authors also consider the result to be more useful if it is based on at least two interviews per country rather than just with one entrepreneur, as people have the ability to perceive the same situation differently (Collis & Hussey, 2014).

3.1.4 Research Design

Flick (2007) states that a good research design has a clear focus on a clear research question. The research design should make the research manageable in resources and time and is clear about why particular methods are used. It should be open to new insights during the progress of the research.

When conducting research, it is important to decide whether to use a quantitative or qualitative approach. A quantitative study aims to collect data to test a specific hypothesis. In these cases, a random selection method is used in order to gather the amount of data needed. Further, a qualitative method is used when the aim is to gain a greater understanding of a specific phenomenon (Collis & Hussey, 2014). Qualitative research comprises various techniques, perspectives, and mechanisms with the purpose to provide an understanding of individuals' behaviours and actions (King & Horrocks, 2010). Qualitative research is often identified as a study that provides high-quality, due to the fact that the researcher is provided with the opportunity to ask open-ended questions during the interviews, allowing and opening up for a discussion with the interviewee. While this approach is considered to obtain high-quality, it is also considered to be an approach that is easily planned and quick to complete, compared to a quantitative approach (Mariampolski, 2001). Furthermore, since this research is aiming to identify the main challenges that female entrepreneurs face within a more constrained environment, a qualitative method was chosen.

In order to gain a holistic perspective of the whole Middle East region, interviews with several female entrepreneurs from Turkey, Jordan, and the United Arab Emirates were conducted. The ambition is that this provides valuable information regarding the differences between contextual factors within different countries as well as it will show the different challenges encountered depending on where in the region the interviewee comes or is operating from. A qualitative approach enabled a comprehensive explanation of what type of challenges females in the Middle East face while founding, developing, and establishing their own business. As the qualitative approach invites to more open-ended questions, the answers from the interview will be of high-quality standard as the interviewees were given the opportunity to provide detailed answers.

3.2 Method

3.2.1 Sampling Method

There are various different approaches to sampling when trying to find relevant participants for a study. First of all, the researcher needs to decide whether the sampling method should be probability sampling - meaning that the individuals participating will have the same probability of being selected - or non-probability sampling - meaning that the individuals participating will not have the same probability of being selected. (Saunders, Lewis &

Thornhill, 2012) Due to time limitations and the limited ability to reach out to female entrepreneurs in the Middle East, a non-probability sampling approach was used.

The purposive sampling method was judged to be the most convenient one by the authors as this type of sampling involves the researcher's judgment to choose the most suitable sample for the purpose of the research. It is often used in qualitative research, where the goal is to gain detailed information about a phenomenon from a smaller sample. (Collis & Hussey, 2014)

This research is a case study and is based on three cases. Each case is including one country and two participants originating from that country. In total, this research is including six participants originating from the Middle East region. As the authors need three countries that represent the entire Middle East region to the greatest extent possible, information about each country included in the region is being gathered. Additionally, a dialogue has been held with students from Jönköping University originating from the region for further advice. These students have provided the authors with information about the region as well as contact information to female entrepreneurs in the Middle East. Hence, the following three countries are selected: Case 1: Jordan, Case 2: Turkey, and Case 3: United Arab Emirates.

The rationale is as follows: Jordan is a country that borders Syria in the north, Iraq in the east, Israel and Palestine in the west, and Saudi Arabia in the south. (Pariona, 2020) The authors of this research do therefore believe that Jordan will be the perfect representative in order to gain an insight into Arab society and its norms.

Moreover, Turkey is a country that borders to Europe in the west and the Middle East in the East. Hence, there is a connection to both the culture of the Middle East and Europe, which is explained as a bridge between the regions (Hummels, 2020). Including Turkey in the research is therefore of great interest to the authors as they believe that it can provide an interesting perspective.

The United Arab Emirates is located at the southeast end of the Arabian Peninsula and borders to Oman in the East and Saudi Arabia in the south. Despite its geographical location, the United Arab Emirates is a country that is said to be at the forefront as it has been heavily influenced by the countries in the west (Pariona, 2020).

Furthermore, before the purposive sampling of each participant, the authors had decided on the following requirements: 1) The participant must be a female entrepreneur, 2) The participant needs to have a background from the Middle East region, and, 3) The participant must operate with their business in the Middle East region.

3.2.2 Data Collection

3.2.2.1 Primary Data

According to Collis and Hussey (2014), primary data is data which is collected mainly for the ongoing research. There are a number of different approaches for the researchers to collect the data needed. For instance, researchers can conduct interviews, surveys, observations, etc. Within this research, six semi-structured interviews were being conducted with six different female entrepreneurs: two from Turkey, two from Jordan, and two from the United Arab Emirates. The researchers believed that this collection of data has been useful in order to receive a representative and trustworthy result.

3.2.2.2 Secondary Data

In difference from primary data, secondary data is data that has already been collected but for another purpose (Collis & Hussey, 2014). By obtaining existing data on the topic of female entrepreneurship, the authors are able to gain an understanding regarding the overall view of female entrepreneurship as well as the different inequalities existing in the business environment. Furthermore, by studying the existing information, the authors were able to conduct a significant literature review which, in turn, enabled the authors to identify an interesting research gap. The secondary data in this research serve as a foundation for connecting the findings with existing theories.

When collecting data for the frame of reference, data have mainly been collected through academic databases and search engines such as Primo, Jönköping University's database, ScienceDirect, and ProQuest. The existing literature was gained from academic peer-reviewed and cited articles, journals, books, and internet sources. Also, much of the existing literature is from digital platforms of females' rights organizations.

The goal was to use peer-reviewed, academic articles, and journals published between the years 2000 and 2020, in order to ensure the reliability and validity of the articles. However, this was not always possible as older references have been used. In order to maintain high

reliability throughout the text, these references have been carefully examined and analysed in order to contribute to the high trustworthiness of the text.

In order to find articles of relevance, keywords such as “*female entrepreneurship*”, “*gender differences*”, “*equality*”, in combination with “*developed countries*”, “*poverty*”, “*Middle East*” and “*MENA*” were used, which in turn led to finding new keywords as well as narrowing down the search.

3.2.3 Interviews

Depending on the structure and the formality, interviews can be conducted in different ways. According to Collis and Hussey (2014), there are three main different approaches: structured interviews, semi-structured and unstructured interviews. As this research aims to gain an understanding of the different challenges’ female entrepreneurs face, a semi-structured interview approach was used. Furthermore, in order to gain as much information as possible from the participants, an interview guide has been developed. The interview guide includes broad interview questions that were used as a foundation for all interviews (see Appendix A), however, the authors expect that each interview will include additional supplementary questions that will differ depending on the given answers from the participant. Furthermore, as the interview guide has been conducted mainly to make sure that similar questions will be asked to all participants, as well as with an aim to fulfil the purpose of the research and being able to reject or confirm statements in the existing literature. Moreover, the authors decided to not conduct a pilot study as they do not consider it to be useful nor rewarding.

Due to the distance between the participant and the authors, the interviews have been held over the phone. Each interview was estimated to take about 40 to 60 minutes and has, with the consent of the participant, been recorded and transcribed. By recording and transcribing each interview, the authors have been able to go back to the collected data and make a proper analysis.

When conducting the interviews, it was important to address ethical considerations and be aware of the different beliefs, traditions, etc., in the region of interest, in order to show respect to the participants. The interview questions have, therefore, been carefully formulated in order to avoid any sort of misunderstanding.

Furthermore, prior to each interview, the interviewer asked for permission to record, if the participant accepts that their full name was being used or if they wish to remain anonymous and if the participant wants a copy of the finished thesis when submitted. Moreover, the participant has also been asked if she wants to review the transcribed script and approve it before the researchers used it in the thesis. This is so that the participant has the opportunity to remove any information that she does not feel comfortable with getting published.

3.2.4 Data Analysis

In order to analyse the data and obtain as much information as possible, it is recommended to record and transcribe all interviews that will be used as data within the research (Saunders, Lewis & Thornhill, 2012). Therefore, all six interviews conducted for this research were recorded as well as transcribed. However, to save some time, the authors chose to use a time-saving transcription program from the website www.otter.ai, which effectively transcribes recorded material. The transcripts were then reviewed and corrected manually by the authors to make sure that everything was transcript in an accurate manner.

As soon as all interviews had been transcribed, the authors started to analyse all interviews. In order to reduce potential investigator bias among the researchers as well as to make sure that no important information was left out, the investigator triangulation method was used. Investigator triangulation is explained as a method where several researchers independently collect data on the same phenomenon and then compare the results (Collis & Hussey, 2014). In this specific case, each interview was analysed four times: first individually by each researcher and then jointly.

To facilitate the work, the authors agreed to sort the information from each interview. This was done by dividing all relevant information into one of the following six categories: 1) *Background & Childhood*, 2) *Work experiences*, 3) *Challenges*, 4) *Entrepreneurship*, 5) *Improvements in the society in equality* and 6) *General information*. The authors want to point out that they chose to divide the findings into the above six categories only for their own sake as it provided a clearer idea of what was said during the interviews as well as clarified what information was relevant to the study.

However, the analysis of the data was done through coding, with abductive reasoning. The authors needed to find common themes among the participants' given answers as well as

compare the findings with the existing literature in order to find similarities as well as differences (Alvesson & Sköldbberg, 2009). As this research aims to gain an understanding of how the contextual factors may lead to challenges for female entrepreneurs operating in the Middle East and use an abductive approach, the authors decided to divide the findings into the three “themes”/headlines used in section 2.3. Therefore, the following themes were used: 1) Social & Cultural Factors, 2) Educational Factors, and 3) Financial Factors (see Table 1). Within each theme, different codes - representing a challenge mentioned by any of the participants - could be included. Each code was later supported by several or all participants.

Table 1.

Themes	Codes	Case 1: Jordan		Case 2: Turkey		Case 3: United Arab Emirates	
		Rasha Oudeh	Eman Hylooz	Sanem Oktar	Mujde Esin	Stephanie Khouri	Sara Al Madani
Cultural & Social Factors	<i>Lack of support & Stereotypical expectations on females</i>						
	<i>Lack of childcare support systems, permission from male counterpart to do some activities</i>						
	<i>Lack of female role models</i>						
	<i>Harassment & discrimination, Limited freedom</i>						
Educational Factors	<i>Education is not a matter of course for girls</i>						
	<i>Lack of training/knowledge in managing a business</i>						
Financial Factors	<i>Lack of finance</i>						

* Please note that Table 1 is a visual image of the table used for the coding process. The table is not filled and thus not completed.

Table 1 is a visual image of the table used for the coding process. The authors started by dividing each code into associating themes. As shown, *theme 1: Social & Cultural Factors* includes four codes, *theme 2: Educational Factors* includes two codes and *theme 3: Financial Factors* includes one code.

Furthermore, during the first step of the coding process, the table included all female entrepreneurs participating in the research. The authors argue that this was necessary in order to see what each participant expressed and discussed during the interview. For instance, if the participant did talk about theme 1: *Social & Cultural Factors*, code 4: *Harassment &*

Discrimination, Limited Freedom, the blank box underneath the participant's name was filled in with the color green and an "X". This method made it possible for the authors to see patterns, similarities, and differences between the participants as well as between the different countries. The next step was to merge all the information for a joint compilation of the specific case and country. This allowed the authors to distinguish three challenges which were evident in all three cases.

3.3 Quality of Data

3.3.1 Trustworthiness

Healy and Perry (2000), argue that credibility, dependability, transferability, and confirmability are four essential elements when determining the level of trustworthiness of the conducted research.

3.3.1.1 Credibility

Credibility indicates to what extent the result reflects the truth and reality (Shenton, 2004). Since this research is based on the different experiences of six female entrepreneurs, it is difficult to question if something is really true or not. Important to keep in mind when conducting research based on interviews is that the same experience can be perceived differently from person to person.

Furthermore, when conducting interviews, the authors would have wished to hold the interviews face to face in order to capture body language that could be of great importance as it is very revealing and can, therefore, provide additional information. However, due to the distance, this has not been possible, and the interviews were instead conducted over the phone, and not face-to-face. This is something that has been considered when analysing the result and conducting the final conclusions.

Moreover, in order to obtain a trustworthy result and in order to increase the credibility of the given information, the researchers have asked for further explanation of the giving statements, add supplementary questions, ask for clarification when needed, etc.

3.3.1.2 Dependability

Dependability refers to the likelihood that if the data in a conducted research were to be tested, others would end up with the same findings and results (Suter, 2012).

In order to ensure that the information obtained from the interviews was as truthful and useful as possible, the researchers have made sure to not frame the questions in the interview guide on the information gained from the existing literature, their own opinions nor the information gained from earlier interviews.

3.3.1.3 Transferability

Transferability indicates to what extent the obtained result is applicable within different areas. However, it is important to be aware that it can be difficult to derive results from one research field into another when it comes to qualitative research where a small-scaled sample size has been used. (Shenton, 2004).

As this research aims to obtain knowledge about the specific challenges female entrepreneurs face when operating in the Middle East region, this research might be of great interest for future research within the fields of equality, female entrepreneurship, or entrepreneurship overall.

3.3.1.4 Confirmability

Confirmability recognizes the importance of being open-minded and neutral when conducting a study, as it makes it easier to embrace the information and knowledge obtained from existing literature as well as from the interviews in a fairway. However, it is argued that no human can ever remain fully open-minded. (Shenton, 2004)

As the primary data of this research will be based on the interviews, it has been important that the authors are being aware of the different methods which they use, why these specific methods has been used, how these methods has been used as well as how the different methods has helped to provide a reliable result.

As the participants originate from a culture that differs from their own, hence the authors needed to be open-minded and respectful. Furthermore, the researchers argue that, in order to ask relevant and useful questions that will give truthful answers, it is important to put all forms of prejudice aside.

By recording all six interviews, the authors were able to avoid the omission of valuable information. It also made it possible to go back to the interviews and ensure that information is interpreted correctly in relation to the given answers. Furthermore, all interviews have been

analysed individually by the researchers as well as jointly in order to see how the same information could be interpreted.

4. Empirical Findings

In this section, the empirical findings will be presented. The empirical findings are a compilation from six unique interviews with six different female entrepreneurs - all originating from the Middle East region. The findings are divided by the following countries - Jordan, Turkey and the United Arab Emirates - and were the authors have extracted the most central findings from each country that will be of interest for the analysis as well as the conclusion section.

4.1 Results: Interviews

4.1.1 Case 1: Jordan

During the spring of 2020, two females with strong ties to Jordan were interviewed in order to gain knowledge regarding the different challenges' female entrepreneurs are constantly facing due to the simple reason that they are of the female gender.

Rasha Oudeh born in 1980 and grew up in Jordan. She describes how she grew up in a fairly simple family, including her mother, father, and eight siblings. As the family was not included in any kind of upper class, she grew up in an environment where money nor education was a matter of course. However, today Rasha is a major entrepreneur and works within the industry of pharmaceutical.

Eman Hylooz was born in 1984 and grew up in Kuwait. She describes herself as Jordan as she moved to Jordan at the age of 16 in order to finish high school and later on her university studies. In 2005, she combined her studies with work, from which she resigned seven years later in order to start her own business: a coffee shop. However, today she runs her own digital platform where people can access an unlimited number of books translated into the Arabic language.

Even though both Rasha and Eman has a degree in computer science, has a great interest in technology and has chosen to target their entire sales towards the Middle East region, they seem to have two different views regarding the social and cultural structures as well as the

view on female entrepreneurs. For instance, Rasha describes the traditional family structures where the parents are the ones who control everything. She goes on by explaining how she had to "pay for her freedom" - had she not been able to financially support all family members, her parents would have forbidden her to continue working.

"So, if you are smart and you want to work, you have to pay for your freedom. But it's not like this officially. But if I don't finance my family, they will not let me work."

- Rasha Oudeh (2020).

Rasha continues and describes how females are very limited in what they are allowed to do and how the general idea within the society seems to be that females are not capable of taking care of themselves. However, Eman does not seem to share this view entirely, as she explains that she had not experienced any major differences between the male and female gender but rather feels that it is reasonably equal.

Nevertheless, the longer the interview with Eman goes, the clearer it becomes that the vast majority of females work within their home and that they are so-called housewives. Eman explains that the main reason why females need to stay at home is due to the social systems which do not provide any kind of support for females that would be needed for her in order to be able to invest in any kind of career. Thus, the majority of females do not possess a permanent job that gives any kind of financial freedom.

"I think it is also due to the system. [...] The nursery system that we have, it does not fully support women. So, nurseries are not very much available and if they are, they might be too expensive. "

- Eman Hylooz (2020).

What can be ascertained through the interviews is that the female's main role is to take care of the family and the household. The freedom of females is limited, which is partly due to the existing social systems and partly to the existing family structures. However, when females choose to go against the existing structures and invest in their careers, they face a number of challenges. Something that was mentioned by both Rasha and Eman was the lack of finance and how female leaders, as well as entrepreneurs, are not seen as serious enough for investors to invest their money on.

“The Arabic man, when he does business with an Arabic woman, he expects that she wants sex but that she is shy. This is his initial expectation, okay. It's not like a professional atmosphere as in Europe [...]”

- Rasha Oudeh (2020)

In addition to the difficulty in obtaining funding, Rasha expresses how the woman is constantly being restricted by society, which makes it difficult to succeed as an entrepreneur. For instance, a female may not travel how she wants and when she wants - something that is not prohibited by law but rather not socially accepted. Furthermore, Rasha explains how, in business contexts, the females are often seen as objects among the male companions and where the male will expect something in return when making a deal with the female.

“It's not easy for the woman you know. For me, that is the main point. When they are saying that traveling is forbidden for the woman. Or not forbidden in a theoretical meaning of the word, okay? But still, it's not normal. So, if she has an idea, and she wants to go somewhere, to make a partnership or to discover more or to ask for a grant or to do something in another land or in Germany, she is not allowed.”

- Rasha Oudeh (2020).

Moving forward, in order to encourage more females to start their own business and enter the labour market, Eman and Rasha agree that it is important to make it easier for entrepreneurs to receive funding. Furthermore, Eman also believes that the government needs to renew the social systems and invest in nursing systems that are affordable and reliable.

4.1.2 Case 2: Turkey

During the spring of 2020, two females with strong ties to Turkey were interviewed in order to gain knowledge regarding the different challenges' female entrepreneurs are constantly facing due to the simple reason that they are of the female gender.

Mujde Esin was born in 1986 and grew up in Arden, Turkey. She describes how she always has been a very curious person and, indifferent from other girls, she has always had a great interest in technology. As a child, she often offered to help the neighbors to repair various items such as their radios and how people often accused her of *'being like a boy'*.

Mujde grew up in a family with six siblings in a society where girls are deprived of education or not allowed to go to school. Mujde was not satisfied with this situation, so when the family moved to Istanbul, she convinced her parents to allow her to go to high school after primary school.

After finishing high school, Mujde did not have the possibility to continue her studies. She explains how this is a common phenomenon for girls in Turkey and how it mainly is due to the old cultural structures rather than due to poverty. However, five years after her finishing high school, she met a professor that offered her a scholarship which finally made it possible for her to start at the University. Furthermore, in order to improve her English, she moved to England - a place which became important to her future career.

With the background and knowledge of the difficulties regarding education, she decided to start her business KizCode, using technology to empower girls from disadvantaged communities in Turkey;

“It was an idea to create a different education system for the girls who were refugees. So that's how I started teaching coding and technology. It was very empowering for me.”

- *Mujde Esin (2020).*

Sanem Oktar was born in 1970 and grew up in the Iblish, coast side of Turkey. In order to go to high school, Sanem passed an important exam in Turkey which gave her the opportunity to receive a good education, compared to other females in the country. Further on, she pursued a degree within International Relations at the University, and at the age of 24, she got married and welcomed her first baby. In order to take care of her newborn, she quit her job at Colgate Family. However, she did not like to stay home with the only purpose of being a mother and a housewife. Therefore, she decided to get a divorce and establish her own PR-business at the age of 27, without the support from her family.

“It was not good for me to stay at home without doing anything, because being just a mother was not enough for me.”

- *Sanem Oktar (2020).*

Sanem has started several businesses throughout the years. Today she has sold all the firms that she has founded and works as an entrepreneur and angel investor.

Both Mujde and Sanem did not get the support and engagement from their families as they would have wished for when starting their businesses. This is much according to the cultural rules, as going against the norms leads to strong reactions from society.

Furthermore, both participants believe that it is important with female role models and that there should be different mentorship programs provided in order to increase the interest among females to become entrepreneurs. Mujde argues that a lot of opportunities are missed out on due to the fact that females are not encouraged to believe in themselves.

“If there were more female role models in different fields, it would be easier and more accessible for other girls and females to start their own business.”

- *Sanem Oktar (2020).*

Sanem means that females do not have the same access to network communities as males, as there are no natural places for female entrepreneurs to meet and discuss business.

Another challenge which is mentioned by both entrepreneurs is the lack of finance. They explain how this was a challenge during the start-up phase of the business and how this view seems to be shared among other females in their vicinity. Many females express how they have difficulties when it comes to receiving funding as well as how their ideas are being stolen after presenting them to funders. Furthermore, Sanem explains how the lack of knowledge, training, and skills also becomes crucial during the start-up phase of businesses.

It is also explained how the specific gender itself is a challenge when starting a business. For instance, Mujde describes how she has been and still is being discriminated during meetings and other occasions because of her gender. However, she points out that she works in a very male-dominated industry where cultural barriers become apparent.

Other difficulties that young females face include forced marriage and the restriction of not going to school - something which has an effect on their mental health, which leads to some suicidal thoughts, Mujde explains. She believes it is hard to reach out to the families and

argue that she empowers girls when their expectations of girls do not align with Mujde's purpose.

Sanem criticizes the child support system in Turkey and the cultural codes of males that place females in a difficult position. For instance, Sanem mentions that females in the country have to get permission from their husbands to work, which limits the opportunities for females to become entrepreneurs. However, Sanem also mentions the difficulties that males in the country faces, as a result of the labeling and expectations from society. A man staying at home and taking care of his children is not socially accepted, as the males are expected to economically support the family. Although, encouraging males to go against the norms is something Sanem argues has to be done. For instance, a question Oktar often gets during interviews is;

“How do you manage to take care of your children, and still being an entrepreneur at the same time?”

Whereas Sanem often answers,

"Have you ever asked this question to a male entrepreneur? If not, why are you asking me?"

- Sanem Oktar (2020).

Sanem experienced that she received more respect from both males and females when she succeeded with her business, differentiating from the reactions when she first founded her business. Sanem points out self-esteem as one of the largest challenges for female entrepreneurs. The lack of support from society affects the females and the ability to believe in themselves as society expects the woman to grow up to be a mother, not engaging in business activities. Sanem believes that female role models, support systems for female entrepreneurs, and giving credit to female founders of businesses can increase the activity of female entrepreneurs in the Middle East.

Mujde states that the number of females in the top positions in businesses, institutions, and the government needs to increase in order for a more equal environment for females where they can speak up and be listened to. Also, mentorship programs are something that Mujde values high in order to increase the number of female entrepreneurs. Lastly, Mujde argues that

politics and tax laws need to be adjusted, in order to encourage females to take part in the entrepreneurial journey.

4.1.3 Case 3: The United Arab Emirates

During the spring of 2020, two females with strong ties to the United Arab Emirates were interviewed in order to gain knowledge regarding the different challenges' female entrepreneurs are constantly facing due to the simple reason that they are of the female gender.

Stephanie Khouri was born in 1985 in Los Angeles, California. She describes how she grew up in a modern and liberal family, including her mother, father, and two older sisters. The family was always on the move and lived in countries such as Nigeria, Lebanon, and the United Kingdom before deciding to settle down in the United Arab Emirates. Today, Stephanie lives in the United Arab Emirates where she runs her home decor and furniture business.

When Stephanie is about 19 years old, she starts her first own business: a piercing studio. At the same time, she was doing her bachelor's in criminal justice with the aim to one day be able to fulfil her dream of becoming a lawyer. However, once the education is completed, she chooses to put the law profession aside, follow her instinct and focus on her studio - a journey which she describes as fun but not always the most rewarding one.

Sara Al Madani is born in 1986 and grew up in the United Arab Emirates. Sara describes how she grew up in a home with a mentality that did not distinguish between gender and that she has never been afraid of speaking her mind. Already as a child, she admired financial and mental freedom and has, therefore, always been looking for opportunities to be creative and follow her dreams.

Ever since she was 16 years old, she has classified herself as an entrepreneur and is the founder of several businesses within different areas. However, before becoming the serial entrepreneur as she is today, Sara studied Film Directing for three years, while maintaining and developing her own business. In order to further pursue and expand her business, Sara decided to quit the studies and put full focus on her business. Later on in life, a business in

London gave Sara an honorary Ph.D. in Women Empowerment and Leadership. Today, she is working as a public speaker and government representative, while continuously creating and founding new businesses worldwide.

Although the two females have different types of upbringing, they agree that their gender made it tougher when founding their first business. Stephanie describes how unusual it was with females who decided to work outside the home, and even more unusual with female founders who could have become young female's role models. Instead, the working environment was male-dominated and discriminatory. As a female, one had to work extra hard to prove that one was capable of running a business in order to be taken seriously.

“One of the biggest challenges was not being respected as a female, but to not be respected as a professional”.

- *Stephanie Khouri (2020).*

Even though the two of them agree on the fact that the situation and the opportunities for female entrepreneurs in the country have improved and increased, Stephanie believes that there still is an existing gender gap in the business environment in the United Arab Emirates. When exploring business opportunities in the older areas and communities of the country, Stephanie describes how her male business partner is responsible for these types of missions. For instance, in some areas, females are not allowed to shake a male's hand, which complicates the process of creating a business relationship for her in these communities. She further describes how these males are respectful towards females, but within these communities, females are expected to stay at home and not being involved in business matters. However, in recent years there has been some kind of development in the more modern cities. For instance, in central of the United Arab Emirates it is more common with female leaders and colleagues, which in turn leads to females being more respected in business contexts, the participants express. However, Sara cannot state whether there exists inequality between the genders in the United Arab Emirates, as she has never considered seen her gender as the reason for limited opportunities. Instead, she sees difficulties as an opportunity to learn from and grow.

“I never cared if there was no chair for me by the table, I will not wait for someone to give me a chair. I will grab my own chair”.

- *Sara Al Madani (2020).*

Stephanie describes the financial and funding system in the United Arab Emirates, as an obstacle that not only she has faced during her entrepreneurial career, but something that she believes entrepreneurs in the country faces on a regular basis. The economic system in the United Arab Emirates is complex, with a large amount of legislation and paperwork, which Stephanie believes hinders and intimidates individuals to start their own business, especially females. Even though Sara did not mention the financial and funding system in the United Arab Emirates as an obstacle, she did mention a lack of knowledge and experience as a challenge in the start-up phase of the businesses that she has founded.

According to both Sara and Stephanie, society has changed since they first started their businesses. They describe how there are more opportunities for females and how there have been improvements in how females are treated within the business environment. However, many of the challenges remain. For instance, Sara believes that it is the parents of the future generation that has the largest responsibility to teach and raise their children that males and females are equal, in order to encourage equality and more females to enter the business environment. Stephanie highlights the importance of continuously inspire females to pursue their dreams within the business environment, whether it is as an entrepreneur or as an employee, and making them believe in themselves.

5. Analysis

In this section, an analysis based on the empirical findings will be presented. The analysis is divided and structured according to the following three categories: Social & Cultural Structures, Financial Access and Education.

5.1 Personal & Contextual Factors

As previous literature state, there are different factors that motivate entrepreneurial activities and how these factors can be divided into two categories: personal factors and contextual factors. Personal factors refer to the factors which the entrepreneur was able to influence

(Cavada, Bobek & Maček, 2017), while the contextual factors were explained as the factors which were beyond the control of the entrepreneur (Etemad et al., 2013).

Based on all participants' answers and reasoning, it becomes clear that all the participants have a large personality radiating huge self-confidence. Furthermore, all participants do also have a certain attitude towards life where the general mindset seems to be that nothing is impossible. Their drive and ability to never give up, but rather try to find new solutions to the problems, are personal factors that have obviously had a major impact on the participants' entrepreneurial journey and success. Thus, based on the participants in this research, it can be argued that the personal factors have had some influence on the participants' experiences. Each participant has her own personal background, which means that some experiences and observations represent inequality in the Middle East, while others do not share the same mindset, affecting the empirics in a nuanced way.

However, when analysing the information gained from the findings, it becomes clear that the contextual factors have a predominant impact on female's lives as well as on females' opportunities to pursue a career or become an entrepreneur. For instance, a majority of the participants in this research express how they have been forced to, in one way or another, "pay" for their freedom and to be accepted when going against the traditional norms.

Furthermore, the participants also described how they have been forced to adapt their behaviour and carefully consider their actions in order to pursue their entrepreneurial goals as well as how they have been subjected to harassment and discrimination - from both the society and from family members. Five out of six participants agree on the fact that the traditional cultural structures make it more difficult for females to become part of the labour force and become more independent.

Table 2.

Themes	Codes	Turkey	Jordan	United Arab Emirates
Cultural & Social Factors	<i>Lack of support & Stereotypical expectations on females</i>	x	x	x
	<i>Lack of childcare support systems, permission from male counterpart to do some activities</i>	x	x	
	<i>Lack of female role models</i>	x		x
	<i>Harassment & discrimination, Limited freedom</i>	x	x	x
Educational Factors	<i>Education is not a matter of course for girls</i>	x	x	
	<i>Lack of training/knowledge in managing a business</i>	x		x
Financial Factors	<i>Lack of finance</i>	x	x	x

*Table 2 provides an overview of the results from the interviews. There are three main themes with codes reflecting the challenges that were found in the given countries

5.2 Contextual Factors

5.2.1 Social & Cultural Factors

Based on the findings, it becomes clear that the cultural and social structures are of high importance for this research, as it has a huge effect on female's freedom as well as limits the chances of seizing opportunities. Although the genders are equal in front of the law, in practice that is not always the case. The female is still not seen as capable of managing herself but needs an older male family member or husband to "take care of" her. She is dependent on the male giving her permission to perform simpler activities. These are rules within the society, regulated by the traditional cultural and social norms, rather than regulated by the law. Important to note is that these so-called "rules" are only placed for females to follow, while males have larger freedom, which could benefit them in their careers and enterprising.

Hattab (2012) described the power structures in the Middle East as patriarchal and stereotypical – a statement that was confirmed by the study conducted in 2017, which showed that almost 75 percent of all young males living in Egypt, Lebanon, Morocco, and Palestine believes that females should stay at home and take care of the family (BBC, 2017). The statement by Hattab (2012) could further be confirmed by the females participating in this research, as they describe how the traditional social and cultural structures limits females'

personal freedom. In turn, this leads to negative impacts on females' opportunities to be a part of the labour force and be a part of the business world. This can further be explained by information published by the World Bank (2013), which describes how, depending on gender, there is a difference in upbringing when reaching puberty.

Furthermore, the participants from Turkey and Jordan do also describe how there are few functioning support systems and where they especially criticize the childcare support system as they believe that it is a big hindrance for females to engage in the labour force. However, important to note is that this is something that was not mentioned by the participants in the United Arab Emirates.

In addition to the lack of support from society, the participants from Jordan and Turkey also experience a lack of support from family members. Chamlou (2008) describes how females in the Middle East are forced to live up to a number of different expectations from their families in order to not distinguish themselves from the traditional norms within society. This means that, on a number of occasions, the female must seek permission from an older male family member or her husband in order to get her will through. Chamlou (2008) further describes how these expectations from family and society lead to negative attitudes towards females when engaging in business rather than staying home and adopting the traditional "housewife" role. Sanem from Turkey confirms this statement with an interesting perspective when explaining how respect from the outside world however, started to increase as soon as her business proved to be somewhat successful.

Furthermore, important to point out is that that the two entrepreneurs working in the United Arab Emirates have a slightly different view on the current situation when it comes to being a female, managing a business, and being part of the business environment. Both of them describe how the stereotypical gender roles have changed and been modernized during the last decades, compared to when they started their businesses.

It is the religious belief that underpins traditional social and cultural norms. Faith remains strong in the Middle East and does have a continuing impact on female's lives and possibilities to engage in work as it has led to different kinds of limitations. For instance, Chamlou (2008) explained how females need permission from their husband in order to work and in an article published by the World Bank (2013), it became clear that females are not

allowed to travel the way they want, without permission from a male counterpart - something that was confirmed during the interviews by the participants from both Jordan and Turkey.

Furthermore, the existing literature argues that the business environment is male dominated, which becomes evident as only 17 percent of all females in the MENA region are said to be employed (OECD, 2014). Viju (2010) stated that discrimination and harassment against females are therefore very common, and leads to a lack of female role models - something that was confirmed by the majority of the participating entrepreneurs as a challenge for female entrepreneurs. However, this statement is partly true, partly false depending on how it is interpreted. One cannot state that there is a lack of female role models in that sense that there have always been strong, independent, and inspirational females who have dared to go against traditional norms and to oppose patriarchy. However, it is more accurate to state that there are fewer female role models that are originated from the Middle East (Sarfaraz, 2017). One of the female entrepreneurs participating in this research argues that it is important to have other females that one can identify with, who reminds one of oneself and who has had to go through similar things in order for other females to dare to go beyond traditional norms and structures in society. For instance, other than female role models, female entrepreneur organizations, and networking for females in the business is expressed as needed.

Additionally, in the business context, the participants describe how females constantly have to think through how to act and what to say in order to be seen as professional and serious. For instance, one of the participants describes how she needs to consider whether it will be well received if she attends the business meeting or if she should send her male colleague instead. She describes how this is due to cultural norms and how the older generation of males do not always have faith in females where a male business representative might lead to a smoother closure of negotiations.

5.2.2 Educational Factors

The majority of existing literature in education of females in the Middle East, states that one of the most distinctive challenges which female entrepreneurs face is the lack of education (Fleck 2015; Hattab, 2012; Mustapha, Punitha & Subramaniam, 2016; Tripathi & Singh, 2018; Viju 2010; World Bank, 2013). All of the interviewed female entrepreneurs have higher education as a foundation, but how they have been able to receive a University degree differs. The interviewees from Turkey described how it is uncommon for females in the country to

enter high school and University due to traditional social structures. According to Viju (2010), this creates a large disadvantage for the further development of female entrepreneurs.

However, neither of the participants from the United Arab Emirates mentioned receiving higher education as a difficulty, which one could assume has to do with the fact of their liberal upbringing. In Jordan, both participants received an education fairly easy, however, one participant clarified that education is not a matter of course in Jordan. Viju (2010) argues that females are being disadvantaged as there is a lack of a good school system for females in multiple Middle Eastern countries. This is further discussed by Hattab (2012), who states that there is still a large percentage of females that face inequality within the educational environment and is kept out of education. Thus, it is not prohibited among females to go to school and receive a higher level of education - even if it is not always encouraged by society. Furthermore, this statement is well in line with the descriptions from Turkey and Jordan, where the communities have been described as not supportive of females' education. However, this experience is not shared by the participants from the United Arab Emirates.

One factor that was discussed both by interviewees from Turkey and the United Arab Emirates is the lack of knowledge - both in regard to how to start, develop and manage a business as well as of the industry of interest. Since there already is a lack of training and support systems for female entrepreneurs, a lack of knowledge of how to run a business is experienced as an issue. Sara from the United Arab Emirates described how she struggled with a lack of experience and knowledge in the entrepreneurial journey in the start-up phase. Sanem further explains how the lack of training and skills were crucial barriers for her, also in the start-up phase.

5.2.3 Financial Factors

In order to start and run a business, access to finance is crucial. Based on the information from the literature review, it is not easy for female entrepreneurs to receive any kind of funding, this is partly because females are not allowed to apply for a loan by themselves, partly because the majority of investors rather choose to invest their money in a business that is led by a male (Gorji et al., 2012; Ogden, McTavish, & McKean, 2006). The entrepreneurs participating in this study confirms this and that it is difficult to receive funding and get access to capital, which they explain depends on that females are not considered as serious nor knowledgeable enough. World Bank, (2013) argues that the expectations of the female in

the society and the stereotypical role, create massive obstacles for females to receive bank loans and to start and maintain business.

Furthermore, in the literature review, Chamlou (2008) stated that a female needs to receive approval from her husband or another male companion in order to receive a loan from the bank. However, this is something that has not been confirmed by any of the participants and will therefore not be discussed further. Additionally, it is important to point out that access to finance can be affected by other factors such as politics, poverty, and the financial situation of the family. Also, it is hard to state that access to finance is a challenge that is unique for females in the Middle East, as it could be applicable for females worldwide.

The fact that females are not allowed to apply for a bank loan as well as constantly rejected by large investors, does further lead to increased gender inequality in the existing labour market. For instance, females are never given the opportunity to prove their knowledge and capacity, which in turn could have led to an increased interest among future investors. At the same time, males are gaining an even greater power-position in the labour market, where they are constantly fed with extra capital to run and develop their business. Furthermore, one of the participants also states that a lot of females are not comfortable with presenting their ideas to investors in order to raise money as there is a large risk that they will be rejected or that their ideas will be stolen.

6. Conclusion

In this section, a summary of the analysis and the answer to the research questions is presented which will fulfil the purpose of the research.

Prior to this research, six female entrepreneurs working in the Middle East were contacted. All six participants described how they have struggled to achieve success, but now are a part of the existing business environment and have gained respect by others for their success. In other words, the development regarding the issue of gender equality within the business environment seems to be moving forward, even though there is much left to do before "*the female entrepreneur*" becomes "*the entrepreneur*."

The main purpose of this qualitative study has been to explore the contextual factors and identify the challenges that female entrepreneurs face when launching, managing, and developing their business in a more constrained environment. Based on the findings, in combination with the existing research, the authors have been able to identify three main challenges that female entrepreneurs face when operating within the Middle East region.

The following challenges have been identified:

1. *Lack of finance*
2. *Lack of support*
3. *Discrimination*

6.1 Lack Of Finance

Throughout this research, it is not an exaggeration to state that the six female entrepreneurs that participated in this research have to some extent experienced a lack of finance as an obstacle during their entrepreneurial journey. Important to note is that the females emphasize this challenge differently, as some highlight it greatly, while some mention it briefly. However, lack of finance and access to capital is mentioned both in the existing literature as well as from the participating females to such a large extent that it can be assumed as a challenge for female entrepreneurs in the Middle East.

6.2 Lack Of Support

Throughout this research, it has been found that females in the Middle East lack support from both the family as well as from the society - something that has proven to have a major impact on female's opportunities to get a job and be a part of the current labour force. From an early age, clear gender roles are implemented where the parents make it clear that the female's main role is to stay at home and take care of the family. At some occasions, the female has even required permission from her father or her husband in order to leave the home, be able to travel or to apply for a bank loan or a job - which means that her freedom is limited and that she has difficulties going against what the family does not accept.

Furthermore, it can also be concluded that society does not directly encourage females to work as there are no good support systems that would allow mothers to leave their children during the daytime. The systems that do exist are described as not functioning nor affordable

which, in turn, means that the female will have to stay at home and take care of the children, as her husband will be the one leaving for work to financially support the family.

6.3 Discrimination

This research shows that discrimination is a central challenge for female entrepreneurs in the Middle East, mainly due to culture where the female gender seems to be the submissive gender under the male. According to the authors' observations, females are not encouraged to be part of the male-dominated business environment, which creates challenges when female entrepreneurs choose to go against these norms. However, this is something that is developing, as female entrepreneurs are becoming relatively more common in society.

A majority of the participants expressed a limited amount of freedom in their entrepreneurial journey as a challenge as it resulted in a form of discrimination. For instance, not being able to borrow money without approval from a male counterpart, experiencing harassment from males and to not be taken seriously in business occasions, which results in several of the interviewed female entrepreneurs seeing their gender as a barrier in their entrepreneurial journey.

7. Discussion

In this section, the research will be concluded with a discussion about the empirical findings, limitations, and suggestions for future research.

7.1 Contributions

The interest of female entrepreneurship in the Middle East is newly emerging, however, it stills lack in research. By answering the research question of this research, the authors argue that they have contributed to the existing literature on both female entrepreneurship, entrepreneurship and gender equality. Additionally, the authors hope that this research might raise interest among other researchers to conduct further investigations within the field.

Furthermore, the authors argue that this research provides an understanding of females conducting business and the challenges which they have to face when operating in the Middle East. The fact that females represent nearly half of the population, means that females can

contribute to vital development both in economic and social terms. By increasing females' engagement in entrepreneurship, new job possibilities will occur which could generate wealth to themselves, their family, and the overall society. However, for this to be considered possible, conditions must change in order to support female entrepreneurship.

Additionally, the authors hope that this research will inspire females to engage in entrepreneurial activities and increase the interest for a change towards an equal world among males and females - both in terms of entrepreneurship as well as in the labour force.

7.2 Limitations of The Findings

The authors of this research would acknowledge some limitations encountered when conducting this research, that could be taken into consideration for future research and studies. This research was conducted between January 14, 2020, and May 18, 2020. As the process lasted for only four months, the time was experienced as somewhat limited. With an expanded time frame, the research could have provided an even deeper understanding of the situation for female entrepreneurs in the Middle East, as a larger sample group could have been selected which could have contributed to additional interviews including other females' entrepreneurs' experiences and perspectives.

Although the countries were selected carefully, it is important to be aware that the three selected countries do not cover the whole area of the Middle East. The authors argue that the most consistent result would have required the inclusion of all countries as well as a greater number of participants. However, due to the lack of time and resources, this was not possible for this research.

The sampling method resulted in a sample of participants originating from the Middle East region and born between 1970 and 1986. Furthermore, all participants had also received a higher level of education. The authors believe that the findings might have ended up differently if a larger sample had been used. For instance, with a larger sample, the authors might have come in contact with females who had not received any education, which, in turn, could have affected the final result differently.

Moreover, as the findings are based on the female entrepreneurs' personal experiences and perceptions, then it must be considered that the findings are influenced by diverse individual factors. The findings can, therefore, not be generalized for the entire population.

Throughout the research, an obvious factor has been the geographical distance between the authors' location and the female entrepreneurs' location, which is the distance between Sweden and the Middle East. The combination of lack of time, resulted in an impossibility to have the interviews face-to-face, and therefore, the interviews had to be done through phone calls. Having the interviews face-to-face could have led to a more accurate result, where the authors could have had a greater opportunity to understand facial expressions, body language and ask better adapted supplementary questions in order to avoid misunderstandings.

Lastly, the language barrier could have provided difficulty for the authors during the interviews, as well as when analysing the answers from the interviews. There is a possibility that the interviews could have been less complicated and more straightforward if the authors and the entrepreneurs would have to speak their native language. However, important to highlight is that this is a limitation that would have been difficult to overcome, but still significant to mention as a possible limitation of this research.

7.3 Suggestions for Future Research

The limitations of this research should be taken into consideration for future research. Firstly, due to unfortunate circumstances such as the geographical distance between the authors and the entrepreneurs, lack of time, and the COVID-19 outbreak, resulted in an impossibility to collect the interviews face-to-face. For future research studies, it could be of high importance to search for possibilities to collect the interviews face-to-face in order to contribute to the trustworthiness. Secondly, an extension of the time frame should be taken into consideration, in order to be able to put a broader focus on more countries in the Middle East and as a result, collecting data from more female entrepreneurs in the region. The outcome from this could result in a more accurate conclusion of the situation for female entrepreneurs in the region, as it would cover more countries and more female entrepreneurs. Lastly, this research briefly mentions suggestions from the participants of the improvements that need to be done in order to increase the number of female entrepreneurs. These findings could serve as a foundation for future research, where the aim is to investigate the improvements needed to be done further.

The authors of this research suggest that future research should look at areas that answer the following questions:

1. *“Why females enter into entrepreneurship - explanatory research”*
2. *“Male entrepreneurs and their opportunities and/or difficulties to succeed in the Middle East, compared to female entrepreneurs?”*
3. *“What needs to be done in order to support female entrepreneurs in the Middle East?”*

These above-mentioned questions have been briefly discussed in this research and could serve as a foundation for future research. Future research could also put attention to a comparison of the situation for female entrepreneurs, between two or more countries and/or regions, where this research could serve as a background where the Middle East is one of the variables.

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Appendix A

INTERVIEW GUIDE
General questions and information:
<i>Information about the authors</i>
<i>Information about the thesis</i>
<i>Allowance to record the interview?</i>
<i>Allowance to use the entrepreneurs full name and company name?</i>
<i>A wish to receive the transcript of the interviews as well as the finish thesis?</i>
Information about the female entrepreneur:
<i>Name?</i>
<i>Age?</i>
<i>Country?</i>
<i>A description of the your current occupation?</i>
<i>A short background on you. Childhood? Education? General challenges female in the country of residence faces?</i>
<i>General view of inequality in the country of residence?</i>
Questions regarding entrepreneurship and the entrepreneurial journey:
<i>A description of what entrepreneurship means?</i>
<i>An explanation of the your business?</i>
<i>Why did you start your own business?</i>
<i>A description of the main challenges faced during the start-up phase, during the development phase and today?</i>
<i>Is your general view that the challenges that you are facing or have been facing as a female differ compared to the challenges of males in the same situation? Why? Why not?</i>
<i>The reactions from society/family/friends of your choice of career?</i>
<i>What do you believe are the main reason for the minority of female entrepreneurs in the Middle East?</i>
<i>What do you believe has to be done in order to increase the number of female entrepreneurs in the Middle East?</i>
<i>What do you believe has to be done in order to increase equality in the Middle East?</i>
<i>The gains from an increase in equality and the number of female entrepreneurs in the Middle East?</i>