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Women Entrepreneurship Development in Egyptian Rural Context: A Structuration Perspective

Nermin Mohamed Elkafrawi

A thesis submitted to the University of Huddersfield in partial fulfilment of the
requirements for the degree of Doctor of Philosophy

The University of Huddersfield

June 2020

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Abstract

This research explores the dynamic relationship between Egyptian rural women entrepreneurs and their context, investigated through the real-life experience of these women. The structuration perspective and more specifically its stronger version (SST, Strong Structuration Theory) is the main theoretical lens applied to understand the complex reciprocal relationship between women entrepreneurs and their rural context and how women, as active agents, affect and are affected by their context i.e. structure. The quadripartite framework suggested by Stones (2005) is used to reflect this dynamic relationship.

A qualitative inductive approach is used to collect data, using semi-structured interviews with women and other stakeholders. Thematic analysis identified the challenges and opportunities facing rural women entrepreneurs, their characteristics and their external structure. Given Egypt's unstable political and economic conditions since the 2011 revolution, this research provides a unique opportunity to explore rural women as entrepreneurs from a realistic base that simultaneously considers both the agent i.e. woman entrepreneurs and the structure i.e. rural context, in the analysis.

This thesis offers theoretical, methodological and conceptual contributions. The theoretical contribution is presented through contextualising rural women entrepreneurship in Egypt; viewing rural women entrepreneurs as active agents who largely affect their context, and yet are inseparable from it. The research shows how women's personal characteristics, including flexibility and social skills, play a key role in helping them adapt rapidly to the fluctuating conditions of their hard lives. Findings also highlight how Egypt's current unstable political and economic conditions have changed the social rural structure. In a different vein, this thesis succinctly identifies various discrepancies and wide gaps between what is realistically needed to support rural women entrepreneurs based on their views and experience, and the actual facilities provided by different stakeholders. This confirms that Egyptian rural women entrepreneurs suffer from constrained performance rather than under-performance, and that the external structure with its restrictive norms is the main barrier to achieving their full entrepreneurial potential.

The methodological contribution is highlighted through valorising a relatively under-explored theoretical lens (Strong Structuration Theory-SST) in entrepreneurship research. This lens is presented as an effective tool for investigating the multi-layered complex nature of entrepreneurship through applying an interpretive phenomenological approach. Through this methodological contribution, a conceptual contribution is enabled through a proposed original model, which builds on Stones' (2005) framework, reflecting the contextualised nature of rural women entrepreneurship in Egypt.

Finally, it can be concluded that more effort is still needed by government officials and policy makers in implementing plans which reflect the exact needs of rural women in terms of supporting their entrepreneurship. Only in this way can dramatic positive results be guaranteed for the women themselves and for their local and national communities.

Table of Contents

Abstract.....	3
Table of Contents	4
List of Tables	8
List of Figures.....	9
Dedication	10
Acknowledgments	11
List of Abbreviations	12
Chapter 1: Introduction	13
1-0 Introduction	13
1-1 Research Rationale	14
1-2 Research Objectives and Questions	16
1-3 The Research Context and Thesis Structure.....	16
I. Introduction	18
II. Literature Review	18
III. Theoretical Chapter	19
IV. Methodology.....	19
V. Analysis.....	20
VI. Discussion	20
VII. Conclusion.....	20
Chapter 2: Entrepreneurship and ‘Rural’ Entrepreneurship.....	22
2-0 Introduction	22
2-1 What is Entrepreneurship?	24
2-2 Who is the ‘Entrepreneur’?	26
2-3 What are Rural Areas?	28
2-3-1 Geo-demographic Factors.	29
2-3-2 Socio-cultural Factors	30
2-4 Rural Entrepreneurship.....	31
2-5 Role of Entrepreneurship in Rural Development.....	34
2-6 Urban and Rural Entrepreneurship	35
2-7 Challenges and Opportunities of Entrepreneurship in Rural Settings.....	38
2-7-1 Challenges facing Rural Areas.....	38

2-7-2 Opportunities in Rural Areas.....	40
2-8 Chapter Conclusion	42
Chapter 3: Women Entrepreneurs.....	44
3-0 Introduction	44
3-1 Women Entrepreneurship	46
3-2 Exploring the Causes of different Entrepreneurial rates between Men and Women	49
3-3 Challenges facing Women Entrepreneurs.....	53
3-4 Ways of Supporting Women Entrepreneurs.....	55
3-5 Rural Women Entrepreneurs (RWEs)	56
3-6 Women in the Arab World and the MENA Region	59
3-6-1 An Emerging Hope.....	62
3-7 Egyptian Women Entrepreneurs	64
3-8 Chapter Conclusion	68
Chapter 4: Strong Structuration Theory	70
4-0 Introduction	70
4-1 Entrepreneurship Theories.....	74
4-2 Structuration Theory (ST).....	76
4-2-1 Structuration Theory Criticism	81
4-3 The Call for Strong Structuration Theory (SST)	82
4-3-1 Basic Differences between SST and ST	87
4-4 The Applicability of SST to Entrepreneurship Research	90
4-5 Chapter Conclusion	93
Chapter 5: Methodology.....	95
5-0 Introduction	95
5-1 My Philosophical Position/Road Map.....	97
5-2 Qualitative Approach	97
5-3 Research Philosophy.....	99
5-3-1 The Research Ontological and Epistemological Position.....	102
5-4 Phenomenology	104
5-4-1 Entrepreneurship and Phenomenology	105
5-4-2 Husserl (1859-1938) - Transcendental Phenomenology	108
5-4-3 Heidegger (1889-1976) - Hermeneutic Phenomenology	109
5-4-4 Hans-George Gadamer (1975-1996) - Hermeneutic Phenomenology	110
5-4-5 Entrepreneurship and Hermeneutic Phenomenology	112

5-5 Research Methodology	113
5-6 The Research Process: Data Collection and Analysis	115
5-6-1 Unit of Analysis.....	115
5-6-2 Pilot Study	117
5-6-3 The Empirical Context.....	117
5-6-4 Sampling.....	119
5-6-5 Semi-structured Interviews and Field Notes.....	120
5-6-6 The Interview Process	121
5-7 Data Analysis: Thematic Analysis.....	123
5-8 Ethical Considerations	124
5-9 Chapter Conclusion.....	125
Chapter 6: Analysis.....	127
6-0 Introduction	127
6-1 Rural Women Entrepreneurs' Themes	129
6-1-1 Personal Characteristics	129
6-1-2 Motivation	135
6-1-3 Challenges	139
6-1-4: Supporting Factors	144
6-2 Stakeholders' Themes	147
6-2-1: Challenges Facing Stakeholders	148
6-2-2 Challenges Facing Rural Women	149
6-2-3 Support Facilities Provided	151
6-3 Fusion of Horizons.....	153
6-4 Chapter Conclusion.....	157
Chapter 7: Discussion	159
7-0 Introduction	159
7-1 The Guiding Theoretical Framework.....	161
7-2 Discussion of Objective One: Specifying the Dynamic Relationship between Women Entrepreneurs and Rural Context (Duality).....	165
7-2-1 The Effect of Context on Agent.....	165
7-2-2 The Effect of Agent on Context.....	169
7-3 Discussion of Objective Two: Determining the Personal and Demographic Characteristics of Egyptian RWEs	170
7-3-1 Age and Marital Status	171
7-3-2 Education levels and Business Skills.....	172

7-3-3 Personal/Individual Characteristics	173
7-3-4 Motivation	174
7-3-5 Business Characteristics	175
7-3-6 Sources of Finance.....	176
7-4 Discussion of Objective Three: Exploring the Egyptian Rural Context.....	177
7-5 Discussion of Objective Four: Identifying the Major Challenges and Opportunities Facing RWEs	178
7-5-1 Challenges	178
7-5-2 Opportunities	179
7-6 Discussion of Objective Five: Identifying the Essential Skills needed to Support RWEs' Development.....	180
7-7 Chapter Conclusion	183
Chapter 8: Conclusion	185
8-0 Introduction	185
8-1 Summary of Previous Chapters	186
8-2 Contribution to knowledge	191
8-2-1 Empirical/Contextual Contribution	191
8-2-2 Theoretical and Methodological Contribution	192
8-2-3 Contribution to Practice (Implications)	193
8-3 Limitations and Future Research.....	194
8-4 Concluding Remarks	195
References.....	198
Appendices.....	232

List of Tables

Table 1-1: Research objectives and the corresponding research questions.....	16
Table 2-1: Main perspectives for viewing entrepreneurs	27
Table 2-2: Challenges facing rural areas.	39
Table 3-1: The progression of research on women entrepreneurs.....	47
Table 3-2: Research investigating women entrepreneurs in Arab countries.	62
Table 5-1: Strengths and weaknesses of objective and subjective approaches.....	100
Table 6-1: The main themes for RWEs and Stakeholders.....	127
Table 6-2: Personal Characteristics Sub-themes.....	129

List of Figures

Figure 1-1: Thesis flow diagram.....,	21
Figure 2-1: Main Sections of Chapter 2.....	23
Figure 3-1: Main Sections of Chapter 3.....	45
Figure 4-1: Main Section of Chapter 4.....	73
Figure 4-2: The reciprocal interaction between agent and structure.....	77
Figure 4-3: Giddens' Structural components.....	78
Figure 4-4: The duality of structure and its related interaction.....	79
Figure 4-5: The quadripartite nature of structuration.....	83
Figure 4-6: Position- practice relations.....	85
Figure 4-7: Merging the quadripartite framework with the three ontology levels.....	89
Figure 5-1: Main Sections of Chapter 5.....	96
Figure 5-2: Locations of Sharkia and Aswan governorates on the Egyptian map.....	118
Figure 6-1: Main Sections of Chapter 6.....	128
Figure 6-2: A rural woman and her daughter after expanding their activities from selling only clothes to other household goods and detergents.....	134
Figure 6-3: A Nubian woman selling handicraft products.....	136
Figure 6-4: One of the interviewees opening a confectionary and candy shop.....	138
Figure 6-5: Two rural women work in preparing papyrus to sell for tourism bazars.....	143
Figure 6-6: Facilities provided by various stakeholders.....	152
Figure 6-7: Fusion of Horizon.....	156
Figure 7-1: Main Sections of Chapter 7.....	160
Figure 7-2: Merging Stones' quadripartite framework with the research objectives.....	162
Figure 7-3: The position-practice relations of Egyptian RWEs.....	163
Figure 7-4: The Quadripartite Framework in the Egyptian rural Context.....	182
Figure 8-1: Main Sections of Chapter 8.....	185

Dedication

I dedicate this thesis to

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My husband (Mohamed Abaza) and My Three Angels

Maya, Nourin and Talia

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List of Abbreviations

ANT:	Actor-network Theory
CAPMAS:	Central Agency for Public Mobilization and Statistics
ECWR:	The Egyptian centre for Women's Rights
ELMPS:	Egypt labour Market Panel Survey
FAO:	Food Agricultural Organization
GDP:	Gross Domestic Product
GEM:	Global Entrepreneurship Monitor
GNI:	Gross National Income
ICSB:	International Council for Small Business
ICT:	Information and Communication Technology
ILO:	International Labor Organization
ISBE:	Institute for Small Business and Entrepreneurship
MENA:	Middle East and North Africa
NGO:	Non-governmental Organization
NRW:	Nubian Rural Women
OECD:	Organization for Economic Cooperation and Development
RW:	Rural Women
RWEs:	Rural Women Entrepreneurs
SMEs:	Small and Medium Enterprises
SST:	Strong Structuration Theory
ST:	Structuration Theory
UN:	United Nations
WOEs:	Women Owned Enterprises

Chapter 1: Introduction

1-0 Introduction

Entrepreneurship has become a central force for achieving major economic growth and significant development in rural areas. A plethora of research concludes that the greater the level of entrepreneurship in a region, the more developed is the area (Koster and Rai, 2008; Kardos, 2012; Delalic and Oruc, 2014). Petrin and Gannon (1997) note that different stakeholders see rural development as ever more closely related to entrepreneurship. Development agencies such as the Food and Agricultural Organization (FAO) and the International Fund for Agricultural Development (IFAD) view rural entrepreneurship for its employment potential; farmers consider it as a way of increasing income; and women observe it as a flexible way of providing autonomy, independence and extra financial support without negatively affecting their primary role as wives and mothers. In a similar vein, Paul and Sharma (2013) propose three main reasons for the current growing interest in rural entrepreneurship. The first is the rigid methods of recruitment and retention, pushing rural people to select entrepreneurship as a more favourable and flexible option for employment, especially for retired people. The second reason is associated with the nature of the rural economy, which largely depends on small business ventures in creating more jobs and achieving growth. Hence, small businesses are seen as an appropriate scale of activity for rural economies. The third reason is the noticeable expansion of entrepreneurs' roles in achieving local and national development.

Despite the perceived importance of rural entrepreneurship on different levels, the heterogeneity of the farming sector and the hard socio-economic conditions dominating rural areas continue to act as barriers to development (Alsos et al., 2003; Díaz-Pichardo et al., 2012). More precisely, rural people operate in a highly complicated, multi-faceted environment with tightly constrained values and regulations (McElwee, 2006; Díaz-Pichardo et al., 2012), conditions which negatively affect any entrepreneurial potential among rural people in general and women in particular.

In fact, real development cannot be realized without using the full potential of all human resources available in a given society (Padmavathi, 2011). So, promoting entrepreneurship and perhaps in particular for rural women is a fundamental step to achieving substantial development and food security in both developed and developing countries, although this is

not always recognized (Kabir et al., 2012; Meenakshi et al., 2013; Lourenco et al., 2014). Despite the noticed contribution of rural women to the global labour force by (43%) (FAO, 2011), they are three times less likely to find jobs than men, and three out of four women who successfully join the labour force are unpaid (ILO, 2016). Hence, it can be concluded that women in general and particularly those in rural areas still suffer from key barriers that prevent their entrance into different employment fields or as successful entrepreneurs.

In this research, I consider rural women entrepreneurs (RWEs) in an under-researched developing context, rural Egypt. Women in rural Egypt are in no better position than those in most developing countries. They experience many difficulties, such as limited ownership of agricultural land, accessing financial resources, coping with restrictive customs and traditions, accessing information and knowledge, and balancing work and family duties (Meenakshi et al., 2013; Lourenco et al., 2014; Gichuki et al., 2014; Saadi and Movahedi, 2014). In order to achieve significant development in Egypt's rural areas, more effort should be made by the Egyptian government to support entrepreneurship among women and to eliminate long-standing barriers (Khan et al., 2012; Dekens and Voora, 2014).

This chapter is structured as follows. First, the rationale for this research is discussed. The research questions and objectives are highlighted in the second section. The third section presents the research context and finally the thesis structure is presented with a brief summary of each chapter.

1-1 Research Rationale

My focus on Egyptian RWEs stems from various considerations. First, being an Egyptian female researcher was a powerful trigger for me to investigate the Egyptian rural context and to explore how women specifically are coping with their difficult living conditions. Secondly, the focus on the Egyptian context stems from my belief that the Egyptian case is a complex one, especially after the 2011 revolution. Egypt not only experiences similar conditions to those affecting most other developing countries, such as high poverty levels, poor infrastructure and poor economic conditions; it has also experienced major shifts in its political, economic and social conditions since the revolution, with various deleterious effects on many aspects of Egyptian life. The rate of investment is decreasing, the unemployment rate is increasing and people's security is no longer guaranteed (Ghanem and Shaikh, 2014; Mostafa and Changbin, 2015). In more detail, many economic indicators have shifted negatively. For example, according to the report issued by the Central Bank of Egypt, the

growth in the gross domestic product (GDP) dropped from 17.1% in 2010/2011 to 10.4% in the following year. The poverty rate which is the ratio of the number of people (in a given age group) whose income falls below the poverty line (\$3.20 per day for lower-middle-income countries) increased in Egypt from 25.2% in 2011 to 26.3% in 2013, and the unemployment rate increased from 8.9% in 2010 to 12% by the end of 2016 (Central Agency for Public Mobilization and Statistics¹). In addition to these deteriorating economic indicators, Egypt's demography places further burdens on the government and its attempts to accelerate its steps toward achieving significant sustainable growth. More particularly, Egypt ranks first among all the countries of the Middle East and North Africa region (MENA) in terms of population size (99 million in 2019), and third in Africa after Nigeria and Ethiopia. Despite its huge population, Egypt has the lowest Gross national income (GNI) per Capita (\$3,050) and is among the first five MENA countries in terms of unemployment rate reaching its highest level 13.5% in 2013 (World Bank, 2015). As a consequence, the reduction in the number of job opportunities is exacerbated by the accelerating rate of population growth. Given this demographic, political and economic uncertainty, entrepreneurship and new venture creation is introduced in this research as an effective solution to this complex situation and to improve the Egyptian national context generally and the rural one in particular.

From another point of view, this research takes a different approach from the two commonly held ones used in investigating the phenomenon of women entrepreneurs. Most research to date has focused either on women entrepreneurs and their characteristics as the main trigger for entrepreneurship, or on context and its role in promoting women's entrepreneurial behaviour (Baughn et al., 2006; Verheul et al., 2006; De Bruin et al., 2007; Jamali, 2009). However, it is argued here that to reach a real understanding for women entrepreneurs' phenomenon, both views should be considered; a mutual focus is needed on both women entrepreneurs and their rural context.

Hence, the main aim in this research is exploring the reciprocal relationship between Egyptian RWEs and their context, specifying how this interaction finally shapes women's entrepreneurship in the context of a developing economy, Egypt.

Closely related to this aim, the following research questions and objectives are specified.

¹ Central Agency for Public Mobilization and Statistics (CAMPAS): The official statistical agency in Egypt that collects, processes, analyses and disseminates all statistical and census data.

1-2 Research Objectives and Questions

Table 1-1 presents the specific research objectives with their corresponding research questions, which emerged from the literature identified in chapters two and three. Both the research objectives and questions collectively help in achieving the main aim of this research.

Table 1-1: Research objectives and the corresponding research questions

Research objectives	Corresponding research questions
To specify the dynamic relationship between women entrepreneurs and the rural context.	RQ1: How does the rural context affect women's entrepreneurial performance? And do women entrepreneurs have any influence over their rural context?
To determine the personal and demographic characteristics of Egyptian RWEs.	RQ2: What are the main personal and demographic characteristics of Egyptian RWEs?
To explore the Egyptian rural context.	RQ3: What are the various socio-economic conditions prevailing in the Egyptian rural context?
To identify the major challenges and opportunities facing Egyptian RWEs.	RQ4: What are the major barriers and the key supporting factors that hinder/support entrepreneurship among Egyptian rural women?
To identify the essential skills needed to support RWEs' development.	RQ5: What are the key skills that still need to be promoted for best developing entrepreneurial performance among Egyptian rural women?

1-3 The Research Context and Thesis Structure

This research is about Egyptian women entrepreneurs living in rural areas. Hence, in this section Egypt generally and the rural context in particular is examined more closely. For thousands of years, Egyptian civilization has been built on agriculture, and the agricultural sector is still considered a main pillar of the national economy (Tellioglu and Konandreas,

2017). Rural areas in Egypt include some 5,000 villages spread along the banks of the River Nile, where the land is more fertile and water is available for agriculture. The high concentration of the population in only 3% of the total land area is strong evidence of the close attachment between Egyptians and their rural areas (Ghanem, 2014).

Around 57% of Egypt's population live in rural areas where the main economic activities are agriculture, animal production and off-farm employment (Ghanem, 2014; Radwan and Changbin, 2015). The highest proportion of rural household income is from non-farm resources (42%), with 25% from agriculture, and only 9% from livestock, with the rest derived from transfers, remittances and rental income (IFAD, 2019). Hence, in developing the rural areas and increasing rural incomes, both farming and non-farming sectors should be considered (Saleh and Khalil, 2014; IFAD, 2019). Ghanem (2014) argues that promoting both sectors can substantially help in reducing poverty, narrowing the development gap between rural and urban areas, offering more job opportunities and assisting in improving the overall living conditions of rural people. Given the focus of this research on entrepreneurship, more emphasis is given to non-farm business activities and small rural ventures.

Despite the widely recognized positive effects of developing rural areas, many obstacles remain, especially after the severe political and economic fluctuations Egypt has experienced in recent years. The difficulties facing Egyptian rural areas have been addressed by many researchers (Elsaid, 2007; Shalaby et al. 2011; Elmenofi et al. 2014; Radwan and Changbin, 2015) including poor infrastructure, higher rates of unemployment, high poverty levels, pollution, absence of agricultural extension, increasing migration of the better educated and skilled rural youth, and high illiteracy rates, especially among women. Kruseman and Vullings (2007) indicate the noticeable lack of national spending on rural areas compared to urban ones, a situation which eventually leads to widening the gap between them. Elmenoufi et al. (2014) argue that there is no real rural development strategy in Egypt; rural strategy is briefly included in the agriculture strategy, with no substantial improvement in rural people's lives. Their analysis also reveals lack of coordination between different stakeholders; most socio-economic plans are scattered among various ministries, authorities and international organizations, with even established rural development projects reflecting beneficiaries' needs and are centrally planned.

Promoting entrepreneurship is argued in this research as a key tool in encouraging the Egyptian rural economy to flourish, and in improving the overall living conditions of rural people, especially women. Females, half of Egypt's population (49.5%), represent only

23.8% of the total labour force (World Bank, 2019). Reaching national targets for growth cannot therefore be achieved without total support for women's conditions and fostering their roles in the development process, which is currently not the case (El Mahdi, 2016). According to the Global gender Gap report (2015) Egypt ranks 136th out of 145 countries in terms of both gender equality and political empowerment, making it the tenth worst in the world, and 125th in terms of women's economic participation. Additionally, a wide unemployment gap exists between Egyptian men and women; one in every four entrepreneurs is a woman (7.5% of women compared to 21% of men), and one in every six established business owners is a woman (GEM, 2016-2017). Women in rural areas are certainly in no better position than their urban counterparts.

Despite the challenges facing Egypt as a whole and rural areas in particular, this research argues that the rural areas still hold great potential if effectively explored; this can result in various positive economic and social returns to women themselves and to their wider local and national context. Only recently, a slight improvement has been noticed in the overall entrepreneurship environment in Egypt, reflected by the GEM (2016, p.10) report stating that "Egypt's entrepreneurship ecosystem remains nascent but promising". However, the report also highlights that if we want this positive trend to continue, radical changes should be made to the regulatory systems, sources of finance and entrepreneurial education.

This thesis consists of eight chapters as shown in figure 1-1. The key aspects in each chapter are discussed below.

I. Introduction

This chapter introduces the main ideas and background information of the research, followed by the key research questions and objectives. The rationale for conducting the study, and the research context, are then discussed.

II. Literature Review

The literature review is divided between two chapters. Chapter two focuses on issues related to entrepreneurship generally and to rural entrepreneurship specifically, while chapter three focuses on women entrepreneurs and their status in rural areas. Many debated topics are addressed in these two chapters. For example, chapter two introduces discussions around definitions of entrepreneurship and entrepreneurs, differences between entrepreneurship activities generally and those conducted in rural areas, including main characteristics,

challenges, opportunities, and the noticeable role of rural entrepreneurship in developing rural areas.

Chapter three discusses women entrepreneurs and rural ones in particular, with an overview of the status of research into women entrepreneurs; for example, the nature of women's businesses and how their entrepreneurial paths are similar/ different to their male counterparts', the challenges they face, and ways of promoting them. A more focused view is given of RWEs, followed by an overview of Arab women entrepreneurs' conditions and the status of those in Egypt.

III. Theoretical Chapter

This research adopts Strong Structuration Theory (SST), introduced by Stones (2005), to reflect the dynamic relationship between Egyptian RWEs and their context. Through using the core 'duality' of the structuration perspective, the influence of the rural context on women entrepreneurs and the effect of these women on their rural context are clearly highlighted. The applicability of SST and its quadripartite framework to entrepreneurship research generally and its effectiveness in meeting the research aims and objectives are discussed.

IV. Methodology

This chapter justifies the research philosophy adopted and the qualitative methodology followed. It presents my philosophical position, which leads to the methodological choice. The use of the interpretive philosophy supported by the hermeneutic phenomenological approach is fully justified. Purposive and snowballing sampling techniques were used to identify two groups of respondents (RWEs and stakeholders). Guided by the pilot studies conducted before the actual data collection phase, semi-structured interviews were selected as the main data collection approach. Additionally, document analysis, field notes and photos were used for data triangulation and to better reflect the complex nature of the entrepreneurship phenomenon.

The unit of analysis was identified as the interactive relationship between women entrepreneurs and their rural context. Finally, thematic analysis is presented as the main method for analysing the empirical data and the six steps suggested by Braun and Clarke (2006) are followed to ensure the inductive construction of the study themes.

V. Analysis

This chapter presents the analysis of the data collected from both RWEs and stakeholders, from which four themes emerge for RWEs and three for stakeholders. The most powerful quotations in each theme are presented to show the essence of that theme. The interaction between themes is also highlighted to offer a more coherent view of RWEs. Manual transcription and coding are used in analysing the data to avoid any pitfalls that might appear from using systems that do not support the interviewees' language (Arabic). Additionally, the manual coding enabled me to dig deeper into the data to feel its core essence. At the end of this chapter both the commonalities and differences between the respondents' views and my own view of the investigated phenomenon are highlighted (Fusion of Horizons). This concept complements the choice of methodology (hermeneutic phenomenology) as well as the theoretical structuration lens adopted (double hermeneutic). Finally, various tables and figures used in identifying the study codes and themes are attached in the appendices to clearly show the flow of the analysis.

VI. Discussion

The various themes identified from the RWEs and stakeholders are discussed in relation to both the literature and SST, concentrating on the use of Stones' (2005) framework in attaining the five main research objectives. Each objective is discussed in relation to its position in the framework and to how it was seen in previous literature.

Thus the theoretical basis selected was confirmed as best representing the empirical data collected, and consequently yielding a more realistic contextual picture of women entrepreneurs in the Egyptian rural context. It is clear that RWEs' development can be best achieved through closely investigating the interaction between the internal structure, external structure, agency practices and outcomes.

VII. Conclusion

This chapter provides an overview of the whole thesis, summarizing the key ideas and insights in each chapter and the research's contribution to knowledge (empirical, theoretical and policy). Finally, the limitations detected in the research are discussed, accompanied by suggestions for future study.

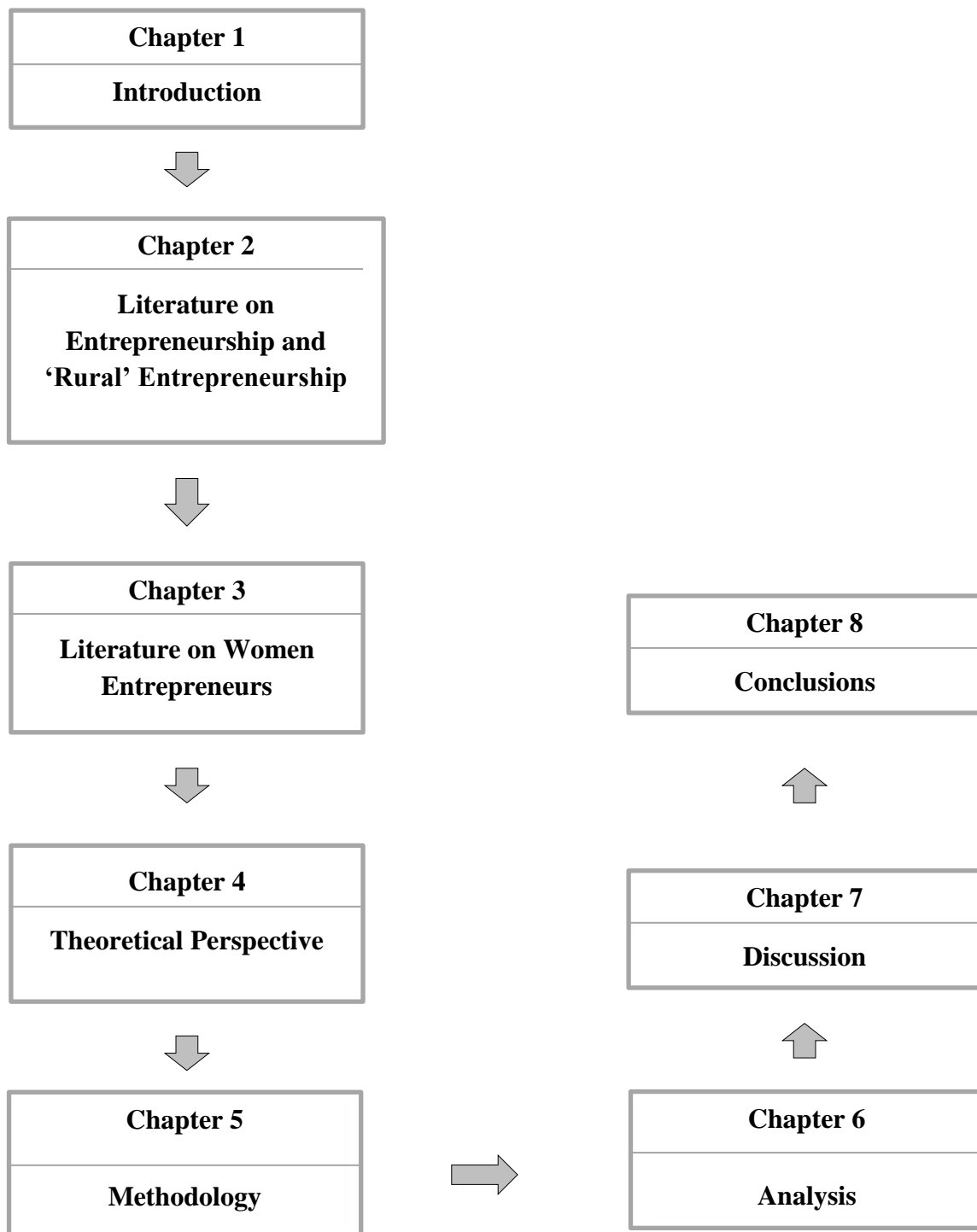


Figure 1-1: Thesis flow diagram

Chapter 2: Entrepreneurship and ‘Rural’ Entrepreneurship

2-0 Introduction

In line with the overall research objective discussed in the introductory chapter, in order to better understand the dynamic relationship between women entrepreneurs and their rural context, the literature review is divided into two chapters (chapters two and three). Each chapter has a particular focus, yet taken together, they help in building a conceptual background on which the theoretical, methodological and discussion chapters are based. Chapter two is concerned with issues related to entrepreneurship generally and to rural entrepreneurship specifically, while chapter three focuses on women entrepreneurs and their status in rural areas.

One of the main reasons why researching entrepreneurship is not an easy process is the fundamental problematic what does entrepreneurship mean? How to define an entrepreneur? Why do some people succeed as entrepreneurs and others not? Low and MacMillan (1988) argue that it is the multi-dimensional nature of entrepreneurship which gives the field various aims, using diverse questions, units of analysis, theoretical lenses and methodologies, resulting in different definitions, perspectives and classifications and consequently hindering the development of entrepreneurship as a distinct discipline. Similarly, Shane and Venkataraman (2000) strongly criticize the absence of a clear conceptual framework for entrepreneurship and highlight the difficulty of specifying a distinguished contribution by the entrepreneurship field to the wider domain of business research, a situation which threatens the ‘field’s legitimacy’.

Hence, this chapter has two main aims. First, it sheds light on some of the topics in the entrepreneurship field which are still hotly debated; this in return responds to previous calls for determining a distinct conceptual and theoretical framework for the entrepreneurship domain, rather than simply borrowing from other closely related disciplines such as sociology, psychology, management or organizational behaviour (Kuratko et al., 2015). Secondly, given that ‘rural’ is the main research context, the chapter seeks deeper insights into rural areas and their distinguishing characteristics, to identify any differences between entrepreneurship in rural and urban areas. The role of entrepreneurship in rural development is determined, and finally both the challenges and opportunities facing rural areas are presented. Figure 2-1 shows the main sections in the chapter.

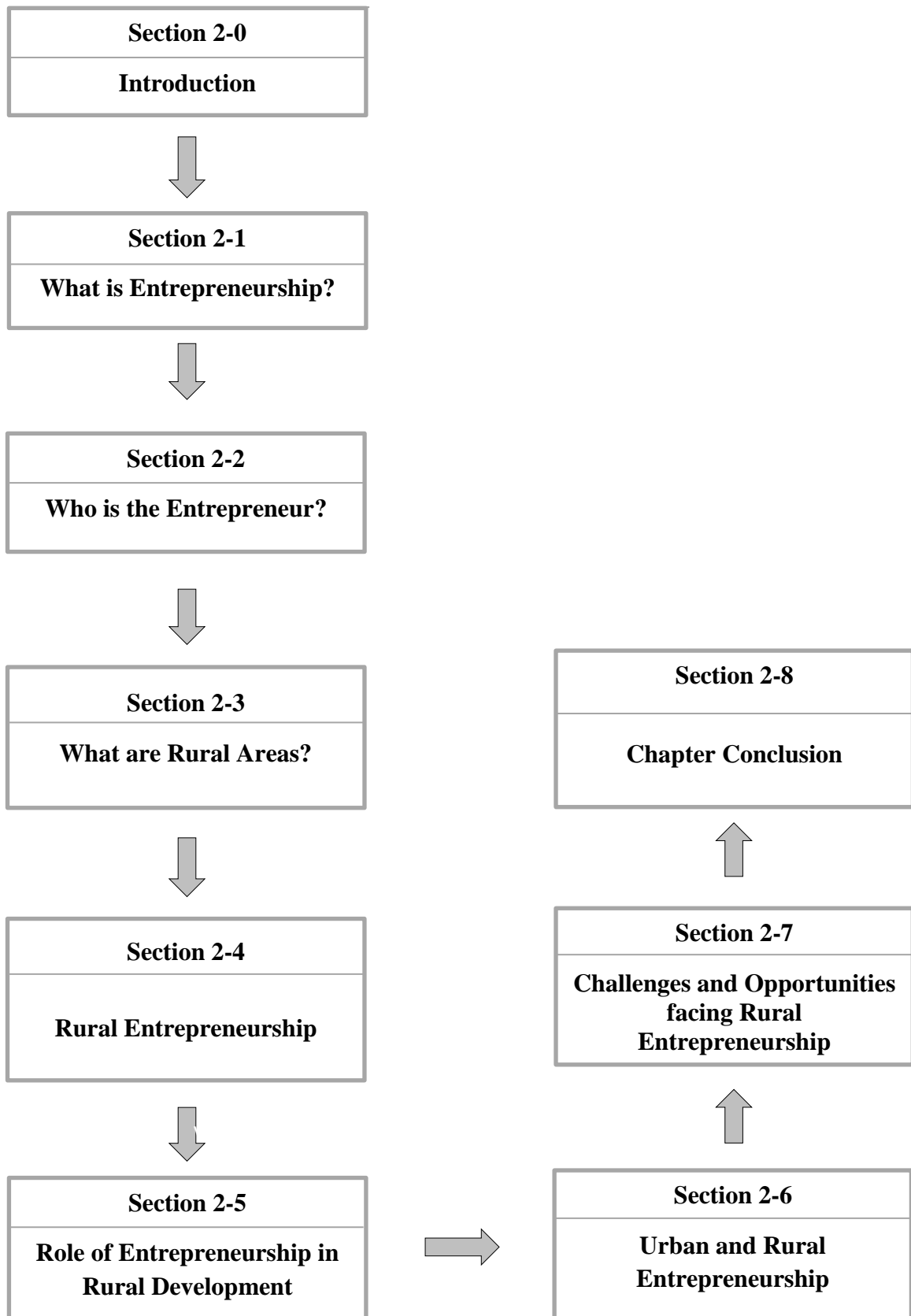


Figure 2-1: Main Sections of Chapter 2

2-1 What is Entrepreneurship?

Entrepreneurship has become a scholarly research topic with an increasing public interest (Mukherji and Mukherji, 2011) and the field has achieved major success in presenting itself as a broad, valued discipline in academia (Katz, 2003). In the early 1980s and more particularly in 1990 both entrepreneurship and SME research experienced a dramatic increase (Gibb, 2000). In 2005, McElwee and Atherton state that there are more than 50 journals currently focusing on entrepreneurship and the related topics of small business management and business innovation. Despite the growing body of literature interested in entrepreneurship, its definition and developing role still cause wide debate (Ireland et al., 2005). The concept is still viewed as one of the broadest in the academic field that can be viewed from diverse perspectives. For example, Zahra and Wright (2011, p.67) imply that entrepreneurship as a scholarly discipline ‘has achieved widespread recognition with business schools and policymakers, yet it is still the subject of much debate regarding its boundaries and the rigour, relevance, and impact of its findings’. Shane and Venkataraman (2000, p.217) even describe entrepreneurship field as ‘a broad label under which a hodgepodge of research is housed’.

Many efforts have been made by both classical and neo-classical theorists to attain a single common definition of entrepreneurship and to reduce the ambiguity surrounding the concept, but with little success to date. Anderson et al. (2012) view then, that entrepreneurship is simply too broad to be reflected in only one general definition, is a useful starting point. Defining entrepreneurship is largely dependent on the interests of the person defining it and from which perspective one looks at it (Bula, 2012). More clearly, understanding the phenomena from an economic perspective which considers an entrepreneur as mainly an economic agent seeking for profit is different from addressing it from a psychological perspective that puts more emphasis on people traits as a main trigger for entrepreneurship.

For some researchers it can be viewed as mainly innovation, for others risk taking or it might simply mean owning or running a new business venture (Petrin and Gannon, 1997). Despite these diverse interpretations, Hébert and Link (1989) imply that most researchers agree that entrepreneurship is performed by individuals and that it is a dynamic phenomenon. Similarly, Nidhi (2014) argues that the process of entrepreneurship can either result in the presence of a new organization or renewal of an existing one, to capture a rising opportunity. Alvord et al. (2004, p.262) view entrepreneurship from a more societal perspective as a way that ‘creates innovative solutions to immediate social problems and mobilizes the ideas, capacities,

resources, and social arrangements required for sustainable social transformation'. El Mahdi (2016, p.5) in a more philosophical view, define entrepreneurship as 'a process of identifying, developing, and bringing a vision to life' for creating a new venture under uncertain conditions and risk. Based on the above, it is clear that the different researchers' perspectives are the main determinant to what considered 'suitable' definition or meaning of entrepreneurship.

Entrepreneurship has also been subject to various classifications. Tyson et al. (1994) groups entrepreneurship definitions into four categories: i) entrepreneurship as innovation; ii) entrepreneurship as risk taking; iii) entrepreneurship as a stabilizing force; and iv) entrepreneurship as founding or owning and managing a small business. Entrepreneurship as innovation is strongly advocated by Schumpeter (1934), who places the entrepreneur at the centre of economic development theory. In his view, an entrepreneur can cause a difference in the economy or become an active catalyst for change through developing a distinctive innovative combination in different forms, e.g. developing new products, new methods of production, discovering new sources of supply, identifying new markets or developing new organizational forms. The second category, 'entrepreneurship as risk taking', is supported by Richard Cantillon's (1697-1734) position that the power of an economy can be largely determined by launching inherently risky businesses and that people cannot be called entrepreneurs unless they take some decisions under risk. Viewing entrepreneurship as a stabilizing force advocates its role in achieving equilibrium in the economy. Kirzner (1973) for example, sees disequilibrium as a highly stimulating environment for entrepreneurship. The final perspective considers entrepreneurship as simply founding, owning or operating a business. This perspective is seen as the most popular definition for empirical researchers, if not for theoretical ones. Although each of these classifications focuses on certain aspects and ignores others, the categorization can be still seen as a practical simplification for the various entrepreneurship perspectives.

From another perspective, Stevenson and Jarillo (1990) classify entrepreneurship research into three main streams: 'what happens when entrepreneurs act, when entrepreneurs act; and how they act' (p.18). The main focus of the first stream is on the effect of entrepreneurship on the economy; the main area of interest for many economists (Schumpeter, 1934; Kirzner, 1973; Casson, 1982). The second category, 'when entrepreneurs act', tends to follow the psychological/sociological approach, which focuses on entrepreneurs as individuals; their motivations, background and surrounding environment. Both McClelland (1967) and Collins

and Moore (1970) are seen as key proponents of this categorization. The last classification, ‘how entrepreneurs act’, searches for the actions taken by entrepreneurs to satisfy their entrepreneurial desires. In other words, what do entrepreneurs do to succeed?

Ireland et al. (2005) imply that the choice of a specific definition of entrepreneurship should match the theoretical framework followed by the researcher. Agreeing with this premise and after presenting the various definitions and categorizations of entrepreneurship, we consider the definitions of both Shane and Venkataraman (2000) and Jack and Anderson (2002) as the most suitable to match my research objectives and reflect my theoretical choice. According to Shane and Venkataraman (2000, p.218) the field of entrepreneurship ‘involves the study of sources of opportunities, the process of discovery, evaluation and exploitation of opportunities; and the set of individuals who discover, evaluate and exploit them’. Jack and Anderson (2002, p.468) view entrepreneurship as ‘the creation and extraction of value from an environment’. Entrepreneurship can thus be defined simply as the process of finding, evaluating and exploiting opportunities through people who can create and extract value from their environment. The next section clarifies what is meant by an ‘entrepreneur’?

2-2 Who is the ‘Entrepreneur’?

The term ‘entrepreneur’ faces the same confusion over definitions as entrepreneurship; it is even sometimes confused with other terms. For example, McElwee (2006) highlights the difference between entrepreneurs and small business owners by clarifying that the entrepreneur calls for more innovative and risk-taking skills than those needed for a business manager, who needs management skills. From another perspective, Benz and Frey (2008) argue that entrepreneurs are different from employees as they are more advantaged in terms of greater autonomy and more job satisfaction. Jack and Anderson (2002) assert that entrepreneurship researchers are still far from reaching a uniformly accepted single definition of what is meant by ‘entrepreneur’, and that there are plenty of ways to define entrepreneurs. Viewing entrepreneurship as a dynamic phenomenon performed by people (entrepreneurs) who generally have certain qualified traits such as innovativeness, risk taking, or locus of control,... etc, makes both psychology and sociology disciplines two of the most relevant fields used for exploring and understanding the basic sources of entrepreneurship (Petrin and Gannon, 1997). So, after reviewing literature, it can be summarised that understanding entrepreneurs can be categorized under two broad perspectives: individual-based and environment-based as shown in table 2-1.

Table 2-1: Main perspectives for viewing entrepreneurs
Developed from the views of the author cited in the last column

Perspective	Main focus	How entrepreneurs are viewed?	Key authors
Personality-based (psychological)	This perspective includes personality/traits and cognitive approaches which view entrepreneurs, their characteristics and their interpretations as the main cause of entrepreneurship in a society, or the key element igniting the entrepreneurial process.	According to this perspective an entrepreneur is a person who possesses certain characteristics, e.g. need for achievement, internal locus of control, tolerance of ambiguity and risk taking.	Collins et al., 1964; McClelland, 1967; Brockhaus, 1980; Drucker 1985; Sexton and Bowman, 1990; Begley and Boyd, 1987; Shaver and Scott, 1991; Forbes, 1999.
Environment-based (socio-cultural trends)	This pays more attention to the external context (economic, political, social, etc.) that affects entrepreneurs and their progressing steps.	Entrepreneurs are ‘produced’ by the interrelated social and cultural factors surrounding them (Low and MacMillan, 1988).	Vesper, 1983; Veciana, 1999; Veciana and Urbano, 2008; Welter and Smallbone, 2011b; Toma et al., 2014; Weber, 2015.

This research argues that considering one approach at the expense of the other will not provide a realistic picture of who is the ‘entrepreneur’. Both the personality-based and the environment-based perspectives should be considered together in shaping the entrepreneurship phenomenon and defining the entrepreneur, especially in the less advantaged rural context. As this rural areas has a bounded environment, e.g. restricted values, poor education, and high poverty levels, hence psychological, economic and socio-cultural factors have a significant influence on people’s entrepreneurial decisions and their later success (Meccheri and Pelloni, 2006; Korsgaard et al., 2015b). The next section gives a detailed view of rural areas and entrepreneurship in those areas.

2-3 What are Rural Areas?

Rural can be characterised by hard or quantitative indicators, geography/economic indicators/population etc., or soft qualitative indicators; culture, scenery, niceness, and values (Pato and Teixeira, 2016). Examples for hard indicators are, level of productivity, business returns or population size (Henry and McElwee, 2014), while qualitative perspective gives more attention to people's social relations, the dominating values and norms, tranquillity those areas offered to its residents. Curry and Curry (2005) in their book 'Countryside recreation, access and land use planning' offered detailed insights on how rural areas can offer *leisure*; he states seven ways rural areas can offer for as leisure: countryside recreation, access, sports, rural tourism, leisure activities and needs for rural population itself, while the last two reflect the idea of conservation, either amenity or natural conservation.¹

Although rurality is neither the focus of this thesis nor a unit of analysis, describing what 'rural' means contributes to achieving consistency of concepts throughout the research, as well as helping to accurately describe the research context. Rural means different things to different individuals, ranging from traditional agricultural activities to more diversification, localness or specialization (Shahraki and Movahdi, 2017). According to Shahraki and Movahdi (2017, p.87), rurality means 'areas that are dominated by agriculture and forestry; contain smaller, lower-order settlements; and engender a way of life characterized by expansive landscapes and respect for the environment'. Stathopoulou et al. (2004, p. 404) view rurality as 'a territorially specific entrepreneurial milieu with distinct physical, social and economic characteristics'. The Organization for Economic Cooperation and Development (OECD) and its 35 member countries use three main criteria to differentiate between rural and urban areas: population density, percentage of people settled in rural areas and the existence of big urban areas around such regions (Bertolini et al., 2008). Atchoarena and Gasperini (2003), in their joint FAO and UNESCO study, specify rural areas as spaces where people and their infrastructure constitute a limited part of the land with the majority of land occupied by forests, mountains and deserts; population densities range between 5-10,000 inhabitants and most people consider agriculture as their main source of income; cost of land is relatively low, and generally, because of remoteness from urban centres, transport costs are high.

¹For more details on these seven types of leisure, back to: Curry, N. R., & Curry, N. (2005). *Countryside recreation, access and land use planning*. Taylor & Francis.

Hence, reaching a single unified definition for ‘rural areas’ is not possible. All countries have different definitions for rural areas and various criteria are used in labelling areas as ‘rural’, such as population density, type of infrastructure and remoteness from main cities. As noted from the above classifications, each report or study recognizes certain characteristics that match its situation in identifying what is considered ‘rural’. It may be therefore argued that the best way to realistically show what rural areas entail, is to describe those areas by identifying their distinctive characteristics, rather than searching for a rigid single definition. One of the clearest classifications used to describe the characteristics of rural areas is the one used by Shields (2005), that the rural context is a place largely affected by two influences: geo-demographic and socio-cultural. This broad classification will be used to present more detail about the nature and characteristics prevailing in rural areas.

2-3-1 Geo-demographic Factors.

Henry and McElwee (2014) specify the characteristics of a rural enterprise as one whose primary location is in a rural setting, employing people in close areas and contributing to gross value added. Similarly, Bosworth (2012) in his case study in the British context suggests three criteria for distinguishing rural businesses: location in rural areas, serving a rural population and selling a rural product. He argues that the presence of any two of these criteria will help in considering the business as rural. This view does not coincide with that of Korsgaard et al. (2015b) about the distinction between rural entrepreneurship and entrepreneurship in the rural. The former simply refers to businesses that depend on local resources closely attached to their rural location and is mainly driven by economic motives , while the latter represents ventures that take place in rural areas, but do not necessarily depend on local resources and is more linked to place-based and community-oriented value creation.

The natural environment in rural areas has a major influence in shaping many business decisions for rural people. For example, small areas of land, low agricultural productivity, changing weather, few available resources and scarcity of water in some areas push rural entrepreneurs to launch small ventures mostly related to agriculture, fishery, animal breeding or seasonal jobs (Patil and Patil, 2016). The United Nations Food and Agriculture Organization (FAO) consider rural areas as places which possess two characteristics related to the place and the type of work people are involved in. According to this definition, rural areas are open spaces with low population densities, with a strong focus on primary production as the main source for economic activities there (mining, agriculture, livestock,

forestry and fisheries). Stathopoulou et al. (2004) describe the physical environment of rural areas which largely affect entrepreneurship in those areas by three main features: location, natural resources and landscape. Location is mainly related to the degree of closeness or remoteness rural areas are from urban areas or potential markets. While the availability of natural resources or the nature of geographic landscape largely affects the opportunities available for entrepreneurs in such areas. The rural poverty report conducted by IFAD (2011) states that around 70% of poor people around the world still live in rural areas; on average 1.2 billion people live on less than one dollar per day, and three out of four of these live in rural areas. Ironically, the largest amount of food production that feeds the world's population comes from rural people who are the poorest group in this world (Khan et al., 2012).

2-3-2 Socio-cultural Factors

Recently rural areas have become characterized in terms of 'social representation' with deeper focus on people's daily interacting activities (Labrianidis, 2006). Bosworth (2012) argues that most rural businesses not only have spatial barriers, but also complex social contexts. Four key attributes were identified by Shields (2005) as distinctive rural socio-cultural values: gender roles, cooperation, communication and network composition. Concerning gender issues, rural areas tend to show more discrimination between men and women in terms of employment potential and wages than in urban districts; women's roles are largely restricted to family and household duties (Li et al., 2019). Rural areas are also recognized by the presence of cooperative strategy between various business owners. Tight social bonds reduce the intensity of competition in rural areas; instead, a hidden arrangement between entrepreneurs might be conducted, e.g. avoiding selling the same products (Jack and Anderson, 2002). Due to the strong social ties between people, communication takes more simple, direct ways between people; closely related to this point is the value of using 'word of mouth' as the most influential marketing strategy in rural areas. Finally, the role of networks is decisive in facilitating/hindering rural entrepreneurs (Pato and Teixeira, 2016).

The more embedded the entrepreneur is in his or her local community and the tighter the bonds with his or her social network, the higher probability of success this entrepreneur can achieve (Jack and Anderson, 2002). A network is defined by Floysand and Sjøholt (2007) as local, informal links among people that generally support endogenous development. Most networks in rural areas are informal; they have a substantial role in rural business formation, where local embeddedness is central in shaping many business decisions. Networks in rural areas can help to reduce several obstacles always facing rural contexts, e.g. remoteness from

large markets and lack of information and business advices (Atterton, 2007). McElwee (2006a) argues that farmers avoid asking for support from government agencies and farmers' unions; instead, both family and friends' networks are chosen as their trusted advisors. These strong social bonds work as a double-edged sword, however. On one hand, they might facilitate acquiring information more easily; on the other, inconsistent and sometimes unprofessional advice stand as key barriers to business expansion. Especially in rural areas, both social and economic considerations are closely related and have a major mutual effect in understanding business decisions and in exploring the desire behind their launch (Bosworth, 2012).

In short, rural areas cannot be defined only by their spatial feature, as they possess idiosyncratic social features; they should not be seen merely as places where people live, consume and purchase their local needs, but should be viewed from a wider perspective as a context of interacting social relations (McKeever et al., 2015). Hence, a realistic picture of the rural context cannot be achieved without considering the interaction between the spatial and the social dimensions (Bosworth, 2012). Both the geo-demographic and the socio-economic factors might entail some hidden opportunities, but they are usually seen as added barriers to flourishing entrepreneurship (Dabson, 2001). The next section focuses on entrepreneurship in rural areas and how 'rurality' can affect small businesses in those areas.

2-4 Rural Entrepreneurship

In 1980 rural entrepreneurship began to be modestly represented in the entrepreneurship literature; only after 2000 did the number of researchers examining the particular phenomenon start to rise (Pato and Teixeira, 2016). In 1990, Wortman defines rural entrepreneurship as 'the creation of a new organisation that introduces a new product, serves or creates a new market, or utilises a new technology in a rural environment' (p.330). Kalantaridis and Bika (2006b) define it as all types of entrepreneurship that occur in large open areas with low population compared to the national context. Nidhi (2014, p.382) states that it is 'finding a unique blend of resources, either inside or outside agriculture'. Korsgaard et al. (2015b, p.13) see it as an 'entrepreneurial activity that engages with its spatial context and is embedded in its spatial context through resource use'. It is clear from most of these definitions that entrepreneurship in rural areas does not differ from entrepreneurship in any other areas. In other words, it is the same process but only conducted in a restricted context. This issue is considered further in section 2-6.

As previously mentioned various reasons were identified by Paul and Sharma (2013) for the recent rising interest in rural entrepreneurship: 1) strict forms of recruitment forcing people to search for alternative means of employment, 2) wide recognition by international organizations of the essential effect of entrepreneurs and small ventures on local and national economies, and 3) the domination in rural areas of small businesses as a key employment path for most rural people. Pato and Teixeira (2016) add that this increase happened not only because of the general increase in overall entrepreneurship research, but also because of the intensification of problems facing most rural areas, e.g. depopulation, unemployment, scarcity of opportunities and the increased awareness by researchers and policy makers of its value on rural development.

Despite the upward trend in addressing the rural entrepreneurship phenomenon, it is still a small part of the whole entrepreneurship literature (Stathopoulou et al., 2004); it is generally considered as secondary research for students of entrepreneurship (McElwee and Smith, 2014). Additionally, the majority of entrepreneurship researchers have an urban-centric focus (Henry and McElwee, 2014; Pato, 2015), so more research needs to be encouraged to examine the nature of rural entrepreneurship and its impact on developing rural areas (Stathopoulou et al., 2004). Women entrepreneurs and their role in developing their rural context is an area that still calls further investigation (Mishra and Kiran, 2014). A higher proportion of people live in rural areas in developing than in developed countries; for example only 20% of people in OECD countries live in rural areas, compared to 63% in Sub-Saharan Africa (Newbery et al., 2017). Nevertheless research continues to focus on the developed countries (Minniti and Naude, 2010; Zamberi Ahmad, 2011; Goyal and Yadav, 2014; Pato and Teixeira, 2016; Yadav and Unni, 2016).

Pato and Teixeira (2016) conducted a bibliometric survey of the rural entrepreneurship literature, investigating 181 journal articles indexed in Scopus. The results of the survey offer rich insights into the major topics dominating the field, as well as the various gaps still needing to be addressed. The study concludes that the majority of empirical research addressing rural entrepreneurship is concentrated on developed countries, more specifically in the UK, USA, Spain, Finland and Greece, and hence a consistent call is made to pay more attention to developing contexts. Another interesting observation is that there is no theoretical base to much of this research.

The multi-dimensional factors deeply rooted in the rural context, e.g. social, economic, geographic or special circumstances mean that entrepreneurship faces conditions that require

specific consideration, different from those considered in the mainstream entrepreneurship literature (Stathopoulou et al., 2004; Gaddefors and Anderson, 2019). In other words, rurality imposes unique circumstances which can work as either enablers or constraints for entrepreneurship. Stathopoulou et al. (2004) effectively present the influence of the rural context (physical, social and economic) in the three stages of the entrepreneurial process (conception, realization and operation). They argue that at each stage the rural entrepreneur should possess certain characteristics to effectively realize the opportunity, make use of it and finally evaluate its outcomes. This is applicable to entrepreneurs in both rural and urban areas. An entrepreneur is an entrepreneur, regardless of where he/she lives or what he/she offers. Throughout the thesis, I consider the rural entrepreneur as a person who adds value to her/his rural context, either through in-farm or off-farm activities. From another perspective, Fortunato (2014) argues that taking an economic perspective to view entrepreneurs as people who follow the economic rationale in their businesses (this view is largely advocated by Kirzner, 1973); severely limits the applicability of the definition to rural entrepreneurs and does not reflect many important motives which might trigger entrepreneurship in these less advantaged areas. Hence, in effectively deciding what we mean by a rural entrepreneur, the definition should be broad enough to reflect the multi-dimensional factors of entrepreneurship in those areas, their various motives, and the various types of business commonly launched there; nevertheless, it needs to be strict enough to show the difference between an entrepreneur and a non-entrepreneur.

Entrepreneurs in rural areas have experienced major changes over the last few years, no longer being exclusively concerned with agriculture and livestock production, but starting to realize the importance of off-farm employment and non-agricultural ventures (Barbieri and Mshenga, 2008). Labrianidis (2006) believes that most rural areas have changed both socially and economically over the last decade, as a result of two sets of factors. The first are factors affecting the whole of society, and consequently rural areas, such as globalization, free market dynamics, free trade agreements and changing values. The second set of factors relate specifically to rural areas, e.g. high rates of agricultural unemployment, increasing attention to new concepts like sustainability and effective use of rural areas, and increased migration. Combined with significant improvement in communication channels and the use of technology (Deakins et al. 2004; Galloway, and Kapasi, 2014), these factors to a large extent help in reducing the isolation of rural areas, consequently presenting new opportunities rather

than imposing the threats of previous periods. I believe that these recent changes can be largely considered as fruitful ground for flourishing entrepreneurship and rural businesses.

Over the years, rural business has been generally viewed from two broad perspectives. The first view leans towards economic explanations which emphasize the challenges to conducting business in rural areas, such as high costs, economies of scale and poor skills; the other is more closely related to the entrepreneurial interpretation of business start-ups (Bosworth, 2012). The latter focuses on the role of personality traits and the capabilities of rural people (Bosworth, 2012). Again, highlighting certain perspectives at the expense of others will result in an incomplete picture of what exactly rural business is. Each of the economic, social, cultural and personal perspectives adds to a complete picture of rural ventures. In this view, I coincide with North and Smallbone (2000), that rural businesses cannot be considered any less innovative than urban ones; nevertheless, innovation in rural areas is more widely influenced by geographical aspects. I also concur with Stathopoulou et al. (2004, p.406), that rurality provides ‘an innovative entrepreneurial milieu in which rural enterprises may flourish and prosper or become inhibited’. The following section shows how entrepreneurship can contribute to rural development.

2-5 Role of Entrepreneurship in Rural Development

The role of entrepreneurship in achieving rural development has been widely recognized (Fuller et al., 2006; McElwee and Smith, 2014; Korsgaard et al., 2015a; Pato and Teixeira, 2016), nevertheless, research addressing this role is still limited (Meccheri and Pelloni, 2006). Ansari et al. (2013) argue that entrepreneurship in rural areas should be promoted as it helps villagers in accessing their needed goods and services, reduces migration to cities, encourages social welfare, and assists economic development. Henry and McElwee (2014) argue that the significance of rural enterprises and their role in development is still generally under-researched compared to other topics in the entrepreneurship literature. Simply acknowledging the value of entrepreneurship in development will not lead to the targeted development; a supportive environment is essential to realize the full potential of rural entrepreneurship (Muhammad et al., 2017).

A common misconception commonly found in rural literature is conflating rural with agricultural development (Anriquez and Stamoulis, 2007). Despite the close relationship between the two concepts, Anriquez and Stamoulis (2007) were able to draw a clear grid line to differentiate them. Agricultural development is mainly concerned with improving farming

productivity, while rural development, while encompassing this aspect, includes a wider perspective of population welfare through comprehensive improvement of different social, political and economic aspects. Similarly, both Israr et al. (2009) and De Rosa and McElwee (2015) propose that rural development is a complex concept wider than merely achieving agricultural growth; it includes more socio-economic improvement in education, infrastructure, health services and communication facilities.

Various researchers have tried to show how promoting entrepreneurship can contribute to developing rural areas. Khan et al. (2012) argue that rural entrepreneurship is largely seen nowadays as a key path for reducing unemployment and achieving development, especially in less developed countries. Similarly, Saxena (2012) sees that supporting rural entrepreneurship can be a significant catalyst for making major changes in rural settings through offering more job opportunities and reducing poverty, which in turn will increase the standard of living and cause effective resource utilization. In a recent study, Muhammad et al. (2017) assert that encouraging entrepreneurship in rural areas not only helps economic development, but adds to social dimensions which eventually benefit the entire community. Korsgaard et al. (2015b) suggest three possible ways through which farmers can develop their business:

- Adding more value to their production, e.g. organic products
- Adding new production lines or innovative products, such as agri-tourism activities
- Regrouping various production elements together in order to reach a unique, innovative combination.

Based on the above, and in line with Delalic and Oruc (2014), I argue that the development of rural business should be determined collectively by both internal factors, which recognize the characteristics of both entrepreneurs (risk taker or innovator) and business (high growth potential or having a competitive advantage) from one side and external factors (demographics, government policies, type of labour available, market dynamics and sources of finance...etc.) from the other side. And that there are many business growth potentials in the rural environment if precisely explored by policy makers, the rural environment will be a remarkable entrepreneurial incubator.

2-6 Urban and Rural Entrepreneurship

After reviewing literature addressing entrepreneurship generally and rural entrepreneurship specifically, it is evident that there is an unsettled debate which requires further investigation.

This debate is centred around the question concerning the differences between urban and rural entrepreneurship? Thus is there such a phenomenon as rural entrepreneurship, or, put another way, should rural entrepreneurship be considered a distinct area of research with distinct paradigms, concepts and dedicated journals? Until 2014, McElwee and Smith could not give a clear answer in considering rural enterprise as a ‘distinctive category of entrepreneurship in its own right’ (p.460). There are at least two opposing views dominating this debate. The first group of researchers (Cabus and Vanheverbeke 2003; Stathopoulou et al., 2004; Jaafar et al., 2014; Nidhi 2014) adopt the view of ‘no difference’ between rural and urban entrepreneurship. Henry and McElwee (2014) are convinced that despite the unique physical and social characteristics of rural areas, these distinctive features make no difference between the entrepreneurial processes in rural and urban settings. They added that even rural and urban enterprises experience no clear differences from the structural side or the entrepreneurial traits needed; only exogenous factors which are out of entrepreneurs’ control like regional and national policies, affect their success or failure. Avramenko and Silver (2010) argue that since most entrepreneurial activities are mainly concerned with achieving customer satisfaction and meeting their expectations, there is no clear difference between entrepreneurship in rural and urban areas.

In a similar vein, Jaafar et al. (2014) see no need for differentiation between urban and rural entrepreneurship, except that the latter is more community based, and economic and social goals are more closely entangled. Cabus and Vanheverbeke (2003, p.14) argue that ‘there is no such thing as simply an urban economy, just as there is also no rural economy’. Other researchers (Carter and Rosa, 1998; Borch and Forsman, 2001) indicate that rural entrepreneurs can be assessed by the same criteria as entrepreneurs in other sectors; this does not require a specific evaluation tool. Consequently, no specific definition is needed for a rural entrepreneur, except being a person who manages a business in a rural context. However, I agree with Bosworth (2012) that the main concern from this perspective is that the nature of the rural environment, which includes many intangible features like rural values, strong social bonds and informal networking, is largely underestimated in this view.

The other group of researchers (Fortunato, 2014; Korsgaard et al., 2015b; Pato and Teixeira, 2016; McElwee et al., 2018) consider that the rural environment does have a unique influence on entrepreneurship. They justify their view by arguing that the applied business policies and strong social bonds in rural settings are sometimes more challenging to entrepreneurship potential. Korsgaard et al. (2015b) claim that considering ‘rural’ as a special context can

largely enrich researchers in addressing entrepreneurship in those disadvantaged areas. Pato and Teixeira (2016) imply that differences in lifestyle clearly exist between rural and urban areas, requiring particular research on rural entrepreneurship. McElwee (2005) asserts that farm entrepreneurship should be viewed as a ‘special case’ in the entrepreneurship literature. Hence, a key difference between urban and rural entrepreneurs can be seen, under the influence of the rural environment in the entrepreneurial process (McElwee and Smith, 2014).

Avramenko and Silver (2010) claim that rural entrepreneurship possesses two main features distinct from entrepreneurship in urban areas. First, rural entrepreneurs are seen as more community-based and strongly influenced by social networking. Secondly, the culture, social and family conditions seriously affect rural entrepreneurial activities. Fortunato (2014, p.387) argues that ‘rural entrepreneurship is a distinct area of entrepreneurship research and practice, with alternative opportunities for local development that do not necessarily follow the mainstream literature’. His study shows that there is an important practical as well as theoretical implication for showing that there are differences between rural and urban entrepreneurship. In his view, acknowledging the presence of these differences supports the distinctive features of the rural environment and its effect on entrepreneurship, as well as giving a real picture of the actual motivation that triggers entrepreneurs in those areas. He explains that rural entrepreneurs have different motives from urban entrepreneurs. Although both aim at gaining profit and achieving higher growth, rural entrepreneurs still have distinct motives like lifestyle, maintaining culture or achieving social improvement.

I support the first group and with Stathopoulou’s (2004) view, that the entrepreneurial process in both rural and urban areas is the same (identifying opportunities, exploring and making best use of them), along with the attached entrepreneurial capabilities needed (risk taking, innovation and decision-making abilities). Nevertheless, the nature of the rural context and its unique features do put some burdens on entrepreneurship that require further investigation and separate definitions, to achieve the best understanding of entrepreneurship in rural areas. On such arguments, it can be concluded that there is no difference between a rural and an urban entrepreneur except for the impact of rurality on the entrepreneurial process. I argue that entrepreneurship is entrepreneurship whenever the time and wherever the place; only the external environment is the main influence which makes launching a small business smooth in one place and hard in another. The following part shows the main challenges and opportunities facing rural entrepreneurship.

2-7 Challenges and Opportunities of Entrepreneurship in Rural Settings

The majority of research on rural entrepreneurship views the rural context either as a barrier or a resource deeply rooted in the social structure. Rural context as a barrier refers to the scarcity or depletion of resources available in rural settings, which consequently hinders entrepreneurship development (McElwee, 2005; Smallbone and Welter, 2006). As a resource, the rural context offers opportunities which, if properly explored, will result in many positive results for rural areas and the community as a whole (Ploeg et al., 2000; Korsgaard et al., 2015b; Koyana and Mason, 2017). Avramenko and Silver (2010) see that the hardest challenge facing rural entrepreneurship is ‘rurality’ itself. By this they see that living in a rural area entails various difficulties in inaugurating businesses in both logistics and distribution. In contrast, Stathopoulou et al. (2004) see ‘rurality’ as opportunity. For example having a unique way in production being away from markets so lessen the severity of competition are all examples of how rural can be an advantage. Below I will try to show how rurality can work as both an enabler or as a constraint depending on how entrepreneurs choose to deal with it.

2-7-1 Challenges facing Rural Areas

In reviewing rural entrepreneurship literature it might be observed that the majority of researchers pay more attention to the challenges than the opportunities. McElwee (2006a) indicates that complexity and scarcity in rural environments, along with the diverse nature of the farming sector, imposes serious restrictions on entrepreneurship which eventually makes rural areas unattractive destinations for entrepreneurs. This is clear from the lower rates of entrepreneurship on rural areas compared to urban areas (Korsgaard et al., 2015a), and also from the focus of most entrepreneurship studies on urban areas at the expense of rural ones (Freire-Gibb and Nielsen, 2014), to the extent that some researchers with only few exception consider entrepreneurship as totally urban phenomenon (Acs et al., 2011). High level of immigration from rural areas is also an evident clearly shows the unattractiveness of rural context to entrepreneurs (Yu and Artz, 2009).

Given the complex nature of the rural context, every challenge is linked to a related barrier, more clearly, the low population (social challenge) is reflected in low demand (economic challenge), which hinders achieving any economies of scale and results in relatively high production costs, limiting effective competition. Also, the poor infrastructure (economic and political challenge) which encourages people to migrate (social challenge) to urban areas

results in a lack of labour and skills in rural markets (socio-economic challenge), which consequently affect the supply of skilled labours that support entrepreneurs. As shown from the two previous examples, rural conditions encompass specific undesirable conditions that tend to hinder entrepreneurship development and small business expansion in rural settings. Additionally, most of these challenges and barriers are complex and cannot be separated. Table 2-2 presents the most frequently mentioned challenges facing rural entrepreneurship in the literature.

Table 2-2: Challenges facing Rural Areas
Developed from the views of authors cited in the second column

Challenges	Author (s)
Low population	Dabson, 2001; Shields, 2005; Meccheri and Pelloni, 2006; Fuller-Love et al., 2006; Krakowiak- Bal et al., 2017.
Difficulty in accessing financial resources	Meccheri and Pelloni, 2006; Fuller-Love et al., 2006; Saxena, 2012; Khan et al., 2012; Ansari et al., 2013; Nidhi, 2014.
Unfamiliarity with modern technology; poor communications	Meccheri and Pelloni, 2006; Fuller-Love et al., 2006; Ansari et al., 2013; Korsgaard et al., 2015b.
Low skilled/unprofessional labour	Dabson, 2001; McElwee and Robson, 2005; Nidhi, 2014.
Poor infrastructure	Heaton, 2005; Khan et al., 2012; Krakowiak-Bal et al., 2017.
Youth migration	Dabson, 2001; Ansari et al., 2013.
Poor education	Shields, 2005
Restricted norms	Shields, 2005; Khan et al., 2012.
Limited access to business support services	Lowe and Talbot, 2000; McElwee, 2004; Khan, 2012.
Marketing and management problems	Saxena, 2012; Khan et al., 2012.
Remoteness from urban centres	Heaton, 2005; Ansari et al., 2013; Nidhi, 2014; Pato and Teixeira, 2016.
Poverty	Khan et al., 2012; Ansari et al., 2013.
Small scale of business	Khan et al., 2012; Krakowiak-Bal et al., 2017.

In addition to the previous commonly mentioned barriers, McElwee and Smith (2014) imply that poor advice from personal networks is regarded as a basic barrier to the growth of many rural enterprises. McElwee (2005) sees the dependence on irregular advice from non-professional bodies and on informal advice from friends and relatives as one of the key barriers to farmers' plans for further business expansion. Additionally, the fading of many social rural values (kinship relationships and strong social bonds), sometimes a result of increased migration, is considered a fatal threat facing rural areas (Khan et al., 2012). Bosworth (2012) identified the problem of 'succession' as one of the uncommon problems now facing rural areas, for various reasons. Predominantly, rural youth migrate to more modern centres where there are opportunities for better education, better wages and other opportunities and hence threaten the momentum and continuity of many rural businesses. Labrianidis (2006) mentions that one of the biggest challenges facing rural areas recently is how a limited number of entrepreneurs can identify and exploit opportunities in their rural environment. Hence, policy makers should direct their plans, policies, rules and regulations in a comprehensive manner to realistically reflect the complex nature of rural areas. Accelerating technology, modernization and globalization are additional recent challenges to rural entrepreneurship (Avramenko and Silver, 2010). Despite the benefits that can be obtained from reducing the barriers between rural and urban areas, or the advantage of technology in facilitating the flow of information between them, these conditions might equally harm rural entrepreneurship by threatening its calm and natural environment and hence its rural identity (Pato and Teixeira, 2016).

2-7-2 Opportunities in Rural Areas

Despite the restrictions rurality might impose on entrepreneurship, it still opens wide doors and provides unique opportunities to rural entrepreneurs, if truly explored by interested researchers and policy makers. Among these opportunities are low business costs, strong personal relations which facilitate sharing knowledge and business advice, and bigger premises for expansion (Koyana and Mason, 2017). The traditional view of simply providing urban areas with low-cost crops has changed. Now, rural areas have wider potential, such as tourism and the guardianship of many precious values and landscapes, together with reducing national unemployment rates (Ploeg et al., 2000). Improved transport links and modern ways of communication also assist in narrowing the literal and figurative gap between rural and urban areas (Heinemann, 2010). Korsgaard et al. (2015b) give some examples for the opportunities rural areas can offer for rural people:

- Providing employees with a high level of stability and loyalty (Pallares-Barbera et al., 2004),
- Relatively cheap labour costs (Keeble and Tyler, 1995),
- Wide availability of land in some areas, reducing the cost of renting or owning property (Pallares-Barbera et al., 2004),
- The presence of niche markets (Keeble and Tyler, 1995; Meccheri and Pelloni, 2006).

Similarly, Saxena (2012) and Burcea et al. (2014) specify the benefits to be gained from rural entrepreneurship as: providing more employment opportunities, reducing migration especially among rural youth, achieving balanced regional growth, improving standards of living and reducing poverty and pollution in cities. Additionally, the strong feelings of belonging and attachment to a place, its values and history of rural people, and the tight interpersonal networks in terms of kinship and neighbourhood relations help to a large extent in facilitating some business aspects like marketing through word of mouth and getting personal advice (Shields, 2005). In a similar vein, these tight social bonds can reduce the intensity of competition to the extent that in some areas there are hidden agreements between entrepreneurs to avoid selling the same products (Shields, 2005). From a different perspective, Bosworth (2012) in his case study research implies that strong personal bonds, especially with family members, can be both a key success factor for rural businesses and also might harm the business, especially if those family members lack the appropriate business experience. Dabson (2001) describes the effect of social bonds on business as ‘less trustful’ and harmful to business.

Dabson (2001) specifies three basic opportunities which, if thoroughly explored, can largely enhance entrepreneurship potential in rural areas. The first is the products that have special features linked to rural culture and craftsmanship; secondly is the calmness, natural environment and peaceful context offered by rural areas; and finally is taking advantage of high-technology communication media to remove the severity of isolation. Concerning the last point, Pato and Teixeira (2016) argue that information and communication technologies (ICTs) in rural areas can both harm and benefit entrepreneurship. As an advantage they might help in operating business and marketing products, but on the other hand they might remove the barriers protecting local markets, intensifying competition from urban markets (Grimes, 2003). From another perspective Fortunato (2014) indicate that the best way for investigating how rural context benefit its entrepreneurs is to investigate the various kinds of entrepreneurs

commonly dominate rural areas and the different motivations beyond their choice to proceed in rural areas. The study mentions seven type of entrepreneurs namely¹: Traditional and service –sector entrepreneurs, farmers, lone eagles and high fliers, life style entrepreneurs, social entrepreneurs, and immigrant businesses. After presenting both the challenges and opportunities facing rural areas, it can be confidently argued that the rural milieu can still work as an effective incubator for entrepreneurs, and a major factor in achieving rural development.

2-8 Chapter Conclusion

This chapter has reviewed the literature on entrepreneurship in general and on rural entrepreneurship. It presented the basic definitions and views of entrepreneurship as well as the aspects which distinguish rural entrepreneurship from the rest of entrepreneurship literature. Several observations can be highlighted, as well as some gaps identified. First, entrepreneurship is a complex phenomenon with many debated concerns that require more thorough investigation from interested entrepreneurship researchers. Although rural entrepreneurship research is seen as a promising field and has been shown recently as a key tool for achieving development in rural areas, it is still under-represented compared to other topics in the entrepreneurship domain. Most research in this area is concentrated in developed countries with little attention given to the less developed countries. Additionally, the phenomenon of RWEs and their role in rural development is still considered an under researched topic when compared to other research focusing on men entrepreneurs.

Concerning the gaps, it has been noticed that most entrepreneurship research, especially which conducted in rural areas, lacks a solid theoretical background that can act as a base in analysing different aspects of the entrepreneurship phenomenon. Although the entrepreneurship process is the same in both rural and urban areas, rural areas have a unique influence on entrepreneurship. The bounded context dominating rural areas imposes certain constraints as well as offering opportunities that need further investigation for attaining the highest potential benefit for both rural entrepreneurs and their regional context. The chapter also concludes that rural entrepreneurship is a location-specific phenomenon, largely affected by its context; overlooking the effect of the rural context on small businesses can distort the efforts needed to promote rural entrepreneurship. Agreeing with Stathopoulou et al. (2004), I

¹ For more details on each type of those entrepreneurs back to: Fortunato, M. W. P. (2014). Supporting rural entrepreneurship: a review of conceptual developments from research to practice. *Community development*, 45(4), 387-408.

argue that if effective rural entrepreneurship policies are to be established, rural entrepreneurs should be investigated within the broader economic, political, legislative and social context in which they live. Therefore, a more contextualized perspective is needed in rural entrepreneurship research.

The use of a 'one size fits all' strategy is one of the main pitfalls hindering entrepreneurship development in rural areas. More tailored policies and strategies should be in play, which consider the specific circumstances and unique characteristics of each rural area. Additionally, if rural entrepreneurs are to make a real contribution to their regional development, their voices should be heard in policies to support their small businesses; this is especially true of the less advantaged groups who face higher barriers, such as women. In short, more effort is needed by governments and policy makers to support rural entrepreneurs generally, to achieve rural development; and specifically to focus on women's entrepreneurial development. The following chapter focuses on female entrepreneurs and how to trigger their role in developing their rural areas.

Chapter 3: Women Entrepreneurs

3-0 Introduction

The previous chapter presented a detailed discussion of various debates regarding the entrepreneurship concept and the meaning of ‘entrepreneur’, followed by a more focused view on entrepreneurship in rural areas, its characteristics and challenges. Through this comprehensive literature review some main themes were identified and certain knowledge gaps highlighted. Ignorance of women’s role in fostering entrepreneurship generally and rural entrepreneurship in particular was one of those key gaps (McElwee, 2006a; Brush and Cooper, 2012; Pato, 2015). Hence, this chapter reviews the literature regarding women entrepreneurs’ status, their challenges and opportunities and possible ways to support them. Given that our main research phenomenon is Egyptian RWEs, the chapter provides an insight into the status of Arab women entrepreneurs generally and Egyptian women entrepreneurs in particular.

The chapter is divided into two main sections. The first is an overview of women entrepreneurship, the nature of their businesses and how their entrepreneurial paths are similar/difference than their male counterparts, the challenges they face, ways of promoting them, followed by a more focused view on women entrepreneurs in rural areas. The second section sheds light on Arab women entrepreneurs’ conditions and the status of Egyptian women entrepreneurs in particular. Figure 3-1 outlines the structure of this chapter.

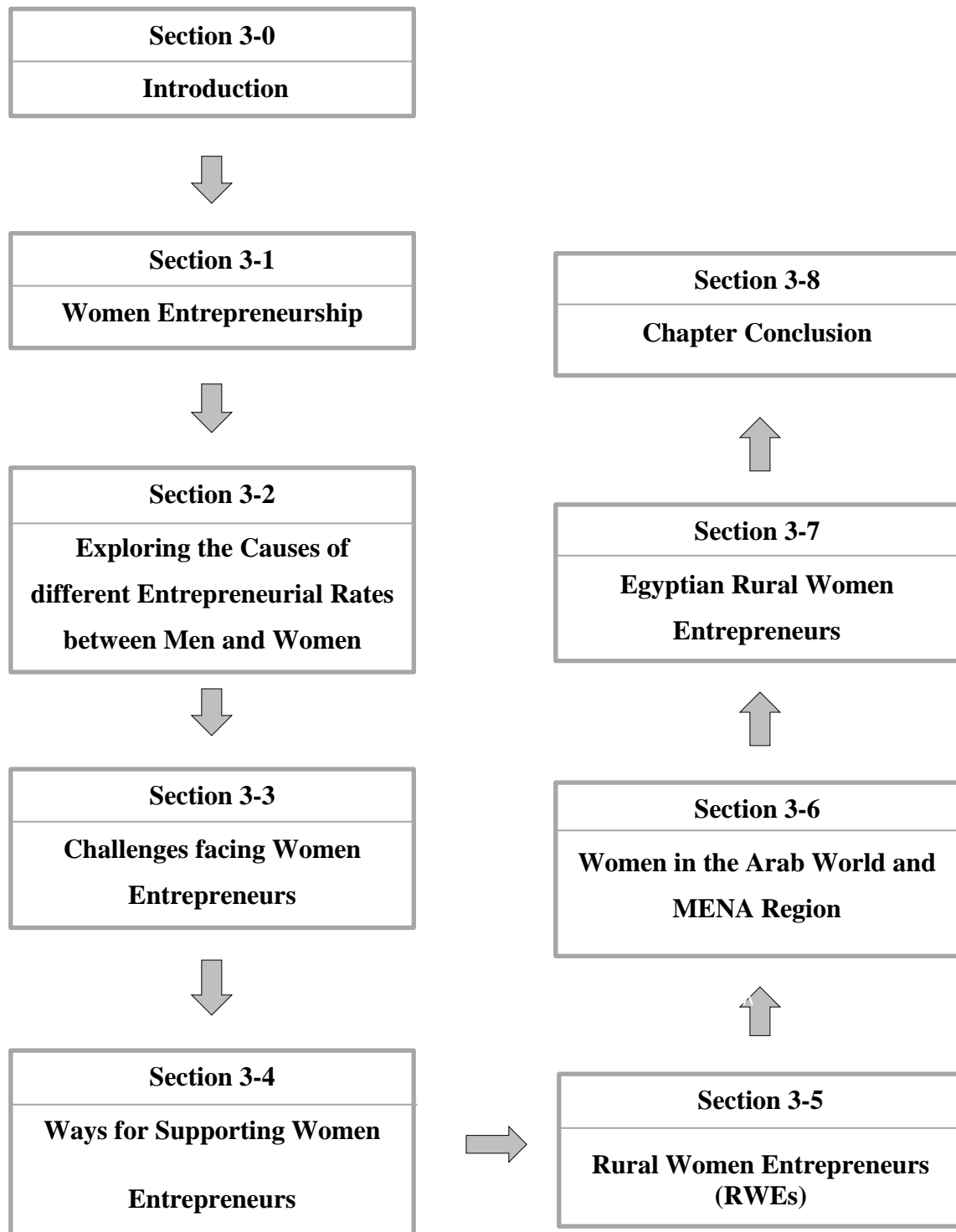


Figure 3-1: Main Sections of Chapter 3

3-1 Women Entrepreneurship

The contribution of women entrepreneurs to economic development, poverty reduction and social welfare is a well-recognized fact in the entrepreneurship literature (Minniti and Naudé, 2010; Hechavarria et al., 2019). Various benefits can be obtained from encouraging women in launching more start-up businesses and supporting others to grow their pre-established ventures, e.g. creating more and better jobs, diversifying economies into modern sectors, promoting women's empowerment, provides opportunities for economic growth and a focus on reducing women's social exclusion (Mondiale, 2007; Brush et al., 2009; Ghouse et al., 2017). Acknowledging this fact, the number of female entrepreneurs worldwide has undergone a noticeable increase over recent decades (Pitoska and Charitoudi, 2011). According to the GEM Women Report (2017), around 163 million women are starting their own businesses in 74 countries all over the globe, and an average of 111 million women has already established ones. Paradoxically, the percentage of male small businesses owners (72%) still far exceeds the number of female owners (26%).

Most women entrepreneurs share a similar trajectory in their employment careers; more particularly most of their ventures are small or medium size, with limited expansion potential and in similar fields (Jamali, 2009). The duplication of types of business makes competition severe and profits limited (Zamberi Ahmad, 2011). Women tend to focus on certain sectors such as retail and services, with low income return, or in sectors with a high concentration of women, such as restaurants or hotels (Jennings and Brush, 2013; Marlow and McAdam, 2013; Chinomona and Maziriri, 2015). Elborgh-Woytek et al. (2013) argue that women sometimes engage in unpaid work and even those who involved in paid work mostly join the informal sector. Even the type of senior positions held by women is restricted in certain areas. For example, only a quarter of parliamentary positions around the world are held by women, and for higher governmental positions they are always assigned to more socio-cultural fields and less to strategic and economic ones (OECD, 2012). Many factors such as resource constraints, environmental uncertainty and women's tendency to avoid risk contribute to restricting their choice to certain sectors that mainly have low entry barriers and low financial risk (Andersson et al., 2007).

It is no longer a surprise that most entrepreneurial activities globally have a male dominant view (Jamali, 2009; Jennings and Brush 2013). Ahl (2006) notes that despite rising calls for increasing research specifically addressing female entrepreneurs, they are still treated by mainly scholars and policy makers as secondary or as complementing the activities done

mainly by males. Not only does the gender gap between men and women entrepreneurs still exist, even widening in some areas, but also the topic of women's entrepreneurship is known to be an under-researched area within the entrepreneurship field (McElwee, 2006a; Brush et al., 2009; Yousafzai et al., 2015; Ghouse et al., 2017). In 2012, Brush and Cooper state that female entrepreneurship research still constitute less than 10% of the total research in the field.

Paradoxically, even research that has more emphasis on women entrepreneurs stems from unclear identification of research gaps in the field. El Mahdi (2016) justifies this situation by arguing that most of these studies are conducted either as a response to calls from various policy stakeholders to implement rules and policies to support women (e.g. international organizations, governmental institutions or other non-profit organizations), or stem from an internal motivator from women to support their gender issues (Ahl and Nelson, 2010). Only since 2012 has greater attention been given specifically to women entrepreneurs in terms of an increasing number of conferences, dedicated journals, special issues and special GEM reports (Hughes et al., 2012). Even so, more attention is still given to investigating women entrepreneurs in developed countries (Zeidan and Bahrami, 2011), and specifically Western countries (Brush and Cooper, 2012). Table 3-1 summarizes the chrononogical milestones in the progression of research on women entrepreneurs.

Table 3-1: The progression of research on women entrepreneurs
Adapted from: Jennings and Brush (2013)

Year	Study type	Reference
1976	First Journal article	Schwartz, E. (1976).
1979	First policy report	The bottom line: Unequal enterprise in America. (1979). Report of the President's Inter- agency Task Force on Women Business Owners. Washington, DC: Government Printing Office.
1983	First conference paper presentation	Hisrich and O' Brien, (1981).
1985	First academic book	Goffee, R., and Scase, R. (1985).
2006	GEM Report on Women and Entrepreneurship	Global Entrepreneurship Monitor's (GEM) special topic report on women and entrepreneurship
2009	First dedicated Journal	International Journal of Gender and Entrepreneurship

To summarize, research on women entrepreneurs and their business steps has received more attention from academics recently; however, it is not yet seen as adequate when compared to the number of studies addressing male entrepreneurs or to those focusing on developed countries.

Scanning the literature on women's entrepreneurship shows some commonly addressed topics in the field; for example, types of female entrepreneurial motivations (Pandey, 2013; Chamorro-Premuzic et al., 2014; Prashar et al., 2018); the financial problems facing women in their start-up phases (Singh and Raghuvanshi, 2012; Coleman and Robb, 2012; Chinomona and Maziriri, 2015); the role of family and motherhood role in women's entrepreneurial decisions (Ufuk and Ozgen 2001; Leshkowich, 2006; Socratous et al., 2016); and how gender affects women's entrepreneurial development (Brush et al., 2009; Minniti, 2009; Gupta et al., 2009). What is noticeable is that most of these studies investigate women entrepreneurs from a single angle (mostly an individualistic/micro view) with little insight into the wider perspective that includes both meso- and macro-contexts. So, providing a broader view that includes different level of analysis (macro-meso and micro) in women entrepreneurship research is deemed conducive for reflecting the actual situation of those women and consequently helping them realistically (Brush et al., 2009).

Recent calls have been identified highlighting the need for more contextualization within the literature on women's entrepreneurship (Díaz-García et al., 2016; Henry et al., 2016; Al-Dajani et al., 2019; Tlaiss, 2019). Brush et al. (2009) argue that both the meso-level that represents the family and household context and the macro-level that includes the prevailing cultural and social values have a substantial effect on female entrepreneurs, more than on their male counterparts. In 2006, Ahl advocates using more contingency studies which took account of the role of external factors (social norms, economic situation, family issues, etc.) in shaping women's entrepreneurial activities. In 2016, Henry and her colleagues conducted a review of methodological approaches published over the past 30 years in 18 journals about gender and entrepreneurship. Their review shows that most empirical studies concentrated on making comparisons between men and women with little focus given to the type of industry or the sampling method used. They encourage researchers to use more innovative qualitative techniques to investigate life histories, case studies or discourse analysis and 'not be afraid to privilege context where required' (p. 20).

Hughes et al. (2012) criticize the strong focus given to financial considerations in most women's entrepreneurship research, neglecting other rich considerations such as empowering

the role of women to become active agents in their societies, or how entrepreneurship is seen as major catalyst for development. Their paper also condemns the individualistic orientation of most women's entrepreneurship research where the performance between male and female entrepreneurs refers to individual variations rather than the wider social institutional context within which they live. Similarly, Andersson et al. (2007) highlight the important role played by cultural factors (norms, attitudes, values, etc.), institutional and legal contexts in comprehending women-owned enterprises (WOEs) and their challenges. Despite all these consistent calls for research contextualization, embedding context is still considered one of the largely overlooked topics in the literature of entrepreneurship generally and of women's entrepreneurship in particular (Hughes et al., 2012; Baker and Welter, 2018).

After tracking the changes occurring in women's entrepreneurship literature from 1980 to 2016, Yadav and Unni (2016) suggest broadening the scope of both the context and the content. For context, they call for more focus on developing countries and a more in-depth analysis among social classes, sectors and regions. As for content expansion, they recommend stepping away from the individualistic focus to more contingency- and comparative-oriented research. Their findings also reveal that the women's entrepreneurship domain still lacks a strong theoretical base and, on the methodological side, is still dominated by a positivist paradigm with little innovation in applying other paradigms with a constructive or interpretive nature. These two gaps will be specifically addressed in the next two chapters, the theoretical chapter and the methodological one.

3-2 Exploring the Causes of different Entrepreneurial rates between Men and Women

Although, in the previous chapter it has been stated that 'an entrepreneur is an entrepreneur' and hence there are no differences between male and female entrepreneurs or between an urban and a rural entrepreneur (Das, 2001; Goyal and Yadav, 2014), yet some researchers (Brush and Cooper, 2012; Yadav and Unni, 2016) argue that women entrepreneurs are different and face diverse challenges and more restricted boundaries that call for a separate stream of research focusing on them particularly. According to the GEM researchers, women tend to act differently from men even if they face the same external circumstances. Various studies show that women have lower business performance and are less entrepreneurial than men (Allen et al., 2007; Minniti and Naude, 2010; Jorge, 2017) and others try to investigate the real causes beyond this variation. The nature of the institutional environment (Elam and Terjesen, 2010), gender stereotypes (Gupta et al., 2014), types of network (Meenakshi et al.,

2013), and limited resources (Cabrera and Mauricio, 2017) are all examples justifying women's 'poorer' entrepreneurial performance.

Bock (2004) refutes the idea of considering the paucity of resources as a justification for women's lower participation rate in entrepreneurial activities, explaining that using men's entrepreneurial performance as a benchmark for women is misleading as it 'defines women who behave differentially as non-professional, amateur entrepreneurs' (p. 246). According to Allen et al. (2007), both the absence of a role model and lack of confidence are two reasons explaining the modest performance of women entrepreneurs. Alternatively, Jennings and Brush (2013) blame the different forms of media for spreading the 'inferior' perception of women's performance. McLoughlin (2013), citing the World Bank report (2012) argues that both institutional structure (legal structure, social norms and values) and economic structure are accountable for women's low economic participation. In a recent study, Baker and Welter (2017) justify the differences in performance between men and women because of differences in context. They claim that since businesses do not exist in a vacuum, any differences between men and women can be easily justified by the differences in context each group live within. For example, having the ability to take decisions under risk can substantially differ between men and women in various places.

One of the longstanding debates in the women's entrepreneurship literature is the role of gender in explaining variations in entrepreneurial levels. While Marlow and McAdam (2013, p.117) argue that 'gender is not a good indicator of variance within small firm performance', I agree with Welter (2004) that variations due to gender are considered a key cause for the modest participation of women in entrepreneurship. Jennings and Brush (2013, p.681) explicitly state that:

The most fundamental contribution of women's entrepreneurship research lies in acknowledging and documenting that entrepreneurship is not a gender-neutral phenomenon. Instead, entrepreneurial activity occurs within—and is thus impacted by—systems of socially constructed and widely shared beliefs about the characteristics typically associated with women and men and the behaviours and roles deemed appropriate for members of each sex.

According to Marlow and McAdam (2013), women entrepreneurs experience constrained performance rather than under-performance. By under-performance they mean that women do not meet their entrepreneurial potential and consequently need certain types of support,

e.g. education, training or network support, to fulfil their targets. Constrained performance means that the performance of the business venture is not affected by the owner's gender, although the differences in business outcome emerge from the wider socio-economic environment which generally hinders women entrepreneurs' potential. So, regardless of the type of support given to this type of performance (constrained), it will not deliver a noticeable improvement in women's entrepreneurial activities. More precisely, women's choice to work as part-timers or their preference to engage in home-based firms, for example, does not reflect lack of entrepreneurial ambition or difficulty in acquiring financial resources, but rather reflects the restricted norms and their high level of family responsibilities (Marlow and McAdam, 2013). This situation bounds their choice to careers in which they can achieve an appropriate balance between work and family responsibilities. Similarly, Welter et al. (2006) view gender as a key obstacle to women's entrepreneurial growth, as they have greater responsibility for raising children, satisfying household duties and meeting other family commitments. Socratous et al. (2016) in their study in Cyprus conclude that the dominant cultural norms of viewing women as mainly caregivers' is the main reason preventing those women to progress to the top of the organizational ladder.

Surprisingly, Leung (2011), unlike mainstream researchers who view gender as an obstacle to women's entrepreneurial development, shows through two case studies in Japan that the gender role identity motherhood, can be a key catalyst in promoting entrepreneurship. His findings show that motherhood can sometimes help women entrepreneurs to gain a competitive advantage over other ventures and how it can be clearly reflected in the identity of the ventures, its products and services and the organizational structure of the business. Closely related to the gender aspect, Gidakou (2015) claims that the different entrepreneurial rates between men and women can be explained by two causes. The first is the type of education girls choose, which differs substantially from boys' choices. Generally, girls tend to follow more theoretical studies and stand back from those that require technical knowledge, mathematical sophistication or hard scientific materials such as physics. These theoretical choices cause labour discrimination in terms of the jobs offered to women as opposed to men, in what are considered as 'female jobs' like education, nursing, retail, etc. The second reason is the different motivations and ambitions between genders. For men, achieving economic gain and profit maximization is central to their plans and the main motive for continuing their entrepreneurial path; women, placing family responsibilities and

the job-family balance as their main targets in self-employment (Jamali, 2009; Elborgh-Woytek et al., 2013; Jennings and Brush, 2013).

Individuals' motivations play a significant role in controlling people's willingness to be an entrepreneur (Shane et al., 2003). Zamberi Ahmad (2011) argues that female entrepreneurs same as male entrepreneurs are generally motivated by either push or pull factors. Push factors are seen as more related to a negative environment that pushes women to start a separate business, while pull factors are more related to positive aspects. Entrepreneurs who are motivated by push factors are named by the GEM (2006) as 'necessity entrepreneurs', while those who are pulled to be entrepreneurs are called 'opportunity entrepreneurs'. So, following this classification, it has been argued that most women in middle- and lower-income countries tend to start their entrepreneurial careers out of necessity and poor economic conditions, compared to women in high-income countries who are largely triggered by pull factors (GEM, 2006; Zamberi Ahmad, 2011; Vidovic et al., 2015). According to the GEM (2017), women score 20% and above for being motivated by necessity, as compared to male entrepreneurs. This trend highlights how the social aspect largely affects women's entrepreneurship (Cabrera and Mauricio, 2017).

Tambunan (2009), in his investigation of women entrepreneurs' participation in SMEs in Asian developing countries, shows that most women in this region are motivated by push rather than pull factors. The latter reflect a desire to accept challenge, the need for self-confidence and independence, while the former are more concerned about the dominating poverty and high unemployment rate, and about earning extra money to support the family. Differently, Darmanto and Yuliari (2016), in their empirical study in Indonesia (Semarang), show that both the need for earning more money (push factor) and the desire to be successful (pull factor) are the two main motivations for women to engage in an entrepreneurial process. Even in terms of their expectation of growth, Manolova et al. (2008) argue that women and men are different; for women, financial gain is only one aspect of achieving growth, unlike men who set financial gain as their main target for growth.

From the above, two main conclusions can be drawn: first is that different motivations and priorities held by women entrepreneurs compared to their male counterparts are a key reason for the interpretation of women's performance as 'weak'; and secondly, gender is a key aspect of the analysis needed in exploring women's entrepreneurial performance. At this point, I would like to clarify that throughout this research, gender will not be used as a 'variable' nor is my goal to explore the effect of gender on female entrepreneurship; instead

gender is used here more as an ‘influence’ or a mediating effect (for more comprehensive details on the role of gender as an influence, see the comprehensive work of Marlow, 2002).

Believing in the notion that accurately identifying a problem is considered half of its solution, the next section shows the major problems facing women entrepreneurs before suggesting possible ways to promote them.

3-3 Challenges facing Women Entrepreneurs

The plethora of research both empirical and theoretical shows that most women entrepreneurs experience more severe conditions and higher barriers than their male counterparts (Smallbone et al., 2000; Welter, 2004; Goyal and Yadav, 2014). Lack of appropriate training, over-burdening from dual roles, male-dominated market conditions, deficiency of financial resources, and poor business skills are all examples of these barriers (De Bruin et al., 2007; Lockyer and George, 2012; Meenakshi et al., 2013). Financial deficiency is cited in most research as a major obstacle, especially for women in their early start ups (Brush and Cooper, 2012; Hughes et al., 2012; Danish and Smith, 2012). The financial problems faced by women entrepreneur’s stem from two sources. Women themselves prefer not to use bank loans as a way of financing their business, as they feel afraid to jeopardize their families’ property if they fail (Bock, 2004; Gidarakou, 2015). Secondly, bankers constantly view women as less entrepreneurial and less rational in taking business decisions, so they require either property guarantees which women mostly lack or a joint signature with a male partner as security for the loan repayment (Buttner and Rosen, 1998; Andersson et al., 2007; Goyal and Yadav, 2014).

Family obligations are also considered an additional aspect restricting women’s employment choices. Nearly half of self-employed women prefer part-time jobs, and a considerable percentage of them launch and run their businesses from home (Marlow and McAdam, 2013). They prefer this type of work as it gives them more time flexibility and consequently reduces their on-going struggle between work and family responsibilities (Jamali, 2009; Marlow and McAdam, 2013). The need to manage the tension and achieve a balance between their personal lives and job requirements is seen by many researchers (Neider, 1987; Lee-Gosseling and Grise, 1990; Das, 2001) as one of the hardest obstacles entrepreneurial women face. In rural areas this point is more crucial as there is a lack of childcare institutions or special homes for elderly people (Gidarakou, 2015).

Closely related to the previous point, restricted social norms play a major role in hindering women's entrepreneurial intentions and plans (De Bruin et al., 2007; Zeidan and Bahrami, 2011; Marlow and McAdam, 2013). The dominant view that always puts women in a rigid frame related to family commitments and their role as mothers and wives negatively affects their self-esteem and confidence and consequently makes them more reluctant to have their own businesses (Woldie and Adersua, 2004; Goyal and Yadav, 2014; Socratous et al., 2016). These responsibilities place most working women in the dilemma of balancing their work and domestic responsibilities (Baughn et al., 2006), sometimes affecting their choice of self-employment path (Goyal and Yadav, 2014). The masculine stereotype attached to entrepreneurs also negatively affects female entrepreneurs' progress (Baughn et al., 2006). Features such as risk-taking, calculation or some aggressive traits are seen as male characteristics and consequently limit women's entrepreneurial development. This masculine view can have two negative effects on women. First, it might discourage them from engaging in entrepreneurial activities, and secondly it might result in further challenges from other stakeholders, such as suppliers, financial institutions or customers (Baughn et al., 2006).

The absence or weakness of institutions, sometimes called 'institutional voids', is also considered one of the key challenges influencing women entrepreneurs, especially in developing countries. Long procedures, routine, red tape and inefficient judicial systems are all examples or evidence of the weak role of government (Goyal and Yadav, 2014). Although some 'special protection' laws taken by different developing countries can be seen externally as supportive of women, realistically these laws probably play a role in limiting their active involvement in the national economy. For example, laws regarding early retirement for women or restricting night work, or the need for a male guardian before signing formal papers are all examples of the 'inferior' stereotypes prevailing about working women (McCloughlin, 2013). Goyal and Yadav (2014) conclude that the absence of quality entrepreneurial education is also one of the challenges facing women in most developing countries, where the priority is always given to boys' education. Conversely, Baughn et al. (2006) argue that the challenges facing them in joining the formal sector may act as a catalyst for entrepreneurship among these women, as the difficulty in following both the rigid rules of the formal sector and meeting family responsibilities, give women no other choice except to search for a job with more flexibility and better wages, which may be seen as a push factor.

3-4 Ways of Supporting Women Entrepreneurs

The role of women entrepreneurs in fostering national growth is an undeniable fact, and one reason why various researchers are calling for finding ways to promote entrepreneurship among them (Salia, 2014; Cabrera and Mauricio, 2017). Morduch (1999) argues that since the 1990s microfinance has become one of the key forms of small-scale financing that can widely assist poor communities in developing their economies and reducing their poverty levels. According to GEM (2014), this type of financing has shown its effectiveness in fostering women entrepreneurs in launching their small ventures, especially in unprivileged areas. However, as, Salia et al. (2018) show in their study in Ghana, despite the role of microfinance in empowering women entrepreneurs, there is an unintended consequences on women. The dependence of women on microfinance makes them feel more independent and might cause them to neglect some of their domestic responsibilities. This situation can be viewed by their husbands, especially in a patriarchal society, as a threat to their power over their families, sometimes translated into violence and family conflict which might end up sometimes by divorce.

Welter (2004) suggests four kinds of needed support for encouraging women entrepreneurs: information and education, networking activities, targeted finance activities and targeted business support initiatives. Marlow and McAdam (2013) suggest that overcoming the problem of women's under-performance might be to motivate them through allowing them greater involvement in new competitive sectors normally seen as masculine, such as science, engineering and technology. Zamberi Ahmad (2011) recommends some strategies for supporting women entrepreneurs in Saudi Arabia, including: facilitating their access to finance and improving their credit conditions, lowering policy constraints on SMEs, implementing legal reforms to remedy discrimination in laws or practices, providing more entrepreneurial training programmes and finally highlighting the role of networking and associations of business women.

Despite the importance of the training mentioned above, De Mel et al.'s (2014) study of urban females in Sri Lanka concludes that training has different effects on women according to the stage of their business. For women already in business, training alone leads to some changes in business practices, without affecting profits, sales or capital stock. The study concludes that training has its highest positive effect on new owners more than those who are already in business. The next section focuses on women entrepreneurs in rural areas.

3-5 Rural Women Entrepreneurs (RWEs)

Rural women represent one-quarter of the world's population with a total participation of around 50% of the agricultural labour force in low-income countries (ILO, 2017). Dekens and Voora (2014, p.2) state that according to the UN 'women are generally three times less likely to find employment than men and, despite representing 70 per cent of the rural labour force, three out of four are unpaid'. While women generally face greater challenges than their male counterparts, rural women experience even tougher conditions than urban women (Manjunatha, 2013). Vidovic et al. (2015) described women in rural areas as one of the most disadvantaged social groups in many societies. The international labour office (ILO, 2017, p.3) states that 'rural women, on average, are paid 25 per cent less than men and they typically work longer hours, they are also often engaged in labour-intensive workwhich lack occupational safety and health measures'. Most women in rural areas receive poor education and have limited business skills, working in jobs that do not require high levels of skill and in informal settings (ILO, 2017). Additionally, they also have extra duties, for example, helping in farm activities, raising livestock and fetching firewood (Tambunan, 2009).

Saadi and Movahedi (2014) categorize the employment barriers for rural women in small business into ten elements; lack of capital and lack of start-up support are ranked the highest and husbands' dissatisfaction the lowest. The dilemma between work and family responsibilities has recently received more attention in much of the research into rural women's entrepreneurship (Deere, 2009; Koyana and Mason, 2017). Somashekhar et al. (2013) show that the main promoters of rural women as entrepreneurs are factors related to family obligations, such as getting extra money for their children's education, participating in family expenses, economic independence and attaining a better standard of living. The higher order needs, like risk-taking propensity, achieving self-actualization and increasing confidence, are not a priority as motivators (Tambunan, 2009). It is worth noting here that both the motivations which encourage farmers to become engaged in entrepreneurial activities or those behind people's desire to be rural entrepreneurs, still do not receive the necessary attention from researchers (Alsos et al., 2003; Korsgaard, et al., 2015b).

The role of rural women in improving both their local and national economy by adding either in-farm or off-farm activities is widely cited, especially in the developing world, for example, in Iran (Saadi and Movahedi, 2014; Tabatabaei and Jafari, 2013), Ethiopia (Sawada and Harishchandra, 2011); Bangladesh (Kabir et al., 2012); Kenya (Gichuki et al., 2014);

Pakistan (Latif et al., 2011); India (Meenakshi et al., 2013; Tripathi and Vivekananda, 2014); Egypt (Eft and Russ-Eft, 2005; Elkafrawi and McElwee, 2016); Malaysia (Abdullah et al., 2014); Uganda (Lourenço et al., 2014); and Oman (Ghouse et al., 2017, 2019). Despite this fact, rural areas are not always the most appealing choice for entrepreneurs, especially women, for two reasons: the first is the structural weaknesses in rural areas, including poor infrastructure, small markets, depopulation, high transportation costs and lack of information (Khan et al., 2012); the second reason relates to the social perspective of restricted norms and the dominance of the patriarchal culture (McElwee, 2006b; Ghouse et al., 2017).

As previously mentioned, the rural context can work as a facilitator or as a barrier for flourishing entrepreneurship; nevertheless it is widely seen as a constraint especially for women (Gidarakou, 2015). Tambunan (2009) in his investigation to women entrepreneurs in Asian developing countries argues that rural women there are highly surrounded by many social, cultural and religious taboos that challenge their educational aspirations and consequently their business progress. A joint report issued by the World Bank, FAO and IfAD (2008) gives some examples of the gender inequalities experienced in agricultural areas; to mention a few, men's landholding is estimated to be three times more than that held by women; women in five African countries receive less than one-tenth of the credit compared to the amount guaranteed to men; on average most women in developing countries work 16 hours a week more than their male counterparts, divided between work, livestock, farm work, household duties, child minding, etc.) (Heinemann, 2010).

In a similar vein, Lourenço et al. (2014), reviewing the literature on RWEs, argue that the key barriers facing these women are: the socio-economic environment, wide gender inequality, the difficulty in finding a suitable source of finance and the inability to receive good-quality education or acquire the necessary business skills. A recent study in Oman, Ghouse et al. (2017) through analysing 57 interviews both qualitatively and quantitatively indicate that socio-cultural norms are still considered a key obstacle to the entrepreneurial progression of rural women, as is the lack of financial support. The study indicates that the role of social media in supporting women's employment is an aspect requiring further investigation. In Latin America, Deere (2009) identifies several causes for women's underestimated role in rural economic development. One of the reasons is the overwhelming duty to their families and children, a situation which makes their participation in the labour force a second priority. Additionally, much of the work of rural women is still seen as less valued economic activities, e.g. rearing livestock, small food processing or kitchen gardening. In Egypt,

Elkafrawi and McElwee (2016) show the main challenges and opportunities facing female entrepreneurs in rural areas, concluding that despite the various challenges rural women face (restrictive norms, lack of financial resources and poor business skills), the Egyptian rural areas still hold promising opportunities for entrepreneurs. If effectively explored, they will yield many positive results for women entrepreneurs, rural areas and the Egyptian economy as a whole.

One of the biggest advantages entrepreneurship offers women generally and rural ones in particular is the opportunity to work within the social system they are familiar with (Sathiabama, 2010). In other words, entrepreneurship offers rural women high flexibility in managing their various chores; on one hand it supports them in earning an income and being independent, and on the other it gives them more freedom to manage their time to the best advantage of both work and family. Fostering entrepreneurship among rural women can have many positive returns for both women and the rural areas. Entrepreneurship increases self-confidence and improves the leadership qualities of those women, in addition to supporting them financially, enhancing their empowerment, and reducing gender inequality (Sathiabama, 2010; Khan et al., 2012). For rural areas, supporting entrepreneurship development helps to decrease the gap with urban areas, reduces youth migration; improves education and general health and is eventually to the good of the rest of society (Habibi et al., 2014).

Despite the rising trend for rural women start-ups compared to urban women (Coughlin and Thomas, 2002), various researchers have shown that the kind of support provided to these small ventures is ineffective (Bock, 2004; Warren-Smith, 2014). On the one hand it does not reach those who actually need it, and on the other it does not provide the right kind of support. The supporting rules and policies follow the slogan of 'one size fits all'; no tailored policies reflect specifically the exact needs of rural women, which substantially differ from men's needs (Warren-Smith, 2014). McElwee (2006b) criticizes the masculine tendency which most entrepreneurial support policies show, and calls for addressing this policy gap by more attention to rural women. In short, more tailored efforts for exploring women's exact needs should be exerted to promote entrepreneurship among rural women.

Given that the geographical context of this study is Egypt, an Arab country located in the Middle East and North Africa (MENA) region, the next two sections focus on the status of women entrepreneurs in the Arab world, with specific reference to the MENA area, followed by a close view of Egyptian women entrepreneurs.

3-6 Women in the Arab World and the MENA Region

Despite their undeniable role in economic development, research on women entrepreneurs, their motivations, barriers or performance in the developing world, and specifically in Arab countries, lags behind that conducted in developed countries (Dechant and Lamky, 2005; Zamberi Ahmad, 2011; Hattab, 2012; Ghouse et al., 2017; Ghouse et al., 2019). Although the Arab region is considered as having the second most rapidly growing population in the world, after sub-Saharan Africa, its labour force participation ratios are the lowest globally (Crane et al., 2011, Ghanem, 2016). Arab countries are rated between 107 and 135 among 135 countries in terms of gender gaps (Hausmann et al., 2012). Rural areas there are the regions most affected by poverty and bad economic conditions, while small farmers and women are the most disadvantaged group in those areas (Vidovic et al., 2015).

In late 2010, most Arab countries started to experience difficult political and economic conditions caused by the uprisings which emerged in Tunisia and continued in Egypt, Yemen, Libya and Syria. These dramatic political, economic and social fluctuations also affect many other countries in the region including Bahrain, Morocco and Saudi Arabia. High unemployment rates, a sharp decline in direct foreign investments, a high level of corruption, absence of accountability, and weak institutional control are all examples of the deteriorating conditions in Arab countries and the MENA region (O'Sullivan et al., 2011; Ghanem, 2016; Sidamor et al., 2016). Women in those countries are among the most affected groups by these unstable conditions (De Vita et al., 2014; Barsoum et al., 2014).

Scanning the conditions in the Arab world, it is easy to see that the problems in most of these countries are similar: problems related to high levels of unemployment especially among women and youth; the modest contribution of citizens in making political and economic decisions; and neglecting the voices of young people and overlooking their potentials. I believe this last is one of the main elements fanning the flame of the 'Arab spring'. Although most Arab countries share similar conditions, every region and country still has a unique character and distinguishing effects on promoting or hindering entrepreneurship generally, and women's entrepreneurship in particular. Omair (2008) notes that one of the most difficult barriers to researching women in Arab countries is that they there are 'subject to a number of coded and unwritten social mores in a patriarchal, male-dominated society' (p.108). Zamberi Ahmad (2011) mentions that the restricted environment of most Arab women makes 'context' a major factor in their entrepreneurial intentions, decisions or performance.

Obeidat et al. (2012) describe the Arab culture based on Hofstede's cultural model as being collectivistic and high in power distance and uncertainty avoidance, which in turn has a noticeable effect on Arab women's decisions to become entrepreneurs. The patriarchal culture is deeply rooted in the Arab world and is clearly portrayed in various aspects of life, such as the need for the co-signature of a man to guarantee women in various financial situations, the limited freedom of women to travel without the husband's or father's permission, and the necessity to give priority to family obligations even if this might negatively affect a woman's career (Al-Alak and Al-Haddad, 2010; Al-Dajani and Marlow, 2010). The dominating norms in most Arab countries specify not only the fields that women should engage in, but also how those women should behave (Sidani, 2016). For example in some Arab countries, like Saudi Arabia, women are not allowed to work in a common place with men without covering their hair; at social events like weddings, men and women are in two ballrooms. Even if laws applied in Arab countries theoretically reject gender discrepancy, the practice still supports this discrimination (Sidani, 2016).

Naser et al. (2009) confirm that Arab women's contribution in the employment field is largely affected by their culture and the strong influence of some misinterpreted Islamic rules. Similarly, Erogul et al. (2016) argue that both gender inequality and Muslim identity largely restrict women's entrepreneurial activities in most Arab countries. Generally, the Islamic principles of Sharia and the Quran encourage people to be more productive and entrepreneurial (Adas, 2006; Kaye and Hassam, 2011; Obeidat et al. 2012; Muhammad et al., 2017), and give complete rights to women for managing their finances and business independently; nevertheless, some religious 'misinterpreted' beliefs lead to widening the gender gap (Dechant and Lamky, 2005). For example, in Saudi Arabia, although there is no evidence from the Quran restricting women's freedom to travel, they were long prohibited from driving; only in June 2018 was a law passed permitting women to drive, but yet still causing wide debate and resistance. The situation adds more challenges to women entrepreneurs' free movement and can seriously hinder their employment plans.

Focusing more particularly on the MENA region, De Vita et al. (2014) argue that the Middle East possesses some 'unusual characteristics' which make it different from most other developing countries; this uniqueness stems from the restricted social structure in this area. According to Mondiale (2007) in her World Bank report for the period 2003-2006, only 13% of businesses owners in the MENA region are women. Additionally, the region has the widest gender gap where women are scoring only one-third the rate of men in terms of running

established businesses (GEM, 2017). Unlike Asian and American female entrepreneurs, who are usually supported by their families, women in Middle East countries have many responsibilities for satisfying their family needs, so little time is given to building their careers or for creating a new employment path (Mathew, 2010). This situation ranks the MENA region lowest in female workforce participation, compared to other low-income countries in Asia or Latin America (Kelly et al., 2011). Mcloughlin (2013) adds that most women in MENA countries prefer to work in the public sector rather than in private occupations, because these jobs offer more time flexibility and provide them advantages like stability, pensions and insurance not easily found in much of the private sector.

In short, the business and social environment in Arab countries and the MENA area are not conducive to women entrepreneurship. Despite the various efforts exerted in many MENA countries for improving women's educational levels and deferring the age of marriage, these efforts still do not yield the intended results and are not reflected in greater economic development (Mcloughlin, 2013). This situation was named by the World Bank (2012b) as the MENA Paradox. Various researchers (Mathew, 2010; O'Sullivan et al., 2011; Zeidan and Bahrami, 2011; Goyal and Yadav 2014; Sidani, 2016) have tried to clarify the reasons behind the weak entrepreneurial activities in the MENA region, especially for women. They include: the negative perception attached to women who work independently without any male support, stifling bureaucratic regulations and policies which discourage women from following the entrepreneurial path, dominance of restricting family laws, and cultural norms that see self-employment as a second choice when compared with government positions, poor entrepreneurial motivation, lack of role models, and lack of qualified education and training.

Mcloughlin (2013) recommends certain policies to support women entrepreneurs in the MENA region, through:

- 1- Activating supportive legal and regulatory structures to empower women more in accessing property and other assets;
- 2- Providing more tailored financial programmes that match women's risk-averse character and small business sizes;
- 3- Providing more encouraging courses and curricula on the role of women in developing their economies;
- 4- Extending business women's networks, which can play a substantial role in encouraging women to be entrepreneurs.

Support for women entrepreneurs through the previous policies not only helps women, but more importantly is subsequently reflected in the development of their countries and the wider region.

3-6-1 An Emerging Hope

Despite the difficult conditions mentioned above, some significant and radical changes have recently emerged. Omair (2008, p.107) believes that ‘life for Arab women has become one of the most rapidly changing elements in Arab societies’. Modern technology and open communications play a significant role in lessening their isolation from the external world, consequently opening their horizons and encouraging them to become more engaged in entrepreneurial activities (Naser et al., 2009; Zeidan and Bahrami, 2011; Sidani, 2016). More clearly, women in Arab countries now enjoy more freedom and more access to communication media and the global village, which is reflected in more involvement in the labour force and more empowerment. It is more common now to hear about women holding leading positions in government institutions and the private sector (Omair, 2008). Nevertheless, achieving the balance between job and family responsibilities is still considered one of the biggest dilemmas facing women entrepreneurs in different Arab countries and the MENA region (Mondiale, 2007; Jamali, 2009; Sadi and AlGhazali, 2010; Badran, 2010).

A noticeable increase has been observed in the number of entrepreneurial women in many Arab countries (Itani et al., 2011), reflected in an increase in the number of researchers addressing this phenomenon, the following table 3-2 shows some examples of research conducted in different Arab countries.

**Table 3-2: Research investigating women entrepreneurs in Arab countries
Developed by the researcher based on the cited authors**

Arab country	Reference
United Arab Emirates	Naser et al., 2009; Itani et al., 2011; Eroglu et al., 2016.
Saudi Arabia	Zamperi Ahmad, 2011; Welsh et al., 2014.
Jordan	Al-Dajani and Marlow, 2010; Mehtap et al., 2017; Caputo et al., 2016.
Bahrain and Oman	McElwee and AL-Riyami, 2003; McIntosh and Islam, 2010; Hasan and Almubarak, 2016., Ghouse et al 2017, 2019
Yemen	Ahmad and Xavier, 2011.

Iran	Hosseini and McElwee, 2011; Saadi and Movahedi, 2014.
Morocco	Gray and Finley-Hervey, 2005.
Lebanon	Jamali, 2009.
Egypt	Barsoum, 2010; Elkafrawi and McElwee, 2016.

Crane et al. (2011) expect a further increase in the participation of women in the labour force in Arab countries during the next two decades, for three reasons: the higher education level attained by women, which encourages them to play a more active role in the field of work; the rapidly rising trend of urbanization in most Arab countries, which consequently reduces the barriers women face; and, as a result of the two previous considerations, the tendency to have smaller families in many Arab countries, giving women greater flexibility in working outside the home.

In Saudi Arabia, Zamberi Ahmad (2011) was mainly concerned about exploring the characteristics of women entrepreneurs and specifying the main challenges facing them. Through interviews with 19 Saudi women entrepreneurs, the study concludes that Islamic principles shape a large part of the way in which women entrepreneurs work in Arab societies. Capital deficiency, lack of respect within the community, lack of business management skills and limited experience are the greatest challenges facing Saudi women entrepreneurs respectively. Another study in Saudi Arabia by Danish and Smith (2012) argues that although women in most developing countries are still not paid sufficient attention regarding their contribution to national growth, Saudi women have started to experience noticeable entrepreneurial progress due to their increasing number receiving a university education. Policy makers are urged to give due attention to removing the barriers that usually hinder women entrepreneurs (social, financial, networking or political) in order to yield fruitful results from their engagement in entrepreneurial activities.

In his exploratory study in the United Arab of Emirates (UAE), Kargwell (2012) states that Emirati women entrepreneurs possess four main advantages supporting their success. The first and the most influential factor is the spiritual support which is the encouragement they have from their close social network (family, friends, relatives etc.), followed by economic and technological development, flexible enterprise policies and good education. Nevertheless, a major barrier is that the support given by their governments is far below their expectations;

the policies applied or strategies followed are not seen as suitable for women conditions. The study finally concludes that women are no less professional or less capable than men in managing their businesses. They only select the more stable jobs with flexible working hours and secure pension schemes to fit in with their family obligations. As for networking or using formal financial institutions, most Emirati women usually prefer to depend on their personal savings and to be limited in their networking. In Jordan, Mehtap et al. (2017) show through a sample of 254 female business students in two universities that the more support given by the education system to women, the more they tend to overcome the barriers faced in becoming entrepreneurs. Conversely, the effect of an unsupportive education system on women is substantial in hindering their steps to become successful entrepreneurs.

Based on the above, we conclude that the representation of women entrepreneurs in the economic life of most Arab countries is still weak, yet still hold promising opportunities that can only flourish through collective efforts from different stakeholders (government, civil organizations, financial institutions, etc.). Arguably, context, which is largely shaped by patriarchal norms and religious beliefs, has a tremendous role in shaping Arab women's entrepreneurial opportunities, perhaps more than in other developing areas. Hence an in-depth focus should be given to entrepreneurship contextualization in Arab countries if support for these women in achieving positive results for themselves and for their nations, is desirable. The next part focuses on Egyptian women entrepreneurs.

3-7 Egyptian Women Entrepreneurs

Egypt is in no better condition than other Arab or MENA countries. From one perspective, Egypt experiences the same scarcity of entrepreneurship research as many countries in the Arab world (Dechant and Lamky, 2005; Zamberi Ahmad, 2011; Hattab, 2012; Ghouse et al., 2017; Ghouse et al., 2019), but from another it has the widest employment gender gap in the entire region, where women are four times less likely to be employed than men (World Bank, 2007). Globally it is ranked in the lowest group of countries (26%) in terms of rates of women's participation in the labour force (Barsoum et al., 2014). Poor economic conditions accompanied by severe political instability globally and in the MENA region affect both men and women in Egypt, yet Egyptian women are still seen as more disadvantaged as they have greater family responsibilities than men and are restricted by many customs and traditions that limit their career choices (El-Laithy, 2001). In 2015, the Global Gender Gap report ranked Egypt 136 out of 145 in the gender gap index and 135 in the economic index, while in education, health and politics Egypt ranked 115, 97 and 136 respectively (World Economic

Forum, 2015). Even the improvement in women's economic participation is the lowest of all the MENA countries. Politically, Egyptian women have very low political participation; this was clearly illustrated after the first election conducted after the 2011 revolution, when some 5 million women failed to register to vote (Swedish Institute report, 2014).

As in the rest of the world, Egypt was negatively affected by the 2008 crisis which created a tremendous slow-down in the global economy. Nationally the revolution of January 2011 had various deleterious effects on many economic, social and political conditions in Egyptians' life (Ghanem and Shaikh, 2014; El-Mallakh et al., 2018). Focusing particularly on the economic context and taking a quick glimpse at some economic indicators, it is clear how the overall conditions of the country have deteriorated sharply since 2011. El-Mallakh et al. (2018) state that around 4,500 factories closed in the two years after the revolution. The quarterly report issued by the Central Bank of Egypt (CBE) in 2012 states that the Egyptian growth rate fell from 5.5% in 2010/2011 to 0.3% in 2011/2012. Abdou and Zaazou (2018) state that the various economic reform decisions since 2016 (floating the Egyptian pound, imposing new taxes and cutting energy subsidies) increased the burden on all Egyptians; for example, the inflation rate exceeded 30% in 2017, and the price of fuel and most commodities increased sharply. Although those conditions negatively affect all Egyptians, the poor concentrated in various rural areas are the group mostly badly affected by these deteriorating conditions.

Politically, Egyptian rural areas have long suffered from various disadvantages, even before the revolution, including lack of government support, unorganized markets, weak law enforcement, and no representative bodies to uphold rural people's rights. After the revolution, the situation became worse as more attention was given to urban areas, especially big cities like Cairo and Alexandria, to calm the population and discourage further uprisings (Bower, 2018). On a related point, the security measures closely attached to the political context have also had a significant negative effect on the Egyptian economy as a whole and on women in particular. The frequent terrorist attacks since 2011, along with the Russian plane crash in 2015, seriously affected the tourism sector. Tourism was one of the main pillars of the Egyptian economy, totalling 15% of the total GDP in 2015, a main source of employment and the largest source of foreign currency. Rural areas were also affected; for example, many villages in Sharkia were dependent on cultivating papyrus for paper as a main source of their income, but the demand for this paper decreased sharply. Additionally, tourism was the main intermittent provider of employment for many rural men, especially in

the high season, and its absence forced women to start work to compensate for the drop in their family income. Socially, the Egyptian rural context still suffers from many restrictive norms, traditions and religious beliefs, but to a lesser extent, as previously explained.

As a consequence of these events, fewer job opportunities became available and unemployment rates rose dramatically. The situation is even more serious as Egypt is the most populous country in the region, with a total population of 99,000,000 in 2019 and a new baby born every four seconds (CAMPAS, 2019). The job opportunities available in Egypt do not meet with the accelerating rate of population growth, but entrepreneurship might be a suitable solution for this complex situation.

Hendy (2015) examined the Egypt Labour Market Panel Survey (ELMPS) covering the period 1998 to 2012 through snapshots in 1998, 2006 and 2012; he found that the participation rate of Egyptian men in the labour force over the whole period exceeded 70%, while for women it was barely 30%, and declining over time. The increasing responsibilities women take on after marriage is seen as one of the major causes of their preferring to work in the public sector. Aguirre et al. (2012) in their Booz & Co report indicate that Egyptian women in their twenties spend on average three hours a day in fulfilling family commitments, unlike men who only spend half an hour a day. These commitments substantially limit both the willingness and ability of women to become involved in the formal labour force.

El-Haddad (2016) in his research on the Egyptian textile industry shows that men's hourly wage is 29% higher than women's. Different factors were suggested as the cause of this wage gap, e.g. the concentration of women in low-wage sectors which consequently presents a glass ceiling to their promotion; the low percentage of educated women; poor business experience compared to men's; and the restricted social norms governing women's role in society. Even with the noticeable increase in the level of women's educations, this increase is not reflected in greater participation in the labour force for those women (Barsoum et al., 2014). Aguirre et al. (2012) argue that if women's participation rates in employment reached their male counterparts', Egypt's GDP could be expected to increase by 34%.

As an Egyptian researcher, I argue that one of the biggest challenges facing the Egyptian economy and hindering its development is the high rate of unemployment throughout various groups in society, especially women and youth. According to the Central Agency for Public Mobilization and Statistics in Egypt (CAMPAS, 2014), the total unemployment rate in Egypt is 13.2 %, made up of 24.2% for women as compared to 9.8 % for men. El-Laithy (2001)

suggests that the high unemployment rate of Egyptian women is a product of the shrinking of job opportunities in the public sector, the widest sector for employing women, and secondly by the social and cultural values which limit the expansion of women's careers in the private sector. Barsoum (2010) justifies the low participation rate of Egyptian women in the labour force by issues related to the quality of working conditions in the private sector. Specifically, she indicates that the long working hours, low pay, lack of formal contracts and fear of being exposed to sexual harassment are among the main reasons why women avoid working in the private sector and favour working in the public sector. However, the stagnation policy adopted by the Egyptian government to reduce employment in the public sector means that women may have no other choice except to leave the labour market entirely, whether public or private (Barsoum, 2010).

Later, Barsoum and her colleagues (2014) found that the highest unemployment group in the Egyptian economy is young women, especially those who are highly educated. More specifically, young women experience an unemployment rate (38.1%) five times more than that of young men (6.8%). Egypt not only faces unemployment that is normally defined by the International Labour Organization (ILO) as persons of working age (starting age is defined as 15 in Egypt); who are 'not in employment'; are actively 'seeking employment'; and are 'available' for work, it also suffers from what is called by Ghafar (2016) 'luxury unemployment' which is the dominant form of unemployment among qualified university graduates who refuse to work in jobs below their university qualification, consequently adding to the overall unemployment figures. Another aspect of this 'luxury unemployment' is reflected in the mismatch between the skills and knowledge required by the market and what the educational institutions offer their graduates.

Concentrating on Egyptian rural women's status, it is clear that they experience even harder conditions than their urban counterparts (Ghafar, 2016). Figures show that 60% of the Egyptian poor live in rural areas, and women constitute half of them. The unemployment rate among rural women in Egypt is 17.8%, as compared to only 3.4 % for rural men (CAMPAS, 2009). In 2010, the total female workforce in Egyptian rural areas was 3.4 million, with 62.6% of them working in unpaid jobs (McLoughlin, 2013). Finally, developing Egyptian rural areas cannot happen unless policy makers have a precise identification for the status, challenges and needs of these women.

Despite the challenges outlined above, economic conditions in Egypt gradually began to improve after 2013. By the third quarter of 2018, the unemployment rate was 10%

(CAMPAS, 2018), as opposed 13.4% in 2013. The new constitution of 2014 has granted Egyptian women some political and social rights, but still not enough. For example, the constitution gives Egyptian mothers the right to pass their nationality to their children; and it criminalizes sexual harassment, with penalties of up to five years gaol and fines reaching L.E.50,000 (Egyptian Centre for Women's Rights, 2014). From a different perspective, in a report on the ease of doing business conducted by the World Bank, Egypt ranked 120 out of 190 economies in 2018, compared to its position in 2017 of 128. Nevertheless, the Egyptian economy and investment environment still suffer from many pitfalls that severely restrict their development. For example, rigid laws, routine and red tape, lack of transparency and slowness in resolving disputes are all examples of this unattractive investment climate (Ghafar, 2016). Hence, fostering entrepreneurship in Egypt can be seen as a key tool for developing the Egyptian economy and improving women's status.

Recently, the role of entrepreneurship in triggering Egypt's development plans and reducing unemployment rate, especially among women, has begun to receive more attention from different stakeholders (decisions makers, government, and international local organizations). In 2017, the GEM report about Egypt indicated that 'despite the economic challenges in 2016, there seems to be a positive trend in entrepreneurship, with more entrepreneurs launching their start-ups, positive societal perception for entrepreneurship, and a strong recognition for market opportunities' (p.9). Various initiatives, programmes and conferences are being held to introduce entrepreneurship as a main tool supporting the Egyptian economy. For example, President Sisi gave a speech at the preparatory session of the Africa Forum-2018 in Sharm-El Sheikh about ways to support young African entrepreneurs and trigger their innovative potential. In December 2018, Egypt hosted the 'RISEUP SUMMIT', one of the biggest entrepreneurship events in the Middle East and Africa. The ICSB (2019) conference was held in Egypt in June 2019, discussing the future of entrepreneurship in Egypt and the steps required to promote it among Egyptians and throughout the entire region.

3-8 Chapter Conclusion

This chapter shows that, despite the greater attention given by scholars recently to women entrepreneurship studies, the amount of research is inadequate and the identification of research gaps in this area is unclear. Throughout the chapter it has been shown how supporting women's entrepreneurial activities can substantially contribute to economic development. Nevertheless, women generally still suffer from higher barriers to self-employment than do men. One way of removing these barriers and realistically supporting

women is to take a more comprehensive perspective in examining their entrepreneurial status, and to examine the role of context (micro, meso and macro) in the analysis. Of equal importance, the role of female entrepreneurs as changing agents not only economic ones should be addressed. It was argued that examining context can be seen as one of the major missing links needed to enrich the literature of women entrepreneurship. The literature review also shows how women entrepreneurs in the Arab world generally, and in Egypt specifically, are suffering under various constraints mostly related to religious considerations and the masculine culture, a situation which again puts greater value on the role of context in shaping entrepreneurship in those areas.

Through having a closer look on the phenomenon of women entrepreneurs in Egypt, literature shows how promoting female entrepreneurship there can yield various advantages to women and to the whole Egyptian economy. Additionally, reviewing literature also indicates a clear paucity of research investigating Egyptian women entrepreneurs generally and rural women in particular and that even the few researches, governmental reports, and NGOs studies identified, are mostly concerned about *describing* the situation of women entrepreneurs and their rural context (its embedded opportunities or various challenges). Beside those objectives, I additionally intend throughout the rest of this thesis to provide a more interpretive meaning to the experience of Egyptian RWEs. More clearly, I aim for better understanding of how Egyptian rural women experience their entrepreneurial careers and how they perceive the opportunities and threats they face. Through this realistic lens, I am convinced that policies, programs and procedures can match exactly the actual requirements those women need and help them effectively to flourish and improve.

Responding to the call of Minniti and Naude (2010) for encouraging a more theoretical approach to research into women entrepreneurship, which the subject lacks, the next chapter provides a theoretical lens through which to investigate the phenomenon of female entrepreneurship. Throughout the theoretical chapter I will respond to the various criticisms directed at research into women entrepreneurship, which overlooks theory, ignores context and fails to pay due attention to making theoretical contributions. Additionally, I will respond to recent calls from Gaddefors and Anderson (2019) on the importance of engaging context to give a robust view of rural entrepreneurship and to consider rural entrepreneurs as agents for change.

Chapter 4: Strong Structuration Theory

4-0 Introduction

As mentioned in the two previous chapters, both entrepreneurship research and those particularly concerned about women are still lacking a strong theoretical ground to be based upon. This chapter through introducing the strong structuration perspective as the main theoretical underpinnings in this research aims to overcome this pitfall and to provide a clear justification for the appropriateness of this lens for investigating this research phenomenon (RWEs).

Entrepreneurship is conceptualised by many approaches and theories from different disciplines, notably economics, sociology and psychology. Each discipline uses a certain approach to examine and understand entrepreneurs, their organisation, and the context of their activities. Such approaches include, e.g. financial, personality, psychological, cognitive and sociological approaches see (Westhead et al., 2011; Mole and Ram, 2011). Despite the enrichment that might be achieved from this diversity of ideas, it opens yet another door for speculation about the uniformity and the legitimization of the entrepreneurship field in general (Shane and Venkatraman, 2000; Anderson et al., 2012; Shane, 2012). The situation which can best be resolved by providing a unique robust theoretical paradigm that can clearly clarify entrepreneurship in a more distinctive way.

The early literature on entrepreneurship focused on the entrepreneurs' personalities as the main initiator of their business ideas and subsequent economic actions (McClelland, 1961; Rotter, 1966; Brockhaus, 1980; Gartner, 1988; Crant, 1996; Frese et al. 2000). Nevertheless, this emphasis on personality has been extensively criticised as ineffective (Gartner, 1985; Westhead et al., 2011). Some reasons are listed by Westhead et al. (2011, p.63) to justify this inappropriateness, e.g. the diversity of methods used to measure personality traits raises concerns about the validity and reliability of the scales used, not all entrepreneurs possess all of the 'ideal' personality traits, and the noticed inconsistency within many empirical evidence results. Lately, there was a clear shift towards a more holistic and contextualized entrepreneurship view (Gartner, 1985, 1988; Bygrave and Hofer, 1992; Cooper et al., 2000; Dhliwayo, 2014; Ipinaiye et al., 2016) and specifically towards recognising the importance of context (Welter, 2011).

Context can be simply defined as a set of conditions, situations or environments surrounding a specific phenomenon that work on either hindering or facilitating it (Welter, 2011). Thus, in the case of entrepreneurship and with the acknowledgement that its rules ‘do change dramatically from one time and place to another’ (Baumol, 1990, p.899), it can be argued that context works as a key facilitator or barrier for the nature and extent of entrepreneurship. Context embeddedness can largely enrich research through help reaching unique results not attained in case of ignoring it (Johns, 2006; Welter, 2011).

However, context is still considered by many researchers as a ‘given’; its effect is largely unrecognized or underappreciated (Johns, 2006; Whetten, 2009; Zahra et al., 2014). Welter et al. (2019) argue that most entrepreneurship research is largely ‘decontextualized’. Whetten (2009) specifies two possible reasons for ignoring context: intentional avoidance or careless oversight. The former is related to the researcher’s belief that context-free knowledge has greater scientific value compared to context-sensitive research, and so context is deliberately ignored. The latter, is associated with the researcher’s failure to consider the appropriate contextual factors as they simply are not observed. Recently, however, increasing calls have been made to recognize the value of contextualizing entrepreneurship research (Welter, 2011; Zahra and Wright, 2011; Zahra et al., 2014).

Entrepreneurship is always seen as a complex and multi-layered phenomenon, with scholars holding various beliefs about its nature (Zahra, 2007; Leitch et al., 2010; Welter, 2011). This complexity, along with the increasing amount of research in the field, calls for development of theory, which the field badly lacks (Ireland et al., 2005). Fischer et al. (1993) assert that a systematic development of knowledge cannot be simply achieved by accumulating empirical findings; theory-driven research is the best way to enrich the literature and avoid conclusions based on dissimilar empirical findings. Nevertheless, there is still no clear entrepreneurship theory, a major concern negatively affecting the quality of entrepreneurship work (Shane and Venkataraman, 2000). McElwee and Holmes (2000, p.4) best illustrate this by arguing that finding ‘a general theory of entrepreneurship is as far-fetched as a general theory of holes’. Similarly, Morris et al. (2001) argue that a very small number of entrepreneurship published research neither possess a specific theoretical paradigm nor achieve any considerable theoretical improvement.

Anderson et al. (2012) argue that entrepreneurship theories are largely fragmented but that this fragmentation can be justified by the failure of different disciplines to connect the component parts of the entrepreneurial process. Zahra (2007) indicates that robust theoretical

research can significantly assist research partners (researchers, entrepreneurs and policy makers) in many ways. For researchers, a theoretically informed research can help them in understanding the multifaceted nature of the entrepreneurial phenomenon. For entrepreneurs, a theory-driven approach can provide deep insight into what appears to work and what does not, consequently reducing the possibility of failure. Finally, for policy makers, highlighting the use of a theory might offer clear guidance on which to base future plans and strategies. Accordingly, Coad et al. (2016) argue that it is best for researchers to start their study with a theory in mind, and then to work on real data to develop new theoretical ideas.

Up to this point, two key observations can be presented: a noticeable difficulty in finding a suitable theory that accurately reflects the complexity of entrepreneurship (Ireland et al., 2005; Welter, 2011), and increasing calls for further theories that can best explain the various factors involved in developing entrepreneurial behaviour and for contextualizing the entrepreneurship phenomena (Baumol, 1990; Zahra, 2007; Whetten, 2009; Welter, 2011; Noguera et al., 2013). Based on the above, and as a response to those previous calls, the ‘structuration perspective’ is selected as a suitable theoretical lens throughout this research; as will be justified in detail below.

This chapter proceeds as follows: the first section is a brief overview of the most commonly used theories in the entrepreneurship field. The second section is a detailed illustration of the core concepts and underlying arguments of Structuration Theory (ST) and its main criticisms. The essence of Strong Structuration Theory (SST) and its quadripartite framework is provided in the third section. The final section illustrates how SST can be best fitted in the entrepreneurship field. Figure 4-1 shows main section of chapter 4.

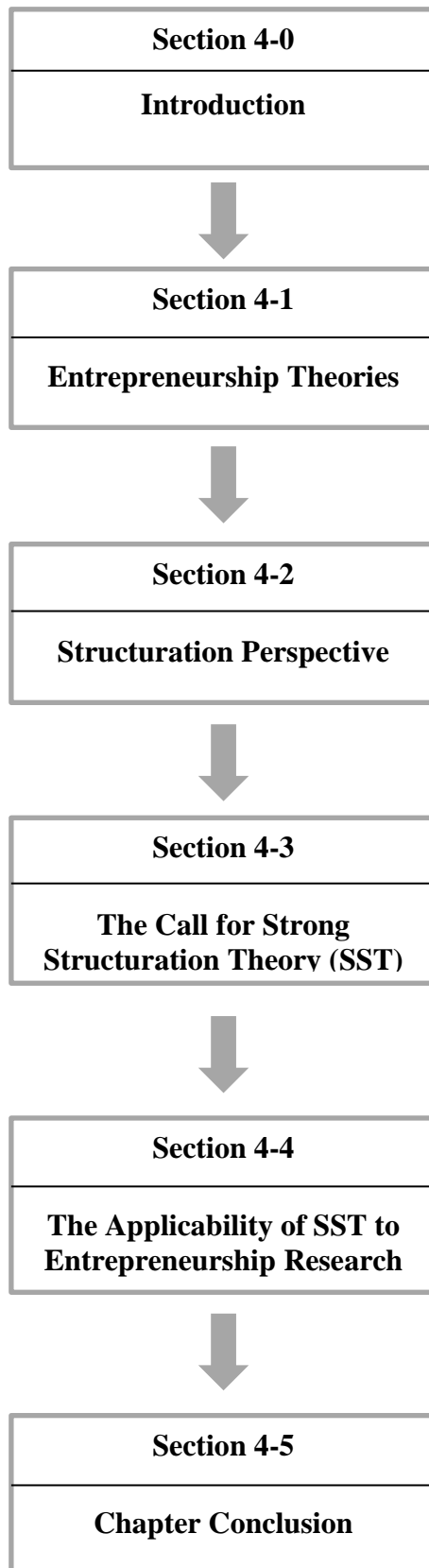


Figure 4-1: Main Sections of Chapter 4

4-1 Entrepreneurship Theories

A theory tries to show a possible causal connection between several phenomena (Blalock, 1979). The significance of theories is best represented by Zahra (2007, p.444) as ‘signposts that tell us what is important, why it is important, what determines this importance, and what outcomes should be expected’. However, building and testing theories specifically in entrepreneurship research is still seen by many researchers as a major obstacle in conducting their research (Shane and Venkataraman, 2000; Zahra, 2007; Fitz-Koch et al. 2018). This situation may be manipulated by researchers either through ignoring the explicit use of theory, importing theories from other disciplines or simply failing to use the theory in a distinctive way that leads to knowledge accumulation (Fitz-Koch et al., 2018). Various theories have been used in examining entrepreneurship. The following paragraphs present three of the most commonly used: resource-based theory, actor-network theory and institutional theory.

Resource- based Theory

Several decades ago, resource-based theory was viewed as a potential theoretical lens through which entrepreneurship can be best examined (Ireland et al., 2005). Entrepreneurship research which follows this theory commonly tries to discover how firms can best use limited resources to explore further market opportunities (Ireland et al., 2005). Its main thesis is that access to resources, especially financial, social and human, is an essential predictor of opportunity-based entrepreneurship and business growth (Aldrich, 1999; Alvarez and Busentiz, 2001). Although resource accessibility is a key step in any profitable venture, this theory was later seen as incomplete as it ignores the wider environment (culture, legislation, tradition, etc.) that affects business success and consequently entrepreneurial success (Baumol et al., 2009, Bruton et al., 2010). Additionally, Ireland et al. (2005) criticize its use from two views. Firstly, it ignores the role of knowledge resources (human capital and social capital) as a possible source for competitive advantage and second, it rigidly views resources as a static concept rather than a dynamic one.

Actor-network Theory

Actor-network theory (ANT) has been also introduced to explore the entrepreneurial process. This social theory is mainly concerned about the actor- network relations; it portrays the relations between human and non-human actors through human and non-human intermediaries. An intermediary, as defined by Callon (1991, p.134) as ‘anything passing

between actors which defines the relationship between them'. Greenhalgh and Stones (2010) argue that ANT can be best introduced as a way of mapping the flow of power between different parts of a network; nevertheless, it still does not offer an appropriate perspective to answer "why" questions (micro-causal questions). In other words, it cannot explain which agent specifically affects which kind of structure and in what way. ANT may only provide 'conceptual tools and inspiration, but not a sophisticated theory of either human agency or the generative causality of social structures' (Greenhalgh and Stones, 2010, p.1288). Similarly, Harris et al. (2016) in a different field (strategic management) criticise ANT for downplaying the role of the agent's knowledgeability, institutional effects and the dynamics of action in networks. These dimensions are essential to realistically view the entrepreneurship phenomenon, as will be shown later.

Institutional Theory

Institutional theory is seen by many researchers as one of the most suitable perspectives through which to examine the entrepreneurship process (Shane and Foo, 1999; Hoskisson et al., 2000; Bruton et al., 2010; Welter, 2011; Zahra and Wright, 2011). Barley and Tolbert (1997) justify its wide use by many researchers (Welter and Smallbone, 2011b; Yu et al., 2013; Lang et al., 2014) to the ignorance of many entrepreneurship theories to social forces and their role in triggering organisational actions, the concern which institutional theory give much focus. Putting in another way, institutional theory shows how people and organizations try to comply with the various rules and traditions prevailing in their institutional environment to continue preserving their positions in society (Scott, 1995; Bruton et al., 2010).

According to North (1990), the institutional context can be classified into formal institutions and informal institutions. The former are those related to economic and political rules that can hinder or facilitate entrepreneurship opportunities, e.g. constitutions, laws, economic rules, regulations for market entry, and contracts, while the latter represents the norms and attitudes of society, which affect entrepreneurs' opportunities to recognise, exploit and access resources, e.g. values, norms, taboos, customs and traditions (Bruton et al., 2010; Welter, 2011).

Despite the wide use of the institutional perspective in much entrepreneurship research, it largely overlooks how institutions are formed, altered and how the recursive links between actions and institutions develop (Sarason et al., 2006; Englund, et al, 2011). Barley and

Tolbert (1997) claim that the institutional theory cannot examine either the process of emerging a structure or how these structures affect actions. Similarly, Jack and Kholeif, (2008) criticise new institution theory as being restrictive and shaping the actors' actions through external institutions.

After examining the three most commonly used theories in entrepreneurship, we can conclude that the holistic view in examining entrepreneurship is still largely missing. Consequently, a need persists for further approaches and theories that obviously show the interaction between structure and individuals and that put more focus on the social perspective in addressing entrepreneurs (Barley and Tolbert, 1997; Thornton, 1999; Xie, 2014). The next section explains how the structuration perspective can be effectively used to fill this gap.

4-2 Structuration Theory (ST)

The link between agency and structure has long been viewed as one of the most complicated debates in social theory (Connor, 2011). This complexity primarily emerges from the existence of many unidentified, confusing issues, e.g. how are agents' activities and actions linked to their social structure? How are the agents' actions reflected in their structure? How does structure affect individual actions? (Pozzebon and Pinsonneault, 2005). More precisely, agency proponents view agents as the main cause of social events and understanding communities believing that the interpretation of social phenomena is achieved through the motives, properties and actions of the individual (Callinicos, 2004). In contrast, advocates of structure deny the role of agents in determining their circumstances and consider structure as the main influential mechanism in social interaction. So, the first view considers the actions of people as the basic unit of social life, while the second considers structure as the initial point for analysis of society (Elster, 1989; Connor, 2011).

More than forty years ago, the sociologist Anthony Giddens introduced his *Structuration Theory*, as a new line of research, distinctive from structure-centred or agent-centred studies (Roberts and Scapens, 1985, Englund et al., 2011). He elaborates his theory through several publications (1976, 1979, 1984, 1991), and his book *The Constitution of Society* published in 1984 is seen as his most influential work, clarifying the main elements, notions and application of his theory. Since then, ST has been presented as a potential solution to the orthodox dichotomy related to the relationship between structure and agency (Moos and Dear, 1986; Pozzebon and Pinsonneault, 2005; Connor, 2011).

Structure, for Giddens (1984) is the concept that provides form and shape to social life, although it is not itself the form and shape; it only ‘exists in and through the activities of human agents’ (p. 256). Agency is the capability of people to do things, not their intention to do them. The main idea in Giddens’ theory is combining both views (agency and structure) in a dual relation where each one cannot exist without the other, the notion which he called *duality of structure*. This duality implies that agent and structure cannot be separated and should be understood collectively. Figure 4-2 shows this reciprocal interaction between agent and structure.

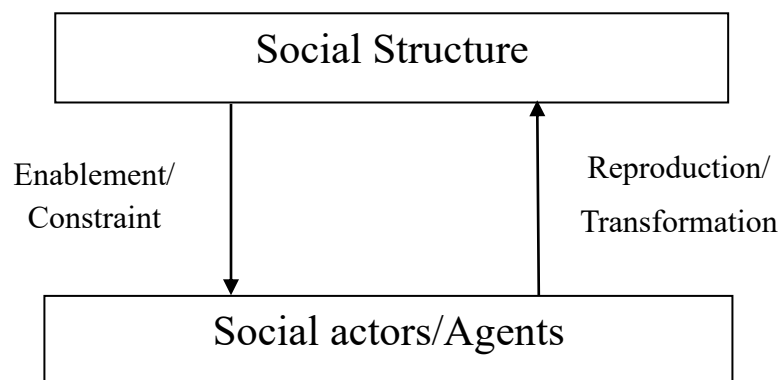


Figure 4-2: the reciprocal interaction between agent and structure.

Adapted from Giddens (1979, 1984)

ST is viewed by many researchers as a predominantly philosophical theory that includes many abstract concepts (Chiasson and Saunders, 2005; Mole and Mole, 2010; Englund and Gerdin, 2014), so in order to acquire a thorough comprehension of the theory and its dynamic process, its main elements and concepts used by Giddens should be clearly identified: agency, structure and duality of structure.

First, agency is considered by Giddens (1979, 1984) as basic human acts and resulting activities i.e. the specific behaviours or activities in which humans engage. Agents are seen as purposeful, reflexive knowledgeable individuals who interact with other people in the society to produce/reproduce their social life (Jayasinghe, 2003; Sarason et al., 2006). Reflexivity denotes the capability of people to routinely identify and recognize what they are doing while they are doing it, a feature that distinguishes ST from other behavioural theories. Sarason et al. (2006, p.291) explain this differentiation: ‘the behavioural perspective focuses on the entrepreneur’s cognitive structures that influence the interpretation of social systems, while a structuration view includes the ability to reflect upon and modify interpretations’. ‘Knowledgeability’ is more related to the capacity to change situations. In other words,

agents are not passive but possess the ability to affect their social structure. So, in order for a recurrent social practice to be routine and for structuration to happen, the individual should know and comprehend the actions he takes and the rules he follows (Den Hond et al., 2012).

Second, structure was conceptualized by Giddens (1979) as rules and resources that are used recursively by agents in the reproduction of social systems. Recursively means that people social actions are not necessarily brought into being by social actors, but are frequently recreated by them (Shahraki and Movahedi, 2017). Rules are viewed as general procedures that agents use as formulas for action in their social systems. These rules can be either interpretative or normative. Interpretative rules reflect agents' interpretation of their surrounding world and include the cognitive facet of social structure, while normative rules are more concerned with the legitimization of actions (Den Hond et al., 2012).

Resources are seen as anything that can be used as a basis for power in a social interaction (Stones, 2005). The two types of resource are allocative and authoritative. The former are material sources of power derived from human domination over nature; whereas the latter are non-material sources of power resulting from the supremacy of particular actors over others (Chiasson and Saunders, 2005). Generally, rules restrict action while resources facilitate it (Lamsal, 2012). Hence, structuration can be portrayed as the production and reproduction of social systems through peoples' use of rules and resources during their interaction. Figure 4-3 shows the main components of Giddens' social structure.

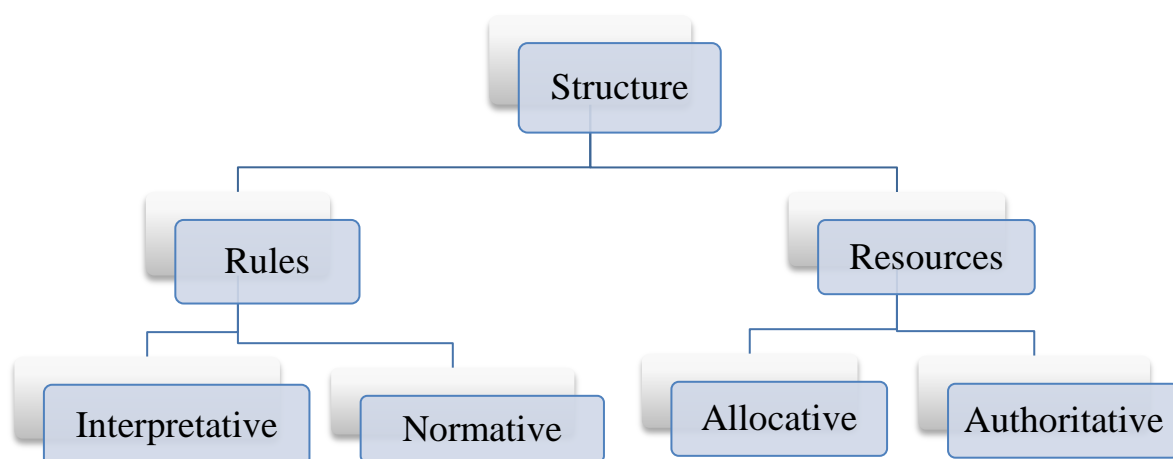


Figure 4-3: Giddens' Structural Components
Developed from Giddens (1984)

Giddens (1984) classifies the constitution of social structures into three main types: significance, legitimation and domination; which are linked to human interactions through ‘modalities’. The relationship between agency and structure takes place according to three main modalities: interpretative schemes, facility and norms. Modalities can be seen as the procedures/bridges that link the (virtual) structure and the (situated) social interaction (Albano et al., 2010); they reflect the recursive nature of the three types of structure. More clearly, modalities represent the total rules and resources agents rely on during their social interaction; it reflects agents’ dependence on their resources and stock of knowledge during this interaction (Coad and Glyptis, 2014). Needless to say, modalities are one of the most abstract and complex concepts used in Giddens’ theory. Due to its very abstract nature, modality was totally ignored by Stones’ (2005) enhanced version of ST. In a similar vein, it is replaced by other more easily and meaningful terms such as *capabilities* (Coad and Glyptis, 2014) or *scripts* (Barley and Tolbert, 1997). Scripts are viewed as ‘observable, recurrent activities and patterns of interaction characteristics of a particular setting’ (Barley and Tolbert, 1997, p.98). Figure 4-4 shows how these three modalities mediate the social interaction between the three virtual structures (signification, domination and legitimation) and the situated social interaction (communication, power and sanction) (Elmassri, 2014).

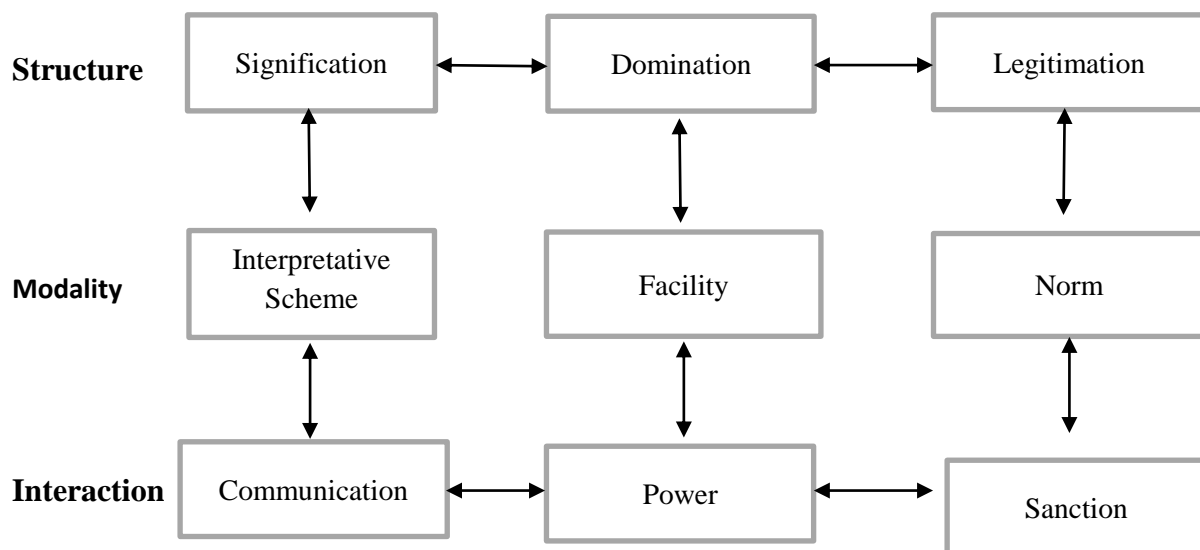


Figure 4-4
The duality of structure and its related interaction
Reproduced from Giddens (1984, P. 29)

Signification structures are those structures which give meaning to a social structure by communicating through interpretative schemes that are embedded within it. In other words,

signification structures become manifested in interaction through the communication of meaning (Giddens, 1979, 1984). For example, to communicate, people rely on interpretative schemes as a modality to rationalize their interaction; simultaneously their interaction recreates and adjusts those interpretative schemes and reflects them in the social structure as signification or meaning (Rose, 1998). Common examples of this type of structure are languages, codes, signs and symbols. The domination structure is related to the exercise of power in interaction, through controlling either allocative or authoritative resources. Finally, legitimation structures are closely linked to the moral constitution of interaction through societal norms, values and standards that govern the continuation of the structure and specify rewards and sanctions (Giddens, 1976, 1984). In sum, any interaction between social actors can be examined in terms of these three main structures. Den Hond et al. (2012, p.243) briefly explain these relations in the following words:

If interaction is characterized by three dimensions– communication, (exercise of) power, and (application of) sanction– and structure by three corresponding dimensions– signification, domination, and legitimation– (Giddens,1984), then structuration occurs, and can be observed, in the ‘modalities’ that connect between structure and action. And to the extent that people may command more resources, and play upon more rules, their capacity for action is greater.

The third main element in ST is the duality of structure, which is viewed as both the heart of the theory and the most contentious concept in the structuration perspective (Phipps, 2001). As previously noted, duality of structure simply means that no structure can exist without the actions of a knowledgeable agent; similarly, agents cannot be understood away from the existing structure. Hence, social structure is considered as both an enabler and a constrainer of human action, and both the medium and outcome of social agency (Jayasinghe, 2003). In other words, the idea of duality indicates how agents’ knowledgeability and their dependence on their virtual structure (rules and resources) along with their past routinized behaviours help in either confirm or alter this structure. For Giddens (1991, p. 204):

ST offers a conceptual scheme that allows one to understand how actors are at the same time the creators of social systems, yet created by them... it is an attempt to provide the conceptual means of analyzing the often delicate and subtle interacting of reflexively organized action and institutional constraint.

ST faces various criticisms, despite recent trends to use it in a variety of disciplines: information systems (Pozzebon and Pinsonneault, 2005), management and accounting studies (Jack and Kholeif, 2007; Englund and Gerdin, 2008; Jarzabkowski, 2008), healthcare and learning studies (Dery and Toulouse, 1996; Fletcher, 2006) and entrepreneurship research (Sarason et al., 2006). These criticisms were used by Stones (2005) as the main building blocks of his stronger, more coherent theory, known as Strong Structuration Theory (SST). The following part clarifies the nature of these criticisms, followed by a recommendation to use SST.

4-2-1 Structuration Theory Criticism

Many researchers have criticised Giddens' theory from different perspectives (Archer, 1982, 1995; Thrift, 1985; Sewell, 1992; Parker, 2000; Englund et al., 2011). One of the major criticisms facing ST is merging both agency and structure into one recursive relation that leads to mixing the structuralism and individualism perspectives (Englund and Gerdin, 2008). Giddens' argument that institutions exist only as for their involvement in everyday activity led Archer (1982) and Thompson (1989) to accuse Giddens of conflating structure with action. The dilemma of conflation was clarified by Barley and Tolbert (1997, p.99) as 'the problem of reducing structure to action (or vice versa) and the difficulty of documenting the existence of an institution apart from activity', the situation which eventually causes difficulty in tracing how agents affect structure and conversely how structure affects agents.

Archer (1995) builds her core critique on Giddens' main concept, duality of structure. She argues that duality conflates agency and structure, which she sees as a sign of neglecting the influence of past practices on present action. Instead, Archer (1982, 1995) advocates using a realist social theory that urges the analytical dualism (analytical distinction) between structure and agency. To Archer (1995), the essence of a dualistic mechanism is that social structure pre-dates agents; more specifically agents' actions are the main cause for changing or reproducing this structure. That is, structures initially work on hindering or facilitating agents' actions, which consequently result in favourable or unfavourable consequences that make the original structure either reproduced or altered.

The emerging structure offers a context of action for upcoming agents. Defending her premise of dualism, Archer (1995) notes that any attempt to ignore or remove it, as happens in ST, is irreconcilable with the discrepancy between agency and structure which occurs in realist social theory.

From another perspective, Thrift (1985) views ST as an overwhelmingly philosophical and abstract theory, making it more difficult to apply at the empirical level. Englund et al. (2011) argue that Giddens' theory is always seen merely as a sensitising device for inductive work. In other words, it cannot be used as a means to design an *a priori* study for a specific research problem (Makrygiannakis and Jack, 2016). Jack and Kholeif (2007) blame Giddens for not paying due attention to the connection between agents, structures and external pressures. Similarly, Coad and Herbert (2009) see that Giddens was not successful in clarifying certain areas like the relationships between agents and the effect of the external pressure in those agents. Englund et al. (2011) claim that the majority of studies based on ST put more emphasis on institutional change, with little focus on agents, or how knowledgeable agents rely on or reproduce structure in specific settings. Jarzabkowski (2008) argues that the main problem in ST is that it does not clearly show how actions maintain or change institutions over time.

In short, the main criticisms of ST can be summarised as follows: First, the conceptualization of structure as virtual and overlooking the influence of existing structures on agents (Archer, 1982). Second, the high abstract level of the theory (meta-theory) which accordingly poses restrictions on its ease of applicability to empirical studies (Den Hond et al., 2012). Stones (2005) uses these criticisms as justifications for his modified theory, as will be shown in the following section. However, it should be noted that Stones did not intend SST as a substitute for ST; instead it is best viewed as an enhanced version of ST that can be applied more easily in empirical research (Jack and Kholeif, 2007).

4-3 The Call for Strong Structuration Theory (SST)

The idea of SST initially emerged with Stones' work on *Structuration Theory* (Stones, 2005). Parker (2006, p.122) views SST as 'the most serious attempt to date that gives Structuration Theory a new lease of life'. Coad et al. (2016) argue that Stones' strengthened theory tries to step away from the abstract ontology emphasised by Giddens, down to a more meso-or micro-level suitable for exploring empirical research. The meso-level lays midway between the highly abstract philosophical level (ontology-in-general) and the substantive (ontic-level) of structuration (Harris et al., 2016). At the ontic level, 'the empirical can be sought' (Stones, 2005, p.76), thus enabling researchers to realize the dispositions and practices of agents (Jack and Kholeif, 2007). Unlike Archer (1995) who totally rejected Giddens' duality of structure, Stones (2005) agreed on the importance of viewing structure and agents in a dual relationship, although indicating that the duality can be best presented through analysis of a

‘quadripartite framework’. The main aim of this framework is to translate Giddens’ abstract concepts into the ontic/in-situ level of analysis.

The concept of ontology in –situ used by Stones (2005) is considered a distinguishable point as opposed to Giddens’ preferred concept of ontology in the abstract. The in-situ process of structuration is concerned with how individuals who are exposed to the same type of settings at certain times experience the process (Makrygiannakis and Jack, 2016). More particularly, it is mainly concerned about specific social processes in specific places and time (Jack, 2017). According to Stones (2005, p.8), ‘understanding a specific phenomenon in a particular time and place requires a move to ontology in-situ, where entities and actions exist in their original place of occurrence and human agents are linked together by position-practice dynamic relations’.

Stones (2005) classified his framework into four interrelated components, as shown in Figure 4-5: external structure as conditions of action (i.e. context), internal structures within the agents’ minds, active agency (where agents depend, routinely or strategically, on their internal structure), and outcomes (where both external and internal structures are either enhanced or altered). Stones (2005, pp.17-20) argues that the last three components reflect redevelopment of Giddens’ three structural types (signification, legitimation and domination).

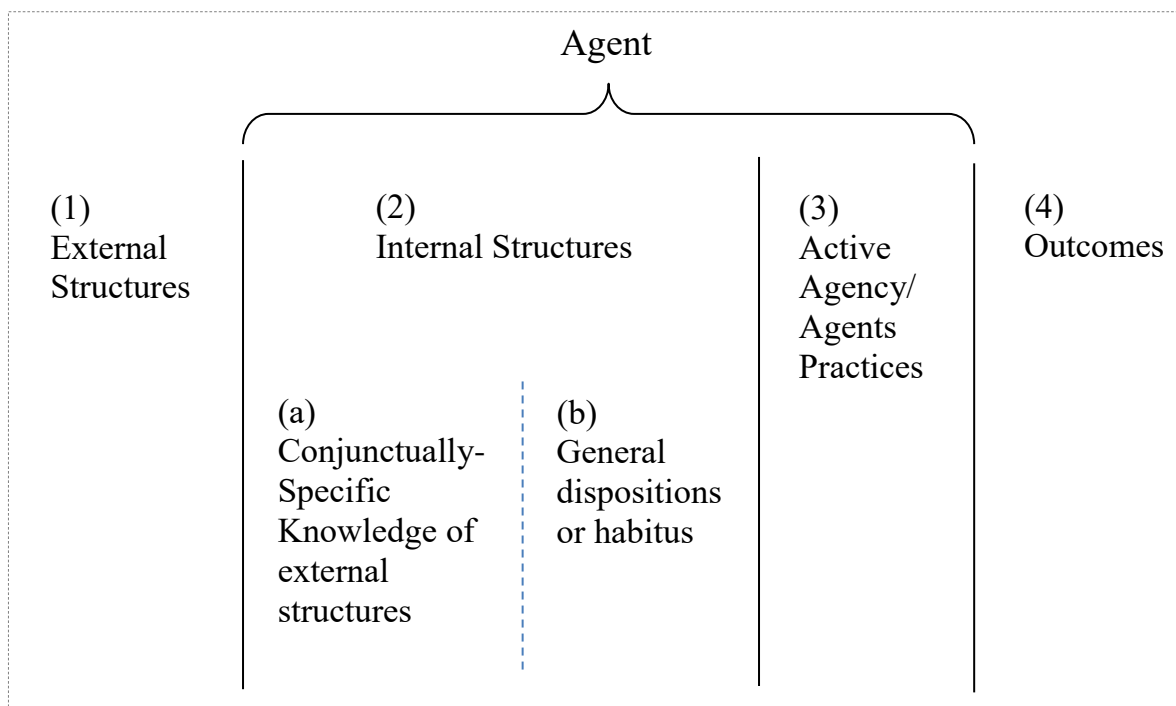


Figure 4-5: The quadripartite nature of Structuration
Reproduced from Stones (2005, p.85)

External structures are seen by Stones (2005) as independent pressures and forcing circumstances that bound agents' freedom to do otherwise. They are specifically composed of acknowledged and unacknowledged conditions of action that might cause either intended or unintended results (Stones, 2005, p.109). Although the external structure does not directly affect the agent, it defines the structural context in which the agent operates. Within the external structure two kinds of forces exist. The first is independent causal influences which are reproduced entirely independently from the agent in focus (Stones, 2005). This kind of influence is more related to social conditions without taking the agent's abilities or wishes into consideration (Jack and Kholeif, 2007). While the second type is the irresistible external influences; the influences which show that despite the agent have the physical ability to resist, yet still losing the *ability* to do so (Feeney and Pierce, 2016).

External structures are mediated mainly via the position-practice notion, which is a social position with its attached identity and practice, placed in a network of social relations that identify and support it (Stones, 2005; Greenhalgh and Stones, 2010). More clearly, Coad and Glyptis (2014) argue that each person has a specific position with some attached rights and responsibilities that determine to a large extent the social behaviour of the person holding this position. This means that the agent in focus does not operate in a vacuum. Every agent possesses certain connections with other agents in society (family, managers, neighbours and friends) and each one has his own position in relation to other agents and to the wider society. Figure 4-6 shows a suggested position-practice relationship for an entrepreneur (the agent in focus) who is viewed as a centre point linked into dynamic networks of position-practice relations with other agents in context.

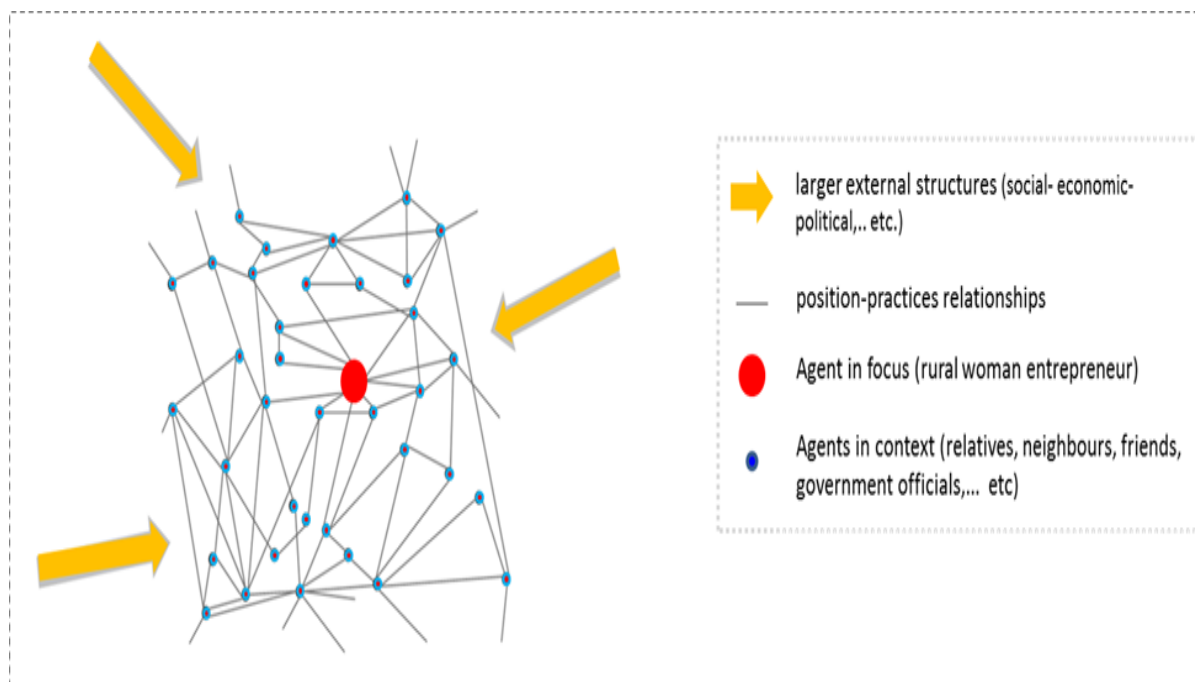


Figure 4-6: Position- practice relations
Adapted from Stones (2005, p.128)

The second component in Stones' framework is the internal structure, which is split into general-dispositions structures and conjunctually-specific structures. The former encompasses the habits or premises the individual relies on without thinking in his action. It can be seen as natural or taken-for-granted knowledge; we do not even know that we possess it or are aware that we base our action on it, e.g. world-views and cultural schemas, classifications, moral and practical principles, discourses and attitudes (Elmassri, 2014). This is termed 'habitus' by Bourdieu (1986). The latter involves the agent's sense of normative expectations that attached to his position, along with the capacities embodied within that position; it is more closely attached to the role or position occupied by an agent or cluster of agents (Stones, 2005, p.89). More specifically, the conjunctually specific refers to the realisation of the agents in focus about: how others agents in context perceive the actions of others (signification); to what extent they think they possess the power needed to change situations (domination); and finally the normative rules they should comply with (legitimation) (Makrygiannakis and Jack, 2016). Neither external nor internal structures can be viewed as existing separately; nonetheless, external structures have certain influence over internal structures and agents, which might be independently causal or irresistible causal forces (Jack and Kholeif, 2007).

Active agency is the third element in the framework. Stones (2005, p. 86) views this as the ‘active, dynamic moment of structuration’; it is the moment when the agent expresses an observable behaviour, motivated by his (sic) internal structures, choosing to act in order to challenge his external structures (Feeney and Pierce, 2016). At this stage, agents reflect on their internal structures, and their knowledge and understanding to face the conditions they experience. The agent’s actual action might be either routine or strategic. Routine action means that the agent is acting without considering the consequences or the reasons for his act (habitual); in contrast, strategic practices (critical) entail the agent strategically monitoring structures and consciously trying to change or preserve them (Stones, 2005, pp. 100-101).

The use of agency in Stones’ framework is closely related to power; it shows how agents can affect or change their environment (Makrygiannakis and Jack, 2016). Stones (2005, p.115) argues that for a person to resist, he needs three main properties: enough power in his position-practice relations to resist; adequate knowledge of the likely courses of action and their potential outcomes; and finally adequate critical distance to hold a strategic position to support him in facing the various situational pressure he might face. (Elmassri, 2014; Elbasha and Wright, 2017). Some structures might be hard to change from the agent’s point of view, while others may allow some flexibility for modification (Stones, 2005, pp.66-67). The effect of active agency over external structure is not an easy process, i.e. the independent causal influences which are seen as macro-level external structures exist beyond the control of the agent in focus; while the irresistible causal influences despite the possible physical ability the agent may possess to change, internally he/she does not feel he can realistically change anything.

Outcomes represent the fourth and the final component in Stones’ framework, resulting from active agency (due to the interaction between internal and external structures). The possible outcomes can take the form of alteration or reinforcement of external structures, and consequently agents will be either frustrated or facilitated (Jack and Kholeif, 2007). The more the agent realises his external and internal structures, the better the intended outcomes (Stones, 2005). The possible outcomes provide the connecting point between structure and agency and represent the focal point for change or reinforcement (Stones, 2005). Regardless of the effect of the structuration cycle, it will be considered as a basis for the next cycle (Elbasha and Wright, 2017).

To sum up, the quadripartite framework can be seen as a leading guide to structural reproduction or adaptation, i.e. agents depend on both external and internal structures in their

actions, and through these actions the structures can be reproduced or modified (Makrygiannakis and Jack, 2016). Elbasha and Wright (2017) explain Stones' structuration process by viewing structures as both the medium of the conduct (internal structures) and the outcomes of the conduct (both internal and external structures), while active agency represents the dynamic feature which is tightly attached to various elements and can be hardly separated from them. Based on the above, SST can be considered as one of the most serious attempts to address specific research issues such as which structures, what agencies, in what sequence and how these agents and structures interact to postulate a certain structure (Makrygiannakis and Jack, 2016). The framework moves from an "all and every approach" to certain specificities in designing research such as how, why, when, what and by whom change may come about (Edwards, 2006; Makrygiannakis and Jack, 2016; Elbasha and Wright, 2017), points that were strongly criticised in Giddens' theory.

4-3-1 Basic Differences between SST and ST

From this detailed explanation of ST and its stronger version, two clear differences can be identified. The first is related to structure, and the second to the methodological bracketing used by each of them. Unlike Giddens, who conceived social structures as virtual conditions that is presented only as memory traces in agents' minds, Stones built into his framework a view of structure as external to the agent; the effect of this structure on agent happened through the agent's hermeneutic frame of meaning, i.e. it is understood in terms of the agent's internal structures (general dispositional and conjunctually-specific structures) (Edwards, 2006).

The second observation is related to the methodological aspects of the theory. Giddens (1984) advocates the use of institutional and strategic conduct analysis as his methodological bracketing. Despite proposing this bracketing solution, Giddens is seen as more concerned about the wider abstract institutional context at the expense of people's conduct analysis (Englund et al., 2011). This is one of the reasons that made Giddens' theory be accused of weak epistemological positions and its false treatment of agents as homogenous group (Jack, 2017). Alternatively, Stones offers another form of bracketing that gives more emphasis on epistemology rather than ontology, based on agent's conduct and agent's context analysis. Stones' methodological bracketing added to the structuration process through positioning the agents in focus and their perceptions as the basis for potential actions that may reproduce existing structures or move towards a modified one (Jack and Kholeif, 2008).

Stones (2005) places agent at the centre point of the research. Following this bracketing enable the researchers to look at the agents' view to their external context as well as their view on their own internal capabilities. Hence, a better understanding can be gained on agents' understanding to themselves, their structure and their relations with other agents. So it allows us not only to view the agent in focus perspective, but also his/her perspective to other agents in context. Stones' notion of position-practice offered a connection between Giddens' methodological bracketing of the institutional analysis of positions and the strategic conduct analysis of practices (Stones, 2005; Jack and Kholeif, 2007). Thus position-practice is seen as filling the missing institutional link (Thrift, 1985). Makrygiannakis and Jack (2016, p.1254) indicate that Stones chosen bracketing:

May reduce institutional analysis but it provides a balanced approach to the study of specificities of change and the duality of structure because it becomes possible to address how the external mediates the agents' conduct, and how action, in turn, reproduces, challenges, or modifies structures.

In brief, Giddens' theory was mainly concerned with ontology in general and on its abstract level, which was then seen as a neglected area with little focus on epistemology (Jack, 2017). It can be argued that Giddens limited the epistemological aspect to the idea that 'knowledge is socially constructed and that all human beings are knowledgeable agents' (Jack and Kholeif, 2007, p.211). On the other hand, Stones was more concerned with the epistemological and methodological side of the theory than with ontology (Jack and Kholeif, 2007; Makrygiannakis and Jack, 2016).

Despite all the advantages from adapting Stones' framework, putting his quadripartite framework into action and combining it with different ontological levels is not easy. Figure 4-7 shows how the three integrated levels of ontology suggested by Stones can be merged/operationalized with the quadripartite structuration framework to best guide empirical studies.

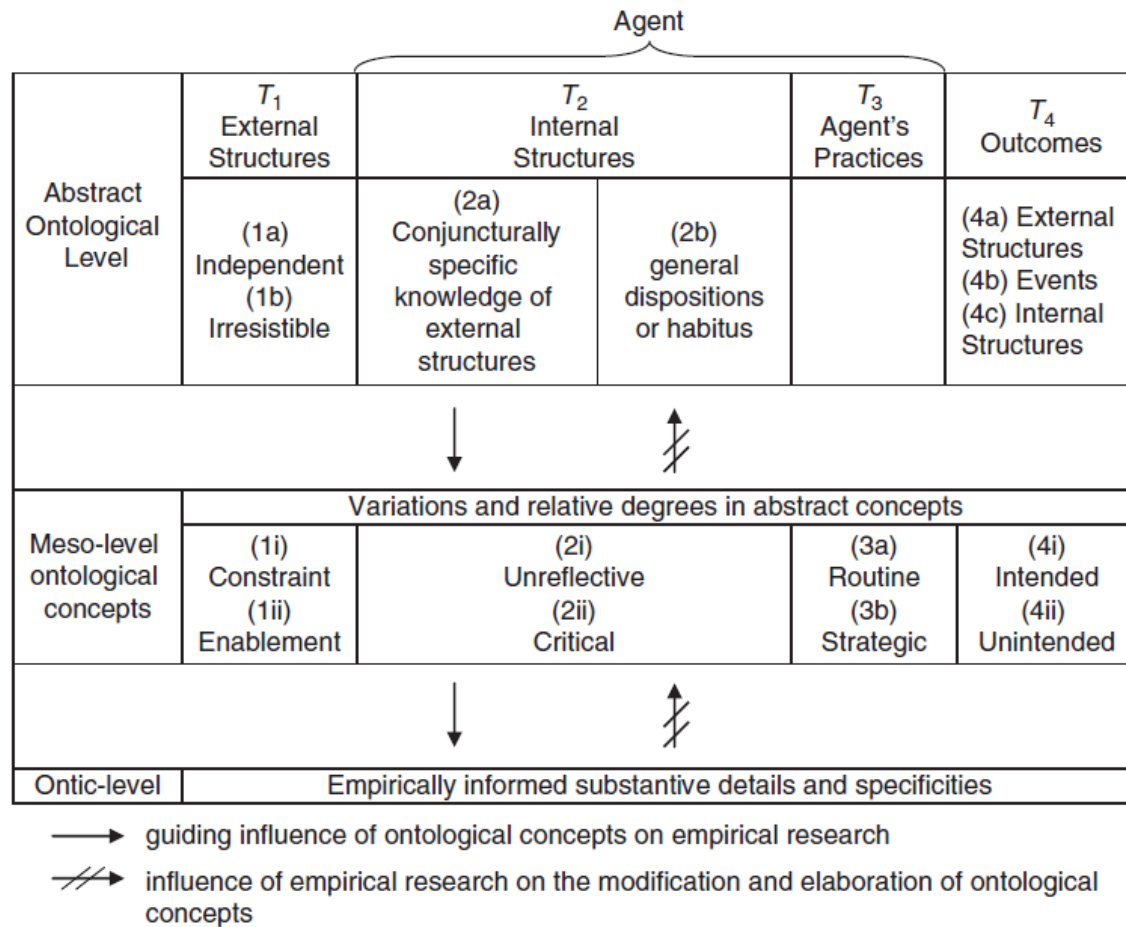


Figure 4-7: Merging the quadripartite framework with the three ontology levels
 Reproduced from Makrygiannakis and Jack (2016) based on Stones (2005, pp.77, 85)

Stones (2005) implied that to use the quadripartite framework empirically, the researcher should start with the internal structure (conjunctually specific and/or general structure). The examination of the agent, general structure and conjunctually specific interpretative schemes and norms is expanded to include the agent's external environment and networks. The next step is directed toward examining the external structure: 'whether or not these structures are modifiable to a greater or lesser extent by the agents in focus, will indicate whether or not the causal influence of the external on the internal structures is independent or irresistible' (Stones, 2005, p.78). As already noted, the external structure can be best understood through the notion of position-practices. The final step entails the examination of the outcomes, analysing whether or not they were intended.

Stones (2005) offers the concept of a 'sliding scale' in the meso-level where researchers can examine at least some abstract ontological concepts in terms of scales or relative degrees, e.g. more or less knowledgeability of agents (Makrygiannakis and Jack, 2016). The concept of the sliding ontological scale passes from the broad abstract levels of national and international

social systems to narrower levels of local systems (meso-level) and finally down to the ontic level, which is concerned with exploring the position-practice relations of individuals (Feeney and Pierce, 2016). Through showing a clear link between the various levels of analysis (macro-meso-micro) and the quadripartite framework and how the position-practice notion helps in connecting the highly abstract ontology of Giddens with the in-situ situations, Stones (2005) shows special attention to methodology (Makrygiannakis and Jack, 2018). The next section focus on the role SST can play in examining the entrepreneurship phenomenon.

4-4 The Applicability of SST to Entrepreneurship Research

As previously noted, entrepreneurship as a young field still suffers from the lack of a well-developed paradigm, a state that largely weakens the whole entrepreneurship research environment and results in being dominated by case-oriented, subjective, and topic-driven research (Ireland et al., 2005). Zahra et al. (1999) argue that this situation makes it hard for other researchers to use previously reported findings to draw strong causal attributions. Hence, many researchers advocate that for obtaining a better understanding of the entrepreneurial process, entrepreneurs should be viewed within their social context. At this point, I strongly agree with Welter et al. (2019) that by employing a contextualized lens in investigating entrepreneurship, many hidden aspects about the complex nature of entrepreneurship can be explored and accurately analysed. A contextualized theoretical lens not only enable us to identify differences between regions or business ventures, more importantly it allows us to use the theory itself to show this differences between the widely perceived similar phenomena. For example, a contextualized theoretical perspective can help substantially in explaining why two RWEs living in the same area and face the same conditions yield two totally different outcomes e.g. one achieves high profits and the other fall in debt.

Gaddefors and Anderson (2017) argue that individualised entrepreneurial actions might trigger part of the change in a certain context, but in order to know the roots of such change, structure must be considered in the analysis. The growing influence of context is subsequently reflected in various calls for more contextualisation of entrepreneurship research (Bruyat and Julien 2000; Jack and Anderson 2002; Zahra, 2007; Gaddefors and Anderson, 2017; Fitz-Koch et al. 2018). Contextualisation sees entrepreneurship as a recursive outcome of the interplay between context and entrepreneurs, i.e. context should not be viewed as a separate exogenous milieu away from the agent, but as a part of the

entrepreneurial process (Zahra, 2007; Welter, 2011). Here we strongly agree with Bruyat and Julien (2000, p.171): ‘in the field of entrepreneurship, not only is “who is an entrepreneur?” the wrong question (Gartner, 1988), but the entrepreneur taken in isolation is the wrong research project.’

Fitz-Koch et al. (2018) argue that certain contexts still do not pay the attention needed in entrepreneurship research. Rural areas in developing countries are one of these contexts, as 92% of studies related to entrepreneurship and the institutional context are conducted in developed countries with an extensive focus on urban areas at the expense of rural ones. Despite the large number of similarities identified between the entrepreneurial processes in both rural and urban areas, the rural context may both reveal diverse opportunities and impose different constraints, finally modifying both the entrepreneurial process and the outcome. Steinerowski and Streinerowska-Streb (2012) showed that the rural context represents a ‘microstructure’ that has different structural factors and accordingly imposes specific promoters and barriers unlike those applied in a general structure. Jack and Anderson (2002) pointed out that using a rural context achieves certain advantages: on one hand it is easier to observe, and on the other the social influence is likely to be more transparent. These advantages might reflect the bounded space and restricted customs and traditions prevailing in rural areas (Gaddefors and Anderson, 2017).

Bruyat and Julien (2000) assert that to obtain a comprehensive view of any entrepreneurial event, entrepreneurship researchers should address each of the following: the individual (entrepreneur), the business venture, the link between them within different entrepreneurial processes (start-up, survival or development stage), and the effect of the context on this entrepreneurial process. Similarly, Short et al. (2010) state that using a structuration perspective in opportunity research clarifies how certain contextual factors can have a role in specifying the formation, exploration and exploitation of opportunities, and at the same time how these opportunities reform the context. Shane and Venkataman (2000), through their suggested framework, provided a clear example of contextualizing the entrepreneurship phenomenon. Their framework offers a solid ground that clearly sees entrepreneurship as a process linking opportunities and individuals. Entrepreneurship is defined according to this perspective as ‘the study of opportunities; the processes of discovery, evaluation, and exploitation of opportunities; and the set of individuals who discover, evaluate, and exploit them’ (p.218).

Agreeing with the view of Shane and Venkataman (2000) and with the rising call for contextualisation, it can be concluded that since the main essence of both the structuration perspective and entrepreneurship research is the link between the agent (entrepreneur) and the structure (social context), using the structuration perspective in entrepreneurship research is particularly applicable and realistically reflective of the nature of the entrepreneurial process, especially in rural areas (Stathopoulou et al., 2004; Sarason et al., 2006). Chiasson and Saunders (2005, p.765) define entrepreneurship from the structuration perspective as:

The study of how entrepreneurs knowingly and unknowingly draw upon and violate rules and resources (i.e., structure) by intentionally creating recurrent behaviours (i.e. scripts) that produce personal and organization success, while unintentionally reinforcing or changing economic and social structures (i.e., social and business structure).

Jack and Anderson (2002) consider one of the initial empirical studies that explicitly use ST in exploring how social structures influence and encourage entrepreneurial activity. Their study used embeddedness as a mechanism for conceptualizing the relationship between entrepreneur and social structure. After interviewing seven rural entrepreneurs from the Highlands of Scotland, their analysis showed the dynamic relations between structure and agency in the rural context. Entrepreneurs attempt to provide things that add value to the local community, and in return they depend on local support for their businesses. Similarly, Stathopoulou et al. (2004, p.416) proposes ST as one of the contemporary theoretical frameworks that adapt a more realistic and ‘down to earth approach in understanding entrepreneurial processes’.

Sarason et al. (2006) stress the existence of the dual relationship between entrepreneurs and opportunities, as neither can be studied or seen separately from the other. Their research proposed structuration as an alternative perspective to the traditional one for viewing entrepreneurship. More specifically, the traditional view restricts the role of entrepreneurs to only filling market gaps, while the structuration perspective sees them as agents attempting to interact with social structures to generate opportunities and build new ventures. In a similar vein, Jayasinghe (2003) justifies his recommendation for using ST in entrepreneurship research compared to a positivist perspective by a) the ability of ST to address issues in unique locations such as regional and rural contexts more effectively compared to conventional methods that favour causal explanations of events and the generalisation of results, b) and his convention about the ability of ST to give a deeper view about

entrepreneurs and some certain entrepreneurial issues such as intrinsic behaviours of people. Human behaviours vary regularly with time and places, but the traditional deductive approaches are unable to track such continuous changes in either the characteristics of entrepreneurial ventures or the nature of the entrepreneurs' behaviours.

Based on the above, ST can be viewed as a rich theory with a high probability of success in examining complex, social and multi-layered phenomena like entrepreneurship (Wilson and Huff, 1994; Bryant and Jary, 2001; Jack and Anderson, 2002; Sarason et al., 2006). According to this perspective, entrepreneurship can be viewed as an on-going process in which actors and contexts are co-created through interactive and emergent practices (Garud et al., 2014). As previously noted, SST is not a new theory and, as its name implies, it reflects only a stronger version of Giddens' ST. One of its main strengths lies in providing less abstract concepts and a clearer, quadripartite framework that readily reflects the structuration process and consequently facilitates its use in empirical research. Since the main aim in this research is to empirically investigate the reciprocal relationship between Egyptian RWEs and their context, SST can be seen as a well suited theoretical lens for examining our main research phenomena as will be further clarified in the discussion chapter.

4-5 Chapter Conclusion

This chapter highlights the importance of utilising contextualized theories in entrepreneurship research, an area the field lacks. SST is introduced as the suitable chosen theoretical lens in this research. The three most commonly used theories in investigating entrepreneurship are presented (Resource-based, Actor-network, and Institutional) along with justifications as to why they were not considered. Despite the importance of ST and its core 'duality' in reflecting the main aim of this research, which examines the interaction between RWEs and their context, the high abstraction of the theory makes it difficult to be applied empirically. Thus, the enhanced version of ST, namely SST by Stones (2005) offers a better option. SST succeeded in effectively reflecting the abstract nature of duality through a detailed quadripartite framework. Through following the four steps in this framework (external structure, internal structure, agency, and outcomes), various levels of analysis can be explored (macro, meso and micro), and complicated relations between entrepreneurs and their rural contexts can be uncovered. Stones and Jack (2016) assert that using SST can largely help in narrowing the gap between highly abstract ontological concepts and empirical research. Finally, given the multi-level nature of entrepreneurship and its complex intertwined relations, the applicability of SST and its framework is shown as the most

suitable lens for investigating the various intertwined aspects of entrepreneurship. More details about how SST helps in better exploring and investigating RWEs will be shown in the analysis and discussion chapters. The next chapter shows the methodology followed in this research.

Chapter 5: Methodology

5-0 Introduction

After presenting and justifying the use of the structuration perspective as the main theoretical lens through which to view this research, this chapter discusses the philosophical underpinnings applied and presents the ideas and thoughts on which to base my methodological choices. Agreeing with Johnson and Clark (2006) that adapting a particular philosophy is not a target in itself, what is important is how researchers clarify their philosophical position and justify this choice compared to other choices available. Hence I have tried throughout this chapter to present my philosophical choices and justify their selection. More specifically, I aim to show my own world view and suggest the most appropriate philosophy for investigating a complex social phenomenon like RWEs which is interpretative hermeneutic phenomenology. I also aim to show how this philosophy enables me to answer the five main research questions previously mentioned in the introduction chapter:

- 1- How does the rural context affect women's entrepreneurial performance? And do women entrepreneurs have any influence over their rural context?
- 2- What are the main personal and demographic characteristics of Egyptian RWEs?
- 3- What are the various socio-economic conditions prevailing in the Egyptian rural context?
- 4- What are the major barriers and the key supporting factors that hinder/support entrepreneurship among Egyptian rural women?
- 5- What are the key skills that still need to be promoted for best developing entrepreneurial performance among Egyptian rural women?

This chapter begins by discussing my philosophical position and the rationale behind selecting a qualitative as opposed to a quantitative approach is presented in the second section. The third section shows the overarching paradigm/philosophy adopted and its related epistemological and ontological position. The fourth section discusses the essence of phenomenology and justifies why the chosen philosophy best fits this type of research. The contributions of the three main philosophers in the phenomenological school (Husserl, Heidegger and Gadamer) are then presented and a justification is given on why Gadamer's view is deemed conducive in this research. Finally, methodology, methods of data collection and analysis, and the ethical concerns are presented. Figure 5-1 shows the main sections in this chapter.

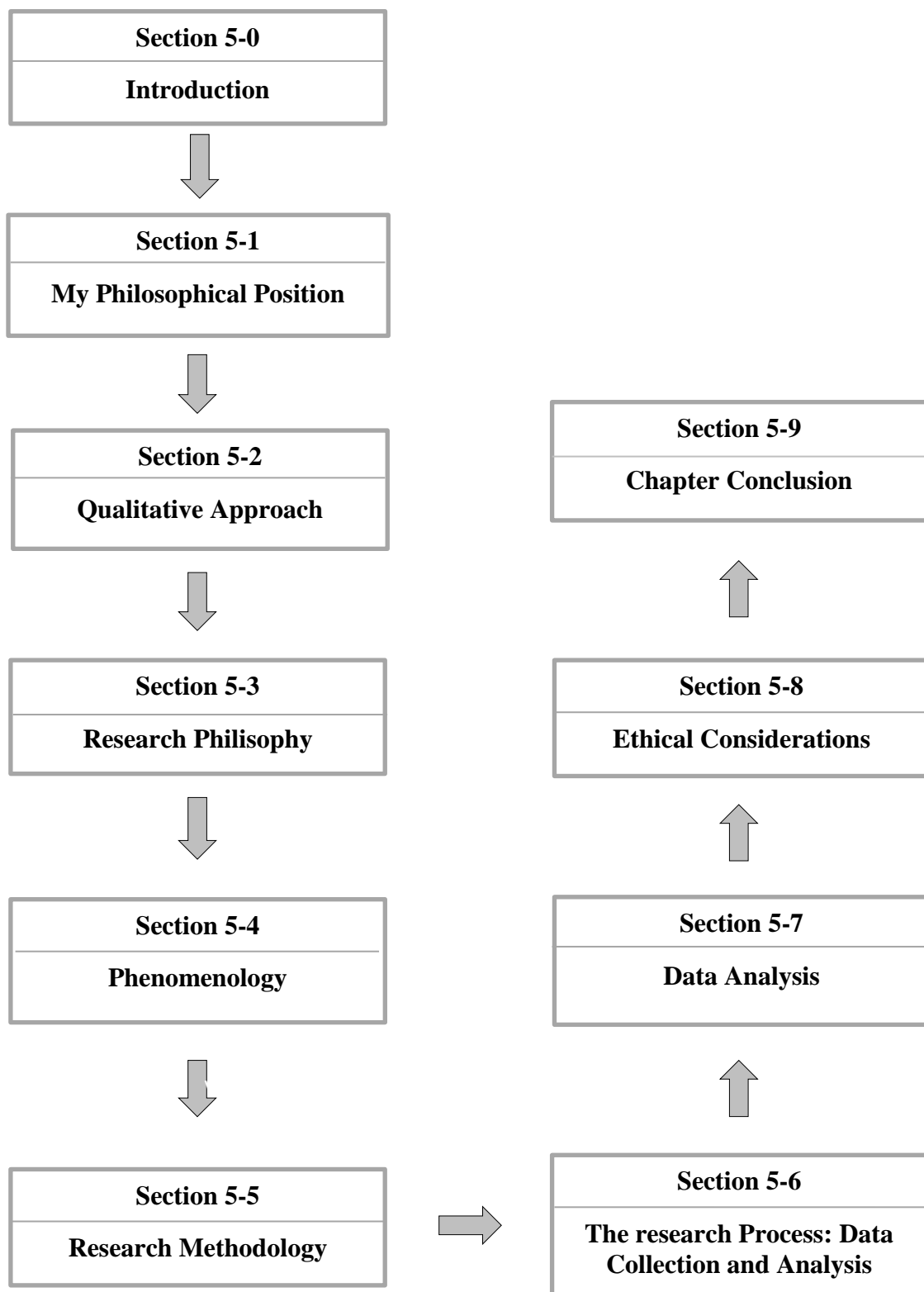


Figure 5-1: Main Sections of Chapter 5

5-1 My Philosophical Position/Road Map

When I started to plan this chapter and before investigating the various overlapping philosophical concepts and research methodologies, I looked closely at the nature of the phenomenon I am investigating in order to acquire realistic information about it. I also considered ‘me’ as a person before a researcher, as my view of the world affects my position in the research. In short, I first established where I stand in relation to my research.

My philosophical position clearly does not emerge from a vacuum, but from my experience, values and beliefs, and personal inspiration. More specifically, my philosophical choices are motivated by my interest in exploring and understanding how entrepreneurial women in a challenging rural context, perform, how they overcome various barriers, and how they interpret their world and build their views and perceptions. Despite being Egyptian, I cannot claim to know much about the adaptive strategies used by these women or to have an in-depth understanding of their real, hard lives. In order to uncover their real life, I believe that listening to those women’s voices and stories through meeting them directly in open and informal conversations and interpreting the information from their own perspectives is the best way to acquire information about their entrepreneurial experiences, with all its challenges and opportunities. It can also enhance my understanding of their actual conditions and help in providing a true picture of their lives in Egyptian rural settings.

Given that the main aim of this research revolves around gaining an in-depth understanding about Egyptian RWEs through investigating how those women see their world, interact with their context and conduct meanings to it, the research is strictly placed as qualitative research, following an interpretive paradigm, and a hermeneutic phenomenological position, as will be fully justified below.

5-2 Qualitative Approach

There are longstanding discussions about the appropriateness of quantitative and qualitative approaches. Broadly, proponents of quantitative research methods, view it as more reliable and precise than qualitative methods (Clark, 1998), which they consider as ambiguous and lacking clear definition (Morgan and Smircich, 1980; Clark, 1998). Qualitative researchers are convinced that their techniques provide them with great flexibility in both data collection and analysis, an advantage that is mostly lacking in the rigid quantitative framework. Approaches such as grounded theory, ethnography, case study and phenomenology show

how qualitative techniques can offer flexibility (Lowder, 2009). Of course, not all researchers are dogmatic in their positions.

In order to accurately choose between qualitative and quantitative methodologies, researchers ought to be clearly aware of the main characteristics and basic assumptions of various approaches. Those who advocate quantitative approaches are generally more concerned about collecting rigid data usually numbers and figures, and using statistical techniques to test validity and significance. They are usually used in cases that need detailed descriptions or call for generalization of results. Ahl (2006) emphasizes that using quantitative analytical techniques such as correlation analysis and t-test not only urge scholars to detect variation by, say, gender; it also strongly implies that the main reasons for such differences lie at the individual level, overlooking the wider social and institutional level. Similarly, Suddaby et al. (2015) argue that despite the value of quantitative techniques in achieving accumulated knowledge for the field, they overlook some rich insights into entrepreneurship. I believe that calculating correlations and numbers will not fulfil the purpose of this research, investigating the reciprocal relationship between women entrepreneurs and their rural context. Additionally, the lack of formal data and statistics about women entrepreneurs in the developing world and especially in Middle Eastern countries, including Egypt, suggests that quantitative techniques are unsuitable (Tambunan, 2009; Caputo et al., 2016).

Conversely, Neergaard and Ulhoi (2007, p.4) suggest that the aim of qualitative research is to ‘develop concepts that enhance the understanding of social phenomena in natural settings, with due emphasis on the meanings, experiences and views of all participants’. Likewise, Ahrens and Chapman (2006, p.823) indicate that ‘qualitative methodology seeks to explore aspects of social order that are not objectively real but are instead subjectively created through the interaction of actors’. Both Hughes (2006) and Kevill et al. (2015) argue that one of the main advantages of qualitative research is providing researchers with a better opportunity to acquire more details about the lived experiences of entrepreneurs and how they attach meanings to their day to day practices. Kevill et al. (2015) argue that entrepreneurs cannot be investigated away from their context. They do not work in a vacuum; various intertwined social, cultural, economic, political and institutional factors finally shape how entrepreneurship is formed, and the qualitative approach can best reflect these complex, related factors.

Dana and Dana (2005) summarize the difference between using qualitative and quantitative techniques in entrepreneurship research by stating that, ‘while a survey may be designed to

test hypotheses about an entrepreneur, qualitative research may be better suited to understanding the entrepreneurs' interaction with the environment' (p.83). While not underestimating the value or importance of using quantitative techniques in entrepreneurship research, which might under certain circumstances provide insightful results, I argue that for obtaining a contextualized understanding of such a multi-layered, dynamic phenomenon, qualitative techniques are more appropriate. I am not intending here to provide results that can be widely generalized; instead I aim to understand entrepreneurship through the eyes of Egyptian rural women and to interpret their vision through the theoretical lens of structuration. In other words, I attempt to answer 'how' and 'why' questions rather than 'what' and 'how many' (Gartner and Birley, 2002; Pratt, 2009). Finally, from a practical perspective and as already mentioned, the absence of formal data and statistics in most Middle Eastern countries, including Egypt, and the high illiteracy rate among Egyptian rural women (86%¹) precludes the use of surveys or questionnaires.

I consider, therefore, that a qualitative approach can be best used to describe the entrepreneurial process in rural areas, and the recursive relationship between women entrepreneurs and their rural context. More clearly, how the Egyptian rural context affects women entrepreneurs and if those women have any influence back on their context.

Based on the above considerations, this research follows an inductive approach which means that 'the patterns, themes, and categories of analysis come from the data; they emerge out of data rather than being decided prior to data collection and analysis' (Patton, 1987, p.150). Inductive research pays more attention to the context and the interacting factors within the environment, so smaller samples are selected and richer contextualized results are anticipated (Saunders et al., 2009), unlike deductive approaches, which rely more heavily on numbers and figures that can be tested quantitatively and which seek to investigate causal relationships through building hypotheses.

5-3 Research Philosophy

The research philosophy and its recognized assumptions reflect an individual's view about the world, or what Weber (1968) termed *Weltanschauung* or world view. This view specifies both the strategy and the method used to implement it, and increases the legitimacy of the investigated field (Saunders et al., 2009). The research philosophy can be seen as a big tent

¹ CAMPAS (Central agency for public mobilizations and statistics) - 2019 reports.
<https://www.capmas.gov.eg/>

that encompasses the development of knowledge and the nature of that knowledge. Pitard (2017) defines it as ‘the basic belief systems or worldviews based on ontological, epistemological and methodological assumptions’ (p.3). For example, choosing a positivist position implies that a researcher is more concerned about reaching facts and correlations best presented by numbers and rigid figures; it also indicates that the research is conducted in a value-free way, where the researcher neither affects nor is affected by the data collection process or the research subject (Saunders et al., 2009). Researchers who take the interpretivist position are supposedly interested in exploring people’s attitudes, motivations and other intangible aspects that are more effectively explored by conversations, interviews and narrative stories i.e soft data.

Hence the categorization and naming of various research paradigms vary according to each philosopher’s view. Crotty (1998) classifies three main schemes: objectivism, constructionism and subjectivism. Burrell and Morgan’s (1979) categories are functionalism, radical structuralism, radical humanism and interpretivism. Creswell (2014) uses four headings: post-positivism, constructivism, transformatism and pragmatism, while Saunders et al. (2009) classify the philosophical paradigms as positivism, interpretivism, realism and pragmatism. Regardless of the number of categories or their nomenclature, generally all fall in the continuum between two *ontological* poles, objectivism and subjectivism. Table 5-1 shows briefly the strengths and weaknesses for both the objective and subjective approaches.

Table 5-1: Strengths and weaknesses of objective and subjective approaches
Reproduced from Neergaard and Ulhoi (2007, p.106)

	Objective approach	Subjective approach
Strengths	<ul style="list-style-type: none"> • Complexity is reduced • Causal connections are more easily made • Suited to the study of behaviour rather than strategic intentions 	<ul style="list-style-type: none"> • Complexities of the social world can be explored • Deeper meanings may be uncovered • Reluctance of entrepreneurs to report may be overcome • May uncover the deeper meanings of strategic intentions
Weaknesses	<ul style="list-style-type: none"> • Conclusions may be simplistic • Nuances or explanations outside conceptual framework may be ignored • Not suited to finding the deeper meanings of strategic intentions 	<ul style="list-style-type: none"> • Research may conclude without any clear findings or contribution to practice or policy.

After mentioning briefly the different paradigms adapted by various philosophers and the key strengths and weaknesses of the two main ontological poles (subjective and objective), a justification is given below for selecting interpretivism as the main philosophy in this research.

Interpretivism mainly aims at understanding people's behaviour and viewing social phenomena from a holistic view through penetrating people's lives to see their actual realities and explore their interpretations to this reality (Saunders et al., 2009; Leitch et al, 2010). Hence, adapting an interpretivist perspective enables me to answer the research question, and achieve the main research objective. Additionally, choosing interpretivism as a philosophy gives me more freedom in grasping whatever meaning emerges from interviewees' responses as I am not aiming to search for causes to specific actions or to test an earlier - formulated hypothesis, but to use the respondent's interpretations as a lens to see their world and listen to their subjective experience.

From a theoretical perspective, my adopted theory (structuration) is also reflected in specifying the chosen philosophy. Undoubtedly, the 'duality' which is the essence of structuration offers insights into how I should view my research phenomenon. According to Giddens (1984), entrepreneurs are agents who mutually interact with their context; through this mutual interaction, their structure can be enhanced, modified or rejected. So both the context and the recursive relations between entrepreneurs and their context are keys to understanding the phenomenon under investigation. This dynamic relationship can best be seen through an interpretive perspective; as this perspective views the social world from the lens of intentionality not causality; only through interactions and relationships social actions can be analysed and understood (Packard, 2017). The concept of intentionality is also clearly highlighted in Giddens' description to agents as 'knowledgeable'; agents are not passive yet they possess the ability to affect their social structure and in Stones' (2005) quadripartite framework (agency) which means the actual real actions taken by agents not their intentions to act.

Hence, based on the nature of the investigated phenomenon, my personal inspiration and my chosen theoretical lens, interpretivism is the philosophy I am most comfortable with in this research. But, to obtain a complete picture about it, I need to consider both ontology and epistemology and how I understand these concepts.

5-3-1 The Research Ontological and Epistemological Position.

Ontology is how the researcher's view of the world operates, or how the researcher views the nature of reality. The social world is seen through objectivism as hard, external, objective reality with a greater tendency for generalizing results. Objectivist researchers usually use the positivist paradigm and follow the philosophical position of natural scientists; they also place more value on descriptions and clarifications which are largely bounded within previously stated hypotheses or theories, with considerable space maintained between these researchers and the phenomenon under investigation.

Researchers who follow subjectivist approaches attempt to understand research phenomena through understanding how people build, change or interpret their world (Burrell and Morgan, 1992). In other words, they argue that social phenomena are formed from both the perceptions and actions of the social actors (Saunders et al., 2009). Subjectivists lean towards interpretivist and constructionist paradigms (Saunders et al., 2009) which indicate that meanings are humanly constructed; the meanings people attach to their world are highly dependent on various factors within their contexts, such as spatial, cultural and economic factors. Consequently, it is common to find that each individual attaches a unique meaning to his/her surrounding world, and these meanings vary according to the situations or factors faced (Loftus, 2006).

With the same logic, the field of entrepreneurship has long been dominated by an ontological debate on the nature of entrepreneurial opportunities: are they objective or subjective phenomena. Supporters of the objective view (Shane and Venkataraman, 2000; Kirzner, 2009; Shane, 2012) hold the belief that opportunities are objectively 'real'; they exist and are already there regardless of the agent or the surrounding context, only waiting to be discovered through following certain steps. This perspective returns the emergence of entrepreneurial opportunities back to an unequal position in the market. Proponents of subjective or sometimes called creation view, headed by Schumpeter (1934), see opportunities as mainly arising from the cognitive and social structure (Rubleske and Berente, 2017). Alvarez et al. (2012) argue that seeing entrepreneurial opportunities from a subjective angle suggests that they are the result of internal or endogenous factors mainly related to individuals and their traits. In short, viewing entrepreneurship subjectively means that it is the outcome of the interpretation that entrepreneurs give to the interaction between them, their context and their consciousness and this is the view that suitably matches this research.

An ontological position always affects how the research phenomenon is perceived epistemologically. Epistemology is related to the researcher's view of what is considered acceptable knowledge in the study domain and to his/her role in research. The chosen research philosophy, based on both the research questions and the nature of the phenomenon under investigation specifies to a large extent the epistemological position of the research. Morgan (2014) argues that the two dominating epistemological positions in social research are positivist and constructivist/interpretivist. The former implies that the world exists apart from our cognition or understanding to it. Epistemologically, a positivist position calls for a separation between the investigated phenomenon and the researcher who is in charge of the investigation (Laverty, 2003). From an interpretivist/constructivist perspective, the world is constructed in terms of our conception of it; it accepts the application of subjective meaning to social phenomena. Epistemologically, an interpretivist position entails a relationship between the researcher and the phenomenon; this relationship is the main source of meaning and rigour in findings (Laverty, 2003).

As already mentioned, an epistemological position is also related to specifying the role of the researcher. Generally, qualitative techniques demand a more active role for researchers; they are seen as an integral part of the research process (Cooper and Schindler, 2006; Zeed, 2015). In line with my qualitative research type and with my subjective ontological position, my epistemological stance is summarized as follows:

- Data are gained from interpreting entrepreneurs' actual life experiences or the experiences of other stakeholders closely related to entrepreneurship in the rural context.
- Based on the data thus collected, my role as a researcher is an active one that calls for more interaction with respondents to solicit richer data about their experiences. Face-to-face interviews can be seen as an effective technique to allow interviewees to express their feelings and perceptions clearly and my role as researcher is to give them the opportunity to talk spontaneously with minimal interruption, only if clarification is needed.

In short, based on this epistemological and ontological position, I argue that using an interpretivist paradigm provides an enriched understanding of the various contextual factors (economic, cultural, political, institutional, etc.) shaping female entrepreneurship in a rural context; it best matches the multi-faceted nature of the phenomenon under investigation. Ontologically, entrepreneurship is constructed as a result of the mutual interaction between

women entrepreneurs and their context. Epistemologically, any separation between my views and the phenomenon under investigation will not truly reflect the core essence of this phenomenon.

Despite the advantage of interpretivism in gaining in-depth knowledge about social phenomena, certain characteristics make it alone not wholly appropriate for this research. Interpretivism largely overlooks blending the objective and subjective meanings. Schwandt (1994: pp.223-224) clearly shows this by arguing that interpretivism is, ‘drawing a line between the object of investigation and investigator. The paradox of how to develop an objective interpretive science of subjective human experience thus arises’. Studying female entrepreneurs involves not only a clear subjective aspect but also an objective side that cannot be overlooked or discussed separately; so a supportive approach is needed to highlight the human/subjective aspects of the story. Saunders et al. (2009) argue that one of the biggest challenges facing researchers using the interpretivist philosophy is how they can enter the interviewees’ world and see it themselves. I argue that using phenomenology, and particularly hermeneutic phenomenology, can largely avoid this pitfall, and fulfil the research aims and answer its questions. The next section provides more insights about phenomenology and its link to entrepreneurship research.

5-4 Phenomenology

There is no single definition of the term phenomenology; it is defined according to the different position of each researcher. Literally, phenomenology means a ‘study or description of phenomena’ (Pettit, 1969). Generally, it is the study of human experience or ‘the life world’ (Van Manen, 2016). Cope (2005) explains that the essence of the phenomenological stance is to study people’s experience subjectively, in the same way as the people actually experience it. This can be simply done by investigating and describing the various meanings and clarifications people attach to their experience. By this logic, phenomena or objects do not have a separate existence; instead they exist only through the meanings people give to them (Berglund, 2007). Hence, most definitions of phenomenology revolve around the ability to interpret life phenomena based on the participants’ consciousness of reality in order to reach the essence of the investigated objects (Moustakas, 1994; Sokolowski, 2000; Berglund, 2007; Raco and Tanod, 2014).

Phenomenologists have a special view to human mind and the way people perceive reality. For example, to adherents of the Cartesian school, people’s minds are passive interpreters of

what they encounter in their lives. Phenomenologists, however, reject this and argue that people perceive their world and their surrounding objects through the meanings they attach to them, or how they experience and interpret them. According to this approach, reality is not discovered, but is interpreted from people's experience and their interaction with their context. Berglund (2007) precisely justifies the appropriateness of phenomenological approach in a young discipline like entrepreneurship, arguing that it can help substantially in exploring and enriching theoretical bases through examining the ways entrepreneurs describe, interpret or interact with their context. He adds that using phenomenology in entrepreneurship research can help to a large extent in *capturing* and *communicating* the meaning of experiences entrepreneurs have during their daily activities.

In line with various researchers (Higgs, 2001; Cope, 2005; Berglund 2007; Abebrese, 2014; Burrell and Morgan, 2017) who view phenomenology with its deep focus on interpreting people experiences a perfectly matching methodology with the interpretive paradigm; phenomenology will be used here as the main research methodology. The following section shows in more detail why phenomenology is deemed appropriate to entrepreneurship research generally and to this research in particular.

5-4-1 Entrepreneurship and Phenomenology

Various researchers (Gartner 2001; Grant and Perren, 2002, Bjerke 2007) assert that understanding entrepreneurship cannot be undertaken without a thorough understanding of the underpinning philosophy or the epistemological position adopted in entrepreneurship research, so that each study starts from a clear philosophical position. Abebrese (2014) argues that finding an appropriate paradigm for an emerging and yet unclearly bounded field like entrepreneurship is not an easy task. He adds that even entrepreneurs' experiences within the field vary substantially according to the context, either on a macro, meso or micro level. Similarly, Fayolle et al. (2015) argue that the future of women's entrepreneurship is highly determined by their interactive relation with their surrounding context. Hence, obtaining a closer view about women entrepreneurship and entrepreneurs' development can be best gained from entrepreneurs themselves as they are the only ones who live the experience, with all its ups and downs, and so are the most efficient people to realistically describe it.

Cantillon writing in 1755 was one of the earliest researchers who advocate the functionalist view of entrepreneurship. According to this view, entrepreneurship was seen as an economic phenomenon closely attached to rationalized thinking, profit targets and business plans. Despite the benefits that this economic view can reveal, another influential perspective has

doubts about understanding 'people's unique experience'. For example, which criteria or measure makes X a successful entrepreneur and Y not, despite sharing the same context and sometimes living in the same demographic area. In line with Sayer (2000, p.58) that 'a particular mechanism can produce completely different actions at different times, and inversely the same event can have completely different causes', I argue that how a female entrepreneur interacts with her surroundings may result in a totally different outcome when compared to another woman existing in the same context. Focusing on this thesis research phenomenon, we might find two rural Egyptian women living in the same village perform very differently. Their entrepreneurial variations come not only from their personal characteristics, but also from how each of them interacts with her surrounding and views her world. Her view consequently specifies both her present and future actions. Hence, I argue that the differences in entrepreneurial performance cannot be solely discovered by economic theories or by only studying people's personal characteristics, but is best achieved by examining their ways of interaction with their surroundings and by exploring how they interpret the various stimuli they face during this interaction.

Additionally, I am convinced that using a phenomenological rationale in entrepreneurship research can free the domain from the long-standing debate and common ontological classification of the world into agent and structure, subject and object, and perceptions or clear actions. The idea of phenomenology stands aside from this paradox and shows that restricting this debate in a rigid theoretical frame and interpreting it through this theoretical lens is the problem. Instead, researchers need to free themselves from any limitations and only view people through their actual lived experiences. In other words, according to phenomenology, entrepreneurship should be only viewed through the entrepreneurs' eyes; 'agency' or the ability of entrepreneurs to interact and influence their contexts, should be more valued. Raco and Tanod (2014) highlight this meaning by indicating that phenomenology does not deal with individuals (entrepreneurs) as given, but as active agents and through their interpretation real knowledge can be gained. In a similar vein, Cope (2005) implies that the nature of entrepreneurship that mainly emerges from entrepreneurs' various acts and practices matches the essence of the phenomenological paradigm, which views individuals' life experience and their perceptions as the main source for understanding social phenomena. Similarly, Abebrese (2014) defends the suitability of the phenomenological approach to examine entrepreneurship by arguing that since entrepreneurship involves various subjective and personal factors best understood from people who experienced the

phenomena themselves, so phenomenology can be a suitable philosophical tent and an appropriate methodology to find a deeper understanding about entrepreneurs and their lives.

My aim is not only the mere shift from the economic perspective of entrepreneurship to a more societal, cultural or institutional one. The important point is how those dimensions merge into a coherent collective frame without losing the details of the big picture. More clearly, my aim is to try and understand women entrepreneurs' subjective realities derived and narrated from their own perceptions in order to reach a meaningful interpretation of their actions, motives and intentions. So, the purpose of using the phenomenological stance here is to collect rich data about RWEs and their contexts; to portray their experience as they see it with all its pros and cons.

In brief, using a phenomenological approach allows researchers to gain deeper insights into the entrepreneurs' actual life experiences, as they emerge from their life stories, with due attention to the cases' in-depth details. Knowledge about entrepreneurship reality is gained from *inside*, through the interpretations of people who actually live the experience (Flyvbjerg, 2001; Berglund, 2015). In a different vein, using the phenomenological philosophy responds to the long and various calls for more contextualization in entrepreneurship research (Steyaert and Katz, 2004; Zahra, 2007; Welter 2011; Anderson et al. 2012; Korsgaard et al., 2015b), and fulfils this research-wide aim of providing a more contextualized view of Egyptian women entrepreneurs. Accordingly, I argue that phenomenology can significantly enhance the understanding of the essence of RWEs and their perceptions about their careers, future potential and possible threats.

After showing the suitability of phenomenology for studying this research phenomenon, it is worth remembering that phenomenology is not a rigid approach or a static way of thinking, but is best seen as a flexible methodology that has various 'phenomenological movements' (Cope, 2005). Husserl, Heidegger and Gadamer are regarded as perhaps the three main important philosophers in the phenomenological school and each makes a clear contribution to the discourse of phenomenological thinking. Thus the following sections present briefly the contribution for each of them and the similarities and differences between Husserl's transcendental phenomenology and the hermeneutic phenomenology of Heidegger and Gadamer and justify the suitability of the latter.

5-4-2 Husserl (1859-1938) - Transcendental Phenomenology

Edmund Husserl was a mathematician who was more interested in philosophy than mathematics. He is widely referred to as ‘the father of modern phenomenology’ (Berglund, 2007) or ‘the fountainhead of phenomenology in the twentieth century’ (Vandenberg, 1997, p.11). Husserl’s views stem mainly from his rejection of scientific methods as valid ways of providing true realistic knowledge on social phenomena (Berglund, 2007). He criticizes the heavy focus of psychologists on measuring objective truth and their dependence on operational definitions at the expense of realizing the actual individual experienced lives (Berglund, 2007). With the same logic, he refutes the idea of Cartesian dualism that views reality as something separate from individuals, but considers people’s perceptions and consciousness as the main influencers that affect how people perceive their reality (Refai et al., 2015). Abebrese (2014) explains that Husserl’s aims are basically epistemological as they seek to return actual knowledge back to people’s experience.

Husserl does not see reality in its objective nature only, but argues that beside this objective existence reality still needs to be seen from a wider perspective that considers both people’s perceptions and consciousness about their natural attitude as a complement to what exists in the life world (Abebrese, 2014). This transformation shifts the natural attitude to a philosophical or transcendental one that focuses on the essence of people’s behaviour (Moran, 2002). Husserl’s transcendental phenomenology can be best explained as being supported by three pillars: consciousness, intentionality and reduction/bracketing.

According to Husserl, studying a certain phenomenon should be conducted through examining how it appears to people’s consciousness (Berglund, 2007; Koch, 2008). The way consciousness is structured and how these structures contribute to providing meanings to the world was for a time one of his focal points (Dreyfus, 1991). He tried to discover these structures through exploring ‘essences’ which give objects a meaning. This consciousness emerged from the interaction between people and the world (Valle et al., 1989), consequently providing a holistic view about people’s experience (Berglund, 2007).

He further asserted that consciousness is deliberate or intentional. Lavery (2003) succinctly explains “intentionality of consciousness” as ‘a process where the mind is directed toward objects of study’ (p.23). Moran (2002, p.16) exemplifies this idea by stating that ‘every act of loving is a loving of something, every act of seeing is a seeing of something’. Similarly, Abebrese (2014) states that ‘intentionality’ means that this consciousness should be directed to a certain phenomenon or specific object. Hence, following phenomenological logic no

separation should be made between one's experience and what is really experienced (Cope, 2005).

The last and most debated of Husserl's pillars is 'bracketing' or 'reduction'. The process of investigating phenomena in a deeper way through a bracketing or *epoche* technique is called *ideatic process* (Raco and Tanod, 2014). *Epoche* is a Greek word which means 'stay away from or abstain' (Groenewald, 2004, p.13). Bracketing, which is considered the cornerstone of Husserl's phenomenological approach, means that all presuppositions, prejudgments and ideas for both participants and researchers should be suspended to enable them to see the reality as it is and to avoid any form of bias (Moran, 2002; Cope, 2005; Berglund, 2007; Abebrese, 2014). In short, Husserl sees that the best way to investigate the main essence of a phenomenon and to view things clearly without any presupposed judgments is to bracket any contingent aspects related to this phenomenon and to look at it only from the angle of people's experience (Cope, 2005; Berglund, 2007; Raco and Tanod, 2014). Bracketing is one of the most criticized notions in Husserl's phenomenology and is considered the key premise that clearly distinguishes it from Heidegger's hermeneutic phenomenology.

5-4-3 Heidegger (1889-1976) - Hermeneutic Phenomenology

Martin Heidegger, one of Husserl's students, agreed with his professor on the importance of viewing the world's phenomena in a wide, holistic way through examining people's experience of experiencing; however, he did not support the idea of bracketing as a way of acquiring true knowledge (Dreyfus, 1999; Berglund, 2007). Both Heidegger and Husserl settled on using more 'human science' rather than 'natural science' approaches to understanding people's experiences, and both were convinced that understanding life phenomena is best achieved through understanding the meaning people attach to these phenomena. This way of understanding reality follows a 'bottom-up approach with value returning back to the things themselves as they are perceived by people who experience them (Berglund, 2007).

The key difference between Heidegger and Husserl is that the latter focuses on describing the subjective life world and people's experiences away from the surrounding objects through emphasizing bracketing and the role of intentional consciousness. In contrast, Heidegger, an existential phenomenologist, refutes the separation idea between people and their world (bracketing) and advocates *Dasein* which is 'the situated meaning of a human in the world'. He places more value on 'interconnectedness of human beings to the world' and selects the hermeneutic approach as his main research method (Abebrese, 2014, p.9).

Heidegger asserts that understanding the human world should be part and parcel of understanding people themselves (Jones, 1975); therefore, consciousness cannot be separated from the world (Refai, 2012). According to Heidegger, people live in their natural world, interacting and responding to the various external factors, and only through examining how people interact with their outside world naturally can we reach the core of people's experience (Cope, 2005; Berglund, 2007). Knowledge in this case can only be gained through investigating people's daily practices and their background experiences (Racher and Rbinson, 2003; Berglund 2007; Abebrese, 2014). Heidegger summarizes his key idea in a few words: 'being in the world'.

Heidegger uses the 'hermeneutic cycle' to show how meanings are socially constructed. Abebrese (2014, p.11) explains this cycle by stating that 'understanding is reciprocal activity, and the present may only be understood in terms of the past and the past in terms of the present'. Racher and Rabinson (2003) argue that Heidegger's claim for a hermeneutic cycle can be best seen as a modification of Husserl's idea of bracketing. More clearly, Heidegger highlights the idea of interconnection between people and their living world; people are connected and constructed by their world, and simultaneously their behaviours and practices reshape/reconstruct the world they live in (Racher and Rabinson, 2003; Koch, 2008; Abebrese, 2014). So, Heidegger shifts the focus of realizing the meanings of things by moving from dependence on individual consciousness to a wider perspective incorporating more contextual factors in the interpretation. For example, the meaning of a certain phenomenon, such as RWEs, should be built on how we connect it to other meaningful things (autonomy, development, sustainability, profits) as well as the various circumstances in which they are embedded (networks, culture, gender, religion, norms).

5-4-4 Hans-George Gadamer (1975-1996) - Hermeneutic Phenomenology

Gadamer was one of Heidegger's students and a main supporter to his hermeneutic thinking. For Gadamer, both phenomenology and hermeneutic are closely attached as they are both focusing on describing the process that meaning develops through (Moran, 2002). Same as Heidegger, Gadamer (1976) rejected the notion of 'bracketing' proposed by Husserl and alternatively proposed 'fusion of horizons' to be used as a more practical base for the interpretation process. Gadamer expanded the notion of *understanding* discussed by earlier hermeneutic researchers and stresses on the role of language in both interpretation and for reaching a fuller understanding for any researched phenomenon (Moran, 2002; De sales, 2003).

Abebrese (2014) argues that by horizon Gadamer means ‘the background of various assumptions, ideas, meanings, and experiences that one has in living’ (p.14). In other words, the person’s horizon is the limits he/she can see or understand. Gadamer (1976) see that every subject or object in a study has his own distinctive horizon which is largely shaped by his historical background. Nevertheless, our horizon is not only bounded to things closely related to our conscious, other things external to our horizon also has an effect in framing our horizon. In other words, every person horizon (understanding) is somehow linked to others horizons (interconnectedness). Understanding thus happens when both the horizon of the researcher and the horizon of the participants combine/merge in dialectical interface (fusion) for the aim of reaching a common horizon/view that specifies where the commonalities and the differences between the two horizons.

The interpretation process is also specified by both the intersecting and the separate horizon of interacting people (Abebrese, 2014). The interpretive process here is not linear, but rather relational or cyclic, where the researcher moves back and forth between the whole and its parts. More specifically, between his/her own understanding which emerges mainly from his/her own experience and what the literature tells him/her and between what the data from the respondents tell him/her which accordingly re-modify understanding based on the new insights provided. Lopez and Willis (2004) argue that Gadamer ‘fusion of horizons’ acts similar to Heidegger’s concept ‘co-constitutionality’ or the ‘hermeneutic cycle’ which means that final meaning interpretive researchers reach is a mix between the meanings expressed by the researcher and those expressed by his participants. Wojnar and Swanson (2007, p.175) succinctly explain the purpose from the hermeneutic inquiry as to ‘identify the participant’s meanings from the blend of the researcher’s understanding of the phenomenon, participating-generated information, and data obtained from other relevant sources’.

To simplify that and go back to this research investigated phenomenon, let’s consider for example a rural woman who just started thinking to launch a new entrepreneurial venture and ask for a loan for this purpose. Each of the financial agent and the woman has their own horizon. The rural woman is worried from high interest rate and accountability if she failed to repay. On the other side, the financial representative (stakeholder) has a stereotype that most women are less professional, lack business experience and has no future plans. After the formal meeting held, each one of them is left with a new shared horizon which Gadamer called ‘fusion of horizon’. The concept that will be used later in guiding both the analysis process and in developing the research discussion.

Finally, after introducing the main essence of hermeneutic phenomenology and the basic similarities and differences between it and transcendental phenomenology, the next section justifies why the hermeneutic perspective is chosen.

5-4-5 Entrepreneurship and Hermeneutic Phenomenology

As previously discussed, reality is seen from the phenomenological perspective as it emerges in people's conscious minds. Heidegger sees the heart of reality as only being revealed through viewing it as embedded in its historical, cultural and social context. I select the hermeneutic phenomenology for two main reasons: empirical and theoretical.

On the empirical level, investigating Egyptian women entrepreneurs in their bounded rural settings enhances the importance of contextual factors in realistically investigating the phenomenon. This situation supports rejecting Husserl's bracketing, and supports Heidegger's and Gadamer's hermeneutic phenomenology that investigates 'the situated meaning of a human in the world'. How can we track the onward or backward steps of an entrepreneurial woman without looking at the religious and social constraints imposed on her? How can we claim that our investigation is coherent and on a grounded basis if we overlook how societal values enhance the perception of women only as wives and mothers prior to their being successful entrepreneurs or business partners?

From the theoretical level, Giddens considers hermeneutics as a central concept to understand relational interactions through his notion 'double hermeneutics' which he conceptualizes as 'mutual interpretive interplay between social science and those whose activities compose its subject matter' (p. xxxii). He further explains it by describing all social actors () as social theorists, who change their theories according to their experience. For Giddens social sciences not only study what people do, but also clarifies how those people comprehend and interpret their world which accordingly reshapes their structures. As such, and following my research theoretical underpinning, I consider hermeneutics as my main methodological approach (as will be shown in detail later) by looking in particular at Gadamer's hermeneutic phenomenology and his notion of 'fusion of horizons', particularly considering that the latter captures the phenomenon of 'double hermeneutics' and its dynamics.

Additionally, the essence of structuration theory is 'duality' between agent and structure, as shown in the previous chapter. Entrepreneurs cannot be addressed away from their context, and context is also influenced by entrepreneurs' actions; this relationship strengthens entrepreneurship embeddedness. Using the same logic, it is obvious that hermeneutic

phenomenology views individuals' worlds as a result of people's interaction with their historical, cultural backgrounds. Cope (2005) argues that any attempts to separate consciousness and matter, reality and appearance contradict the essence of phenomenology; and that simultaneous investigation of participants' experience with objective reality is strongly encouraged. The hermeneutic approach clearly highlights the interacting mechanism between individuals (agents) and their external world (structure). Even Stones (2005, p.7) explicitly includes the role of the hermeneutic view in his enhanced structuration view: '[The] networks of relevant relationships can be researched and investigated more or less conventionally, or more or less on the basis of the structural-hermeneutic diagnostics at the heart of structuration'.

In this sense, structuration theory can be argued to have a strong base built upon the hermeneutic perspective and that that hermeneutic considerations are at the heart of the structuration process: agents (women entrepreneurs) through their daily actions attempt to influence with varying degrees of success their social structure (rural context) and this modified social context consequently affects the agent: an iterative process. So, in both ways, interpretation is in action; it clarifies how agents interpret their world and perceive their experience, and how the structure puts other influences on agents.

The next sections describe the research methodology adapted, data collection and analysis, and the ethical considerations.

5-5 Research Methodology

The methodology followed is simply defined by Crotty (1988, p.7) as 'the strategy or plan of actions'; it can be seen as the procedures used to answer the research question or solve its research problem. Yin (2003, p.20) defined it as 'the logical sequence that connects the empirical data to a study's initial questions and, ultimately, to its conclusions'. The methodological strategy encompasses how and which kind of data is gathered and analysed, and what is the appropriate method for conducting the research. The choice of the appropriate research methodology must be highly dependent on the nature of the study. In other words, selecting a specific methodology should not be a target in itself, but contingent on the investigated phenomenon (Morgan and Smircich, 1980; Lowder, 2009).

As previously mentioned, this research does not view entrepreneurship through a rigid objective lens that entails the presence of a single reality; rather, it shows how entrepreneurial practices are experienced in the Egyptian rural context and how they vary according to the

perceptions of each woman entrepreneur. The study context in this type of research should be viewed as a social reality that can be best discovered through researcher observation and precise interpretation of the participants' responses. Hence, a more embedded, closer view is required, if a deeper picture of the investigated phenomenon is needed. Field study research is conducive to obtaining this kind of data. Through using interviews and conversations with targeted participants in the field, in-depth views about the context can be gained and more coherent, realistic views about entrepreneurship in the Egyptian rural context can be obtained.

Given the appropriateness of field research, a more specific methodology is still required. The phenomenological method was chosen as suitably comprehensive to complement the field study. The qualitative phenomenological methodology has the advantage of giving the respondents the chance to express their feelings, attitudes and perspectives, and it is especially appropriate when the actions or events are well understood in their own context (Hughes, 2006), as in this research. The focus here is not only on identifying relations between entrepreneurs and their context, but also on exploring people's experiences, which is more effective in reflecting the subject's reality (Morgan and Smircich, 1980; Huberman and Miles, 1994; Conger, 1998; Rolfe, 2006).

Transforming the phenomenological philosophy into a method is commonly named scientific methodology or applied methodology (Giorgi, 2010). Various studies in different disciplines used phenomenology as their main methodological method e.g. Refai et al. (2015) used it in enterprise education, Wojnar and Swanson (2007) in advancing nursing knowledge and Berglund (2007), Lowder (2009) and Raco and Tanod (2014) in entrepreneurship research. Raco and Tanod (2014) argue that it focuses on a seldom explored aspect of entrepreneurship research, the 'entrepreneurs' lived experience'. Through this method, participants are seen as the main source of data and the researcher's role is to pick up this data with minimal interference and try to interpret it in a meaningful way that suits scientific domains. Berglund (2007) also argues that the phenomenological methodology can provide researchers with a rich view of how entrepreneurs see their activities from the perspective of their lived experiences. He asserts that the idea of live experience which is seen as a main cornerstone in phenomenological thinking is seen as a rich concept best fitted with the nature of entrepreneurship. Lowder (2009) argues that the best approach to realistically reflect the entrepreneurial success factor and enhance understanding of the entrepreneurs' human experience is the phenomenological qualitative approach.

Based on the above, I argue that investigating Egyptian RWEs from this perspective, especially with the wide political and economic unrest in Egypt over the last few years, can, dramatically help in exploring the various hidden aspects in these women's lives that could hardly be shown by using numerical values or statistical reports issued by various governmental institutions. More particularly, using Gadamer's phenomenology as a methodology enables me first to explore the 'insider' perspective of the Egyptian RWEs and secondly, to reach a common understanding between me as a researcher, agents (rural women), stakeholders, and structure (social, economic, political). It is essential to realise how and where my horizon fuse in order to explore challenges, drivers and barriers. This exploration can accordingly help me in making recommendations for further development in the rural entrepreneurship field.

5-6 The Research Process: Data Collection and Analysis

The unit of analysis used in this research is discussed with a brief comment on the empirical context. The pilot study is described, and how it affects the type of interview to be used in the full study. The sampling technique, type of interview and thematic analysis of the data are introduced.

5-6-1 Unit of Analysis

Accurately identifying the appropriate unit of analysis remains a controversial issue, although some fields of study readily identify it, e.g. transaction cost economics use transactions. Other disciplines, such as strategic management and entrepreneurship, still have only a vague idea about the appropriate unit to be used (Klein and Foss, 2008). Given that the core of entrepreneurship is finding, evaluating and exploiting opportunities (Shane and Venkatamaran, 2000), so various voices have suggested opportunities as the unit of analysis. However, it focuses only on entrepreneurship from the economic point of view, or as a functional activity, overlooking both the role of entrepreneurs and the context in shaping the entrepreneurship phenomenon (Klein and Foss, 2008).

The literature review indicated two broad categories used in classifying the unit of analysis, the micro and macro levels. The former considers entrepreneurs or firms as the main unit of analysis, while the latter uses the larger context (local, regional, national) as the focal point of analysis (Davidsson and Wiklund, 2007; McKeever et al., 2014). Entrepreneurship, as a complex, multi-faceted phenomenon, has encouraged various researchers to adapt multi-level analysis (Davidsson and Wiklund, 2007); each level enhances the understanding of the

phenomenon. Nevertheless, it is the micro level that dominates, as it is conveniently available and clear.

De Bruin et al (2007) see that using multi-level analysis or a distinctive/unconventional unit of analysis can enhance research into women and their small ventures. Low and MacMillan (1988) in a leading article called for more use of multi-level analysis. They defined entrepreneurship as ‘creation of new enterprise’ and saw its main goal as explaining and facilitating the role of new businesses in developing economies. This perspective supports various calls to consider both the micro and macro level of analysis in entrepreneurship research. The study concludes that most researchers focusing on a single level of analysis. Similarly, Chandler and Lyon (2001) argue that only few entrepreneurship studies focus on multi-level or cross-level analysis, mainly because of the length of time needed for conducting multi-level research and the relative complexity of the process which might lead to a high level of errors that negatively affect the overall validity of the research.

Despite these previous calls for using more than one unit of analysis, I believe that the best unit of analysis is the one which precisely reflects the nature of the research phenomenon. It is not an issue of using single vs. multiple unit of analysis; what is more important is how the unit of analysis actually reflects the nature of the phenomenon under investigation. Given that the main aim of this research is investigating the reciprocal relationship between RWEs and their socio-economic context, my unit of analysis is this dynamic relationship itself.

I believe that focusing on the recursive relationship between women entrepreneurs and their rural context can provide rich insights into the actual conditions they experience and the best ways in which we can support them. Using this relationship as the unit of analysis does not mean that the entrepreneur as a person with distinctive characteristics (risk taking, innovativeness, etc.) will be overlooked, nor that the contextual dimensions (social, economic, political) will be discarded. What I am concerned with is how those relations interact to shape the final level of entrepreneurship experienced in the rural Egyptian context. In this regard, we respond to De Bruin et al.’s (2007) call for using a distinctive unit of analysis, as outlined above. We also respond to Smallbone and Welter’s (2006) insights into the importance of investigating entrepreneurial activities as a process between the entrepreneurs, their ventures and the larger environment; and to the recent research by Gaddefors and Anderson (2017) which uses context as the main unit of analysis and consequently widens the scope of the research from the emphasis on the entrepreneurs or the expected outcomes of their activities

to a more contextualized view stressing the role of context in shaping the entrepreneurship phenomenon.

5-6-2 Pilot Study

A pilot study, or feasibility study, is carried out on a small scale in order to explore how the main empirical study will proceed, before starting the actual data collection phase. It is also used to predict potential weaknesses in the study design at an early stage, and to identify an appropriate sampling strategy (Teijlingen and Hundley, 2005). In February 2016, I conducted pilot studies with three Egyptian RWEs before commencing the actual data collection phase. My main aim at this stage was to gain hands-on experience.

I used structured interviews in the first two cases as I was worried about missing important aspects and was not fully confident about how the interviews would proceed. However, I felt that being so structured made the interviewees uncomfortable and reserved in their responses, so I used the semi-structured technique for the third interview. As expected, this helped to melt the ice between me and the respondent, who provided richer information. This last interview has been written up as an exploratory research paper and was presented at the ISBE conference (Paris, 2016). So, I decided to continue with semi-structured interviews in the main data collection phase.

5-6-3 The Empirical Context

The study was conducted in two governorates¹, Sharkia and Aswan. Sharkia is the third largest governorate in Egypt in terms of population, after Cairo and Giza, with 7.4 million people in 2019 (3.8 million males and 3.6 million females). Rural areas constitute around 76% of the total area with a population of 5.6 million against only 1.8 million in urban areas (Campas, 2019)².

My decision to choose Sharkia as one of my main contexts was driven by two considerations. First, it is one of the largest governorates with a high proportion of rural areas, providing a wide scope. Secondly, I was born and lived there for almost 25 years before moving to Cairo. I am therefore familiar with the context and local environment of people, which makes it easier to contact them and conduct interviews.

¹ An administrative division of a country. It is headed by a governor. As English-speaking nations tend to call regions administered by governors either states or provinces, the term governorate is often used in translation from non-English-speaking administrations.

² https://www.capmas.gov.eg/Pages/StaticPages.aspx?page_id=5035.

Aswan, the second study context, is located in Upper Egypt (south Egypt) and is famous for its tourist destinations and pharaonic temples and monuments. Its total population in January 2019 was 1.5 million (778,827 males and 753,573 females). The reason for selecting Aswan is my keen to explore any socio-economic variation between Upper (Aswan) and Lower (Sharkia) Egyptian environments, which can enrich the findings and show how context can play a major role in entrepreneurial performance. The location of Sharkia and Aswan is shown in the map in figure 5-2.



Figure 5-2: Locations of Sharkia and Aswan governorates on the Egyptian map

5-6-4 Sampling

Sampling techniques are broadly categorized into two groups: probability and non-probability. The former means that each element in the population has an equal probability of being selected. Examples are simple, stratified, cluster and systematic random sampling. Non-probability sampling does not need to be representative; it only requires a certain logic/rationale for deciding which cases/samples to select. For example, quote, snowballing, judgement/purposeful, and convenience sampling (Taherdoost, 2016). These types are more commonly used in case study approaches and qualitative research. Given the social nature of our investigated phenomenon and the chosen hermeneutic phenomenological approach, I select non-probability sampling, and more specifically the purposeful and snowballing techniques, as justified below.

Data was gathered from two main groups of respondents in 2017/2018. The first group comprised stakeholders with an interest in the position of rural women in general and entrepreneurial ones in particular, e.g. local councils, charity organizations, women's support groups and government bodies. A summary of the eight stakeholders selected, their positions, allotted codes with their initials, and their organizations is presented in appendix (1). The second group is rural women entrepreneurs themselves, in both Sharkia and Aswan, thirty women from Sharkia and 6 from Aswan as will be shown in details shortly.

Given the absence of official records, I decided to start interviewing individuals from the stakeholder group first; they also helped me in finding the first samples of RWEs. Patton (2002, 2015) argues that one of the main strengths for using purposeful sampling is its ability to choose rich cases that accordingly provide richer information. Information rich cases are those from which one can learn a great deal about issues of central importance to the purpose of the inquiry'. Not only were the initial interviews purposeful, but at the end of these interviews I asked the interviewees to suggest me to other potential cases to be interviewed, an example of the snowballing technique.

Snowballing samples are best used in small populations that are hard to reach, either because of their closed nature or the absence of formal databases (Brewerton and Millward, 2001; Danish and Smith, 2012). I considered Egyptian villages to be an example of a closed nature of a population, where strict norms and traditions to a large extent prevent women from talking to strangers or discussing their personal experiences. My first interviews with respondents, who had been selected purposefully, and my frequent presence in the research site, built confidence and a comfortable relationship, which made possible the snowball

sampling (Crabtree and Miller, 1992; Babbie, 1995). RWEs were selected from various sectors to ensure diversity and to give a broader view of the nature of entrepreneurship in rural areas, e.g. butchers, food processing, confectionery, stationery shops, dairy products, bakery, etc. A full list of the profiles of these women is attached in appendix- 2.

5-6-5 Semi-structured Interviews and Field Notes

Interviews, whether individual or group, are commonly used for collecting data in various types of qualitative research. They allow researchers to gain in-depth information about their investigated phenomena. In line with my view of entrepreneurship as a personal as well as a subjective process, Stevenson (1990, p.442) claims that ‘only an interview can allow full expression of the interrelationships between the many variables that can impact on one person’s ultimate decision to start a business’. The choice of one type of interview should depend on the type of research and the data needed, as well as the nature of the participants (Neergaard and Leitch, 2017).

Various techniques can be used to conduct interviews, e.g. telephone, focus groups, emails or face-to-face. Looking at the background and education level of most rural women, face-to-face interviews are appropriate as the majority are illiterate and do not have internet access or phones. The stakeholders’ interviews are conducted in the same way as I believe that direct face-to-face contact can extract richer information and allow better perception of various non-verbal features like sound tone or facial expression.

Interviews can range from completely structured to loosely unstructured ones. Each type is used to solicit a certain type of data. For example, structured interviews encourage objective comparison and accordingly help in transforming qualitative data into a more quantified form for analysis (Creswell and Creswell, 2017). However, obtaining data through asking all interviewees the same questions offers no flexibility in either the sequence or the topics addressed. Although this type is appropriate where the researcher cannot afford to miss data, however its rigidity might restrict respondents from acting freely, as happened in my two first pilot studies. In contrast, unstructured interviews provide high flexibility in asking the questions according to the interviewees’ responses with no prior guide or prompts from the researcher. The main pitfall for this type is that it might provide much irrelevant data which can be time consuming for both the researcher and the respondent.

Between these two types are semi-structured interviews, which are guided by certain topics and related questions in order to avoid missing important information and at the same time

providing respondents' space to express themselves freely (Qu and Dumay, 2011). During this type of interview, researchers are free to ask questions in any order and to interrupt for more clarification, although the overall framework is previously specified. Semi-structured interviews give interviewers more flexibility in tracing any emerging ideas, and giving a more accurate view of respondents' feelings and motivations (Saunders et al., 2009; Korsgaard et al. 2015b). So, semi-structured interviews were used throughout this research.

In order to avoid a mass of irrelevant information and to keep within the interviewees' time restrictions, a primary guide was drawn up in advance, outlining the broad questions that should be asked in order to cover all the essential aspects (Neergaard and Leitch, 2017). Field notes and sometimes photos were taken during breaks in the interview. Notes mainly revolve around certain feelings and meanings the participants express although they are not explicitly stated in their words or in audio recordings. They can be seen as a kind of reflection during the data collection process, and complement the words of the interviewees by providing a wider context (McKelvey, 2004; Jack, 2005).

I also used documents to supplement the interview data. These secondary sources, such as statistical reports and periodic brochures from government and international bodies, help in verifying interviewees' responses and indicate how close the stakeholders' responses to what is happening on the ground.

5-6-6 The Interview Process

Before the interviews, I prepared some broad questions to ensure full coverage of the main aspects of the topic. Most revolved around soliciting stakeholders' and women entrepreneurs' views and experiences and exploring the dynamic relationship between the women and their context. I aim to gain deeper understanding of the respondents' practices and their adaptive techniques when faced with various environmental challenges. A full list of these questions is attached in appendix -3. Generally, all interviews take the form of informal discussions and spontaneous conversations about the actual practices and experiences, questions are open-ended, followed by more particular ones to obtain more in-depth responses.

Data was collected in the period between August and February 2017. Eight stakeholders were interviewed. A total of 35 interviews were conducted with RWEs in Sharkia governorate. After listening to the audio recordings I decided to omit five respondents as I was not convinced that they could be considered entrepreneurs in any sense. Three of them worked as home-helpers and the other two took out loans for personal purposes in this case to pay for

their daughters' marriages, rather than supporting business ventures. Only six interviews were conducted with RWEs in Aswan. Most interviews were conducted on-site in the women's premises, allowing more engagement with the setting and a closer view of their daily activities that is a contextualized sense of space (Korsgaard et al., 2015b).

At the beginning of each interview, I gave a brief overview about myself and my rural roots, the aim of my study and the ideas beyond conducting this interview. For the first 10 to 15 minutes, I worried about how reserved the women were. Talking about general issues for a few minutes, including my own life in Sharkia and why I was interested in their cases, helped to melt the ice and build a thread of connection that encouraged me to start asking further questions. The initial talk was mainly about the demographics of the respondents, their marital status, education, age and number of children; the conversation then moved on toward the nature of their business, challenges and opportunities, and their own experience and judgement of self-employment. Each interviewee was given a code for easier identification, e.g. (Rw1, Rw2, etc.) as shown in appendix- 2.

Once the women started to feel more comfortable, I noticed that the majority of them took the opportunity to share some of their frustrations with me. One of them spontaneously said, "Whatever purpose you are going to use this information for, I feel relieved talking with you about my personal problems and life burdens. I am getting rid of some of the negative energy I continuously live on; you are considered my psychiatrist now, hahahah".

I avoided using any business terminology or theoretical terms to ensure the ease of understanding; instead I tried to make use of my past experience in the area and used many local terms. Words like your business, your shop or your project were usually used instead of entrepreneurial venture, for example. I tried to avoid using the theory as a guide for the questions asked or for specifying how the interviews should proceed. At this stage I was planning to explore the empirical ground and everyday practices which can either support or reject the theory later in the discussion chapter. Interviews were ended once I felt confident that the data collected was sufficient and effective for answering the research questions (reaching saturation phase) (Pratt, 2009).

Interviews lasted between 45 and 90 minutes and all were conducted in Arabic (the mother tongue of the participants and myself) and then transcribed and translated into English by me. During the interviews I tried to have minimal interference with the participants and to give them enough space to ensure a spontaneous flow of information. All interviews were audio-

recorded except one, as the interviewee was worried that the data might cause trouble in the future. Various themes emerged during the interviews which will be discussed in detail in the following chapter. The data collection phase does not emerge from a vacuum, but from both the conceptual framework from the literature review and from the main research questions. However, the established theme did not restrict me in discovering new themes from the primary data.

Each respondent was given an information sheet and a consent form to be signed before the interview; for those who could not write, oral consent was recorded. The details of both the information sheet and the consent form are attached in appendices (4, 5).

5-7 Data Analysis: Thematic Analysis

The data analysis process is the main phase responsible for bringing order, structure and meaning to the collected data (Marshall and Rossman, 2016). Collecting data about people's experiences in life is not an easy task. Denzin and Lincoln (1994) argue that most respondents cannot provide clear explanations for their actual acts or experiences; instead they offer stories or accounts about what they actually did and why. Entrepreneurship researchers have the challenge to convert these chaotic stories into texts that have scientific meaning and enable coherent analysis. Although this was one of the messiest and time-consuming stages in the research process, for me it was highly satisfactory. It is the stage where new insights can be explored. The data collection and analysis phases overlapped, so the more interviews I held, the better idea I had about possible emerging themes and the meanings of certain research perspective, which will be discussed later in both the analysis and discussion chapters.

Thematic analysis of the research data involves specifying the dominant themes. It is best used when themes need to be derived from the collected data in a bottom-up approach which matches the inductive nature of the research. In line with the interpretive phenomenological stance, data is analysed to identify certain themes, mostly related to peoples' lives, with subsequent interpretation for further meanings by the researcher. The research builds themes about the interaction process between RWEs and their context. Data was analysed manually as opposed to using computer software, as software is not always reliable when used with other languages such as Arabic (Al-Dajani and Marlow, 2010).

I used the respondents' 'most powerful quotes' to present data and display their stories from their own viewpoint. This in turn helped in showing how the data is based on a solid

foundation. Thematic analysis is also effective in going beyond the explicit meaning of the text. Namey et al. (2008, p.138) argue that it ‘moves beyond counting explicit words or phrases and focuses on identifying and describing both implicit and explicit ideas’. This feature helped in conveying the various intertwined dimensions of entrepreneurship, as will be shown more clearly in the analysis chapter. The analysis followed Braun and Clarke’s (2006) six steps for soliciting the main themes.

- Familiarizing with data,
- Generating initial codes
- Searching for themes
- Reviewing the themes
- Defining and naming themes
- Producing the report.

Following these steps, I read and reread the interview transcripts and the field notes several times. During the repeated reading process various preliminary codes emerged. I started to highlight them and to write notes beside certain quotes. By continuously moving back and forth between raw data and these codes, overall themes started to flourish as an umbrella for the multiple codes which were discovered. Links between themes and between themes and sub-themes became stronger and allowed me to create an initial thematic map. At first the map was unstructured, with too many unrelated themes. After re-reading the transcripts and comparing them with the literature, some themes were discarded and others added, resulting in an improved map with fewer themes and stronger links. One of the hardest decisions was when to stop searching for more themes; I was reluctant to miss important themes. After a while, however, I became convinced that no new codes or themes were present, and even supposedly new themes fitted easily into existing categories. A detailed overview of the themes and the links between them will be shown in the next chapter, analysis.

5-8 Ethical Considerations

Paying attention to ethical concerns is a vital step in conducting high-quality research, as are issues of reliability and validity (Chandler and Lyon 2001; Ireland et al., 2005). Throughout the data collection phase, I tried to take various steps to reduce interviewees’ anxiety or discomfort, as well as obtaining as realistic data as possible. For ethical reasons, the preliminary information sheet and consent form were supported by an explanation of why each respondent had been selected, their freedom to withdraw from the research process at

any stage, and the fact that the data would be used only for academic purposes (see the detailed information sheet and the consent form in appendices 4, 5). As discussed in the epistemological position of the research, I tried during the interviews to leave a wide space for the respondents to reveal their unbiased feelings, ideas and perceptions with minimal interference and without pushing them in any particular direction.

In addition to the previous steps, other practical considerations increase the trustworthiness of the data. Ireland et al. (2005, p.136) argue that ‘employing the appropriate methods allows researchers to ascertain to a greater degree the validity of empirical results and more accurately translate findings into theoretical extensions and evaluations’. Hence, I used two different sources to collect the research data (RWEs and stakeholders) and two methods of data collection (interviews and documents) which help in triangulating the data (Abebrese, 2014). Analyzing data from two different sources gives a better understanding of the research phenomenon from different viewpoints, increasing its credibility. Second, being born in Egypt and spending most of my life there helped in comprehending the Egyptian culture and various implicit concerns in the interviews. In addition, my gender did not appear problematic or constitute a ‘threat’ to the bounded norms dominating rural areas. Third, the majority of the interviews were audio-recorded, which tended to provide more reliable data than using field notes.

Finally, in line with Berglund (2015) who argues that ‘to ensure valid generalizations from phenomenological data, it is important that the process is transparent so that the reader can see how the researcher has arrived at his or her conclusions’ (p.480), I have tried to show in this chapter and the next one the exact steps followed to reach my final conclusions. Detailed tables in appendices (6, 7) show the various themes identified in this study and its related codes and quotations.

5-9 Chapter Conclusion

This chapter explains in detail and justified the research philosophy and qualitative methodology adopted. I started by clarifying my philosophical position which consequently guides my whole subsequent methodological choices. The interpretive philosophy was deemed conducive to investigate the research phenomenon. The reasons for using phenomenology as a supportive approach beside the interpretivism paradigm were discussed. Additionally, this chapter showed in details the reasons beyond the suitability of

phenomenology and more particularly hermeneutic phenomenology to entrepreneurship research generally and to this research in particular.

Semi-structured interviews and document analysis were presented as the two main approaches for collecting data. Identifying accurately the unit of analysis and the rationale for selecting the dynamic relation between women entrepreneurs and their context was also discussed. The role of the pilot study and how it resulted in certain changes (from structured to semi-structured interviews) was fully explained.

From the semi-structured interviews and documentary resources, as well as the field notes, data triangulation was made possible, providing a mean to discover various perspectives for this multi-level phenomenon. Braun and Clarke's (2006) six steps for conducting thematic analysis were followed, promoting inductive construction of the research themes. The ethical guidelines followed to protect the respondents and to ensure the rigour of the research were discussed. Finally, the approach followed is not without limitation. Despite the previously mentioned benefits for using the qualitative approach in this thesis, using non-probability sample threaten the research external validity and hinder the generalization of results into wider contexts. The following chapter details how the data obtained is analysed.

Chapter 6: Analysis

6-0 Introduction

After continuous iteration and refining of the data gathered from the interviews with both RWEs and stakeholders, the following themes emerged from applying Thematic Analysis: four main themes for the RWE's and three themes for the stakeholders, as shown in table 6-1. Throughout this chapter, I discuss the meaning of each theme and how the themes are collectively linked to provide a coherent narrative of RWEs in Egypt. As previously mentioned, the six steps suggested by Braun and Clarke (2006) were followed to elicit patterns and themes from the data. The names of the themes arise naturally from the data collected (Kissling, 1996). The most indicative quotes from the interviews are then used to clarify the type of data under each theme. In addition three interviews were selected two for rural women and one for a stakeholder as exemplars: these are included as mini cases in appendix- 8 to give more life to the stories and provide rich pictures.

Table 6-1: The main themes for RWEs and Stakeholders

RWE Themes	Stakeholder Themes
1. Personal Characteristics 2. Motivation 3. Challenges 4. Supporting Factors	1. Challenges facing Stakeholders 2. Challenges facing Rural Women 3. Facilities Provided

The methodological approach, specifically Gadamer's phenomenology which coincides with Giddens' 'double hermeneutic' notion as previously explained, reflects the progress of the analysis. More particularly, Gadamer's 'fusion of horizons' is used here to show how different groups of people can view the same phenomenon differently according to their own perspective. Hence this chapter will start by showing the emerging themes from each group of respondents separately, and conclude by highlighting both the commonalities and differences between their views. Additionally, and in line with Giddens' double hermeneutics, my own view will be also presented.

Based on the above this chapter is divided into three main parts. The first part is concerned with analysing RWE themes and the second the stakeholder themes, as shown below. The last part discusses the areas of fusion of horizons and discrepancies solicited between the views of RWEs, stakeholders and the researcher. Figure 6-1 shows the main sections of chapter 6.

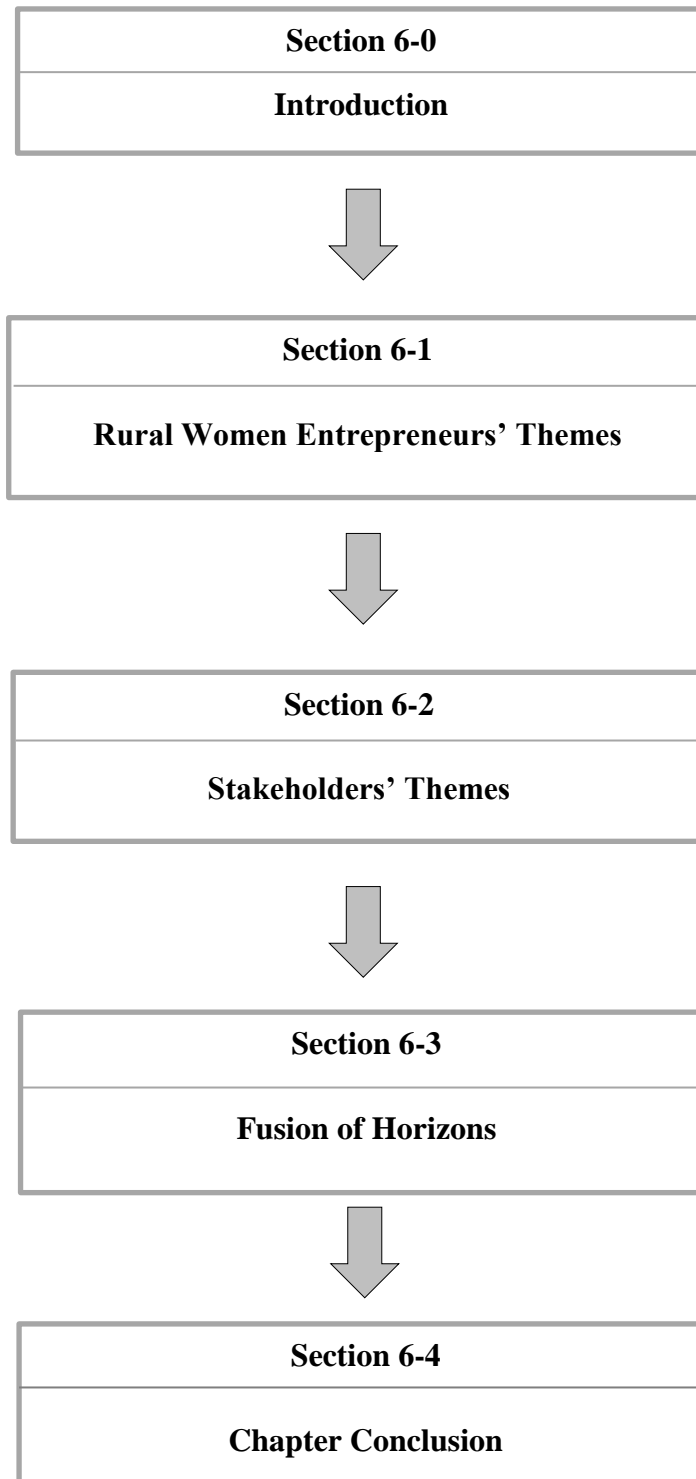


Figure 6-1: Main Sections of Chapter 6

6-1 Rural Women Entrepreneurs' Themes

6-1-1 Personal Characteristics

The data reveals that personal characteristics play an influential role in supporting/hindering RWEs. Individual personality largely affects decisions and consequently influences her career choices and future steps. The three characteristics (sub-themes) that appear to be most influential in women's entrepreneurial decisions are presented in table 6-2.

Table 6-2: Personal Characteristics Sub-themes

Risk avoidance/uncertainty	Values and beliefs	Flexibility
Avoid expansion Fear of legal accountability Commitment to repaying debts	Preferring stable/government contract jobs Shared financial responsibility in covering family expenses More appreciation of the value of education for their children Greater acceptance of the economic contribution of women	Ability to solve problems Acquiring business skills through practice/experience More flexible social skills than men

I. Risk Avoidance

Risk avoidance is deeply rooted in the views of rural women about themselves, although it basically stems from the perspectives of others. The stereotype of women generally and rural women in particular is as mothers and housewives and ignoring their potential as active economic agents in society make those women themselves less confident in taking any decisions that might oppose the dominating restricted view. Any steps towards women's own careers are taken reluctantly, as women are more careful to avoid risk than are their male counterparts. The male-dominated rural context of these women greatly affects their ability to take risky decisions or make plans for expansion. Their realization that only limited resources are available to them, and that they cannot move as easily as men, is one of the key restrictions to widening their business horizons. They like to work in the background and to take small steps on their career paths to avoid major financial or legal troubles in case of failure. One of the interviewees clearly explains this.

¹**RW-11:** I do not want to expand my business activities. If I diversify my activities this might cause me big troubles. One product can have profit and another product might lose. So the losing product (loss) will eat my profit. You got my point? ... I always like to work on a small scale; no one knows what is going to happen in the future. Maybe I will get sick so the narrower activity the better. If I rent or buy a shop it will open many unwelcome doors to me (rent, taxes, electricity...); how can I repay all this expense? No need for more expansion, I am a woman; I cannot handle work troubles easily like men.

Another interviewee succinctly expressed her fear of expansion.

RW-19: No, I didn't want to increase the scale to reach a point where I lose control. I only work on a small scale because I know my capabilities. You know ... I used to buy grain for the poultry for only 160 Egyptian pounds a year ago; now it costs 380 pounds. The small chick I sold for 5 pounds now sold for 12 or 13 pounds. Everything is changing in this country and prices increase dramatically, so I would worry about extending the scale of my project.

Concerns about business expansion can also be seen as a sequence of fears of legal accountability, reflected in a strong commitment to repay their debts on time:

RW-9 I am afraid of legal accountability; I try to do everything to repay my instalments or debts on time; I do not want to expand, I need to have everything under strict control. This is easier for me; you know ... for example, I even prefer to deal with only one supplier.

RW-11 I have a fixed time to repay the loan interest every month; I pay it on time. I never ever defer a payment. I can stop eating and drinking but my first priority is to pay my due money. Men are not keen to pay on time, but women feel more afraid than men so they try to pay on time. Women are more responsible than men. Hahaha.

From a different perspective, it was clear from the responses that the extra responsibility always placed on women in taking care of their children, doing the housework, keeping an eye on older people, etc. is one of the reasons hindering them from taking risky decisions. In other words, when you have responsibility for other people, you think not only about yourself

¹ RW-11: means that this quote is taken from the respondent (rural women) number 11 from the first study context Sharkia.

and the consequences of your decisions on your own life, but also on others who depend on you. This makes women reluctant to take risky business decisions.

During the interviews, especially with women who use loans to finance their small ventures, data shows a strong commitment by the women to repay their debts on time. Part of this commitment emerges from their fear of legal accountability as already explained, but another part stems from their ethical responsibility for not harming other women in their lending group. Various financial institutions who offer lending facilities to rural women provide their loan collectively; four or five women share one loan and are jointly responsible for repaying it. When I asked about this type of lending as opposed to individual lending, they replied that most of the latter are small with no guarantees provided, so in order to increase the repayment rate, collective lending helps. In other words, if a woman in a group is unable to repay her share of the loan on time, this will harm the other four women and will affect their creditworthiness if they decide to borrow again. So the group tries collectively to support each other in repaying as planned. In summary, I argue that not only legal but also ethical considerations play a role in women's decisions.

RW-13: I may occasionally defer paying the due instalment by two or three days, but directly after this time I manage things and repay it. If I didn't pay I might harm other women in the same group. When the organization sues one of the members of the collaborative group, it harms the whole group and I cannot do this, so I am very committed to repaying on time.

II. Values and Beliefs

Rural communities are usually described as having more restrictive values and beliefs than urban areas. As for rural women, their values and beliefs can be seen as a major influence in most of their life decisions, whether personal or career. Valuing stability over economic or profit considerations was clear in most of the interviewees' responses. The study uncovered that most Egyptian rural women prefer to be employed in government or fixed-contract jobs with lower pay rather than being self-employed with higher growth potential. Their choices can also be related to the previous sub-theme, avoiding risk and worrying about accountability. From another perspective, the increasing divorce rate and higher cost of living make a fluctuating income seem insecure.

RW-26: In this costly life, if you give woman two choices, to stay with her husband and kids at home or to continue in her government job, certainly she will choose her

job.... She might get divorced at any time, ... didn't you notice the increasing rate of divorce nowadays? The government position is guaranteed and stable, but being with a man is not guaranteed. What can a man do for a woman these days ... he can marry another woman at any time but my government job is what will help me in this tough life. The money I earn from my job is the only thing that can support me in covering my expenses and my kids' expenses; this is better than begging from him or from any others.

Additionally, the non-separation of men and women's financial identity is one of the clear findings from most interviews. Although Islam guarantees women full separate financial identity from the husband, the hard conditions of their lives give these women no other choice except to work hard and spend the money they earn on their families. In theory, married Muslim women still have full control over their financial assets and transactions. The responsibility for paying the family expenses falls wholly on the man, and women have no obligation to spend money on the family unless they wish to. Nevertheless, I found that most working women spend all the money they earn on their children and husbands.

RW-4: I love my husband and I know that he loves me; I never think about who should get the money or even try to distinguish between what I earn and what he earns. Life is so hard we have to stand beside each other.

One of the most striking sub-themes that surprised me personally is the high acceptance of most men to their wives working. This was not the case, especially in rural areas, a few years ago. Specifically, with the deteriorating economic conditions and increasing cost of living after the 2011 revolution, most men not only accept the idea of letting their wives join the labour market, but encourage them to do so.

RW-9: My husband refused the idea of my working at the beginning. He blamed me because I worked without his permission while he was in Libya. He was worried about the kids during my work time. But when he found that I worked hard and made a profit he accepted the idea. He even asked me later to support him in his project.

RW-21: My husband has never asked me to stop working, because he knows that he cannot cover our expenses alone. Who will pay for kids' school and the private lessons for the kids? His money can only cover the costs of our food and drink. Any other expenses, I am the one who is responsible.

NRW¹-29: In the past, women were like queens at home and men were the main breadwinner. Now the situation has turned upside-down. Women are at work and men stay at home. Men now cannot ask their wives to stop working. They are forced to allow them to work. Everything has become so expensive ... from where should they get more money? They have no other option.

A strong appreciation of the value of education appears in most conversations. Until recently, working in agriculture and farming was the main occupation of most rural people so no great emphasis was given to children's education. During the interviews no difference has been noticed between literate and illiterate women in encouraging their children to continue their education. In Egypt, although the country still has a free education system, the quality of education is poor, especially in rural areas. Classes are overcrowded with minimal facilities and teachers are still not well qualified, so most families are forced to pay for expensive private lessons for their children. This is an interesting development that will be addressed in the next discussion chapter and still calls for further investigation.

RW-12: I take a loan to pay for my kids' education expenses. I did not want them to quit school, their education is so important; I cannot sacrifice it for any reason. I work hard and even take out loans to pay for their private lessons.

RW-13: No, I never think of letting my kids leave school. I can stop eating or drinking but never sacrifices my kids' education. It is not their fault that they were born to this miserable life. They did nothing wrong to be deprived of education.

RW-8: One of my sons is struggling at school, but I am still pushing him to continue. My husband is illiterate so he doesn't care about the children's education. But for me education is one of life's essentials. Their education is the way to guarantee them a better life. I don't care about how much I suffer now, as long as I can guarantee a better future for them. I am exerting a lot of effort trying to provide them with a better life in the future.

III. Flexibility

After listening to women's stories and how most of them succeeded in adapting to their hard living conditions, I realized that flexibility is a key contributor to their success. Flexibility here takes various forms. From one side, it means the ability to solve their problems effectively and deal with customers more efficiently. Women's social skills and their

¹ NRW: Nubain rural woman.

persuading abilities are always seen as more active and efficient than their male counterparts'; they can talk longer and socialize faster. These skills help significantly in convincing customers and bargaining with suppliers. From another side, flexibility is reflected in their quick responses to the severe fluctuations they experienced either in their economic or social lives.

RW-4: I know how to run my life smoothly. I always like to try new things. If I get a product and I discover that it is unprofitable, I switch to another product. I expanded my project by working in everything. At the beginning, I was selling clothes and cosmetics, and then I expanded into selling household goods and toys.

RW-8: Women are always more clever than men in dealing with customers. One day, a client told me, "I passed by your shop an hour ago and when I found your husband so I changed my mind and didn't buy". She told me that she couldn't deal with my husband. They like my way with them (being gentle and patient). In general, you must be nice to the client and try to make them feel comfortable. I believe in the slogan that "the customer is always right".

RW-9: I am the one who goes to the big libraries to bring books and other staff to our small bookshop. We always try to diversify our activities as much as we can. So if one activity is down another activity is up.



Figure 6-2: A rural woman and her daughter after expanding their activities from selling only clothes to other household goods and detergents.

From another perspective, most interviewees learned by experience and a trial and error approach. They did not take any formal training courses in sales or marketing, for example, but depend on their daily experiences to gain various business skills.

RW-4: I didn't take any training courses in selling and marketing but I acquired those skills through practice and long experience. I have been working now in the market for 20 years so I have dealt with many people and have become more able to differentiate between good and bad people and how to treat each one.

6-1-2 Motivation

Push factors (Social/economic reasons)	Pull factors
<ul style="list-style-type: none"> • Poverty/supporting husband in family expenses. • Husband's condition (death/injury/ prison/divorce/ addiction). • Satisfy children's needs and pay education expenses. 	<ul style="list-style-type: none"> • Independence • Self-achievement • Enjoy working/ escaping from boring family routine.

Entrepreneurs' motivation is one of the most debated topics in the field. As discussed in chapter three, entrepreneurial motivators can be classified into two main types: push and pull factors. The data reveals that push factors appear to be dominant in encouraging rural women to continue their businesses, although a few are motivated by pull factors that prevent them from ending their projects even when they have enough money.

I. Push Factors

Push motivators stem from unfavourable circumstances or a negative environment that force entrepreneurs to launch their projects (necessity entrepreneurs). The majority of women interviewed mentioned various push factors beyond their engagement in the labour field, e.g. bad economic conditions, unemployment, the high cost of living and husband death or injury. Most factors mentioned are closely linked to social and economic reasons.

RW-3: In 2012, my husband was jailed for 28 years (this is the total for two cases of robbery with violence during the revolutionary period). After he was jailed, his family (my husband's siblings) started to bother me and my children. They refused to support us financially, treated us badly, and wanted to force my elder daughter who was only 16 at that time to marry a wealthy Saudi man to finance them and us. So I decided to drop

everything and to sneak out and make a fresh start in Sharkia. Since then I have been working to support my kids. It was very tough time.

RW-5: I started working on my small project only to cover my daughters' marriage expenses, but if my husband earned a lot of money and we didn't need any more, I would stop working. I need to rest. No one looks for trouble and work is full of troubles.

RW-10: I was divorced seven years ago. Only after getting divorced did I have the idea of working. Before that, my husband was the one who was responsible for covering our daily expenses. I have a handicapped child so I have to work to cover his expenses, especially after I got divorced.

NRW-29: I never intended to work after marriage. I started working because as you see life has become hard and everything has become so expensive for us. After the revolution life became black, men could not find work and most still stay at home. No tourists and no work. Women now are the ones who work instead of men.



Figure 6-3: A Nubian woman selling handicraft products

II. Pull Factors

Despite the dominance of push factors, some of the women did admit that they are mainly motivated by factors other than economic and social pressure. People who are triggered by pull factors, ‘opportunity entrepreneurs’ are more likely to have positive goals, e.g. need for self-achievement, self-realization, financial independency etc. When they were asked if they would continue to work even if their economic conditions improved they replied yes. Some use the entrepreneurial career as a gate to escape from family responsibilities and boring routine, while others are passionate about their work.

RW-8: Even if things became better I will definitely continue work. Now, I am used to work. For example, a while ago, I faced some health problems and the doctor advised me to have some rest at home. But after one day, I refused to sit at home and went to the shop to monitor everything. I feel more relaxed and secure. It makes me feel independent.

RW-15: Even if I got a lot of money, I think I would choose to work. There is nothing to do at home especially since my husband passed away; work entertains me. If I stayed the whole day at home I would feel so bored. I love work, I love going out ... I do not like staying at home even when I am sick.

Although exploring the reasons why few women are triggered by pull factors is not an aim of this research, further discussion about this point will be addressed in the next discussion chapter. Additionally, it can still be seen as an interesting area of research that needs further consideration.



Figure 6-4: One of the interviewees opening a confectionary and candy shop.

6-1-3 Challenges

Economic/Financial	Social	Political	Logistics and Organizational Challenges
<ul style="list-style-type: none"> • Costly raw materials • Lack of liquidity • Costly labour • Low sales • High education costs for children • Low value of money (severe inflation) • Lower customer consumption 	<ul style="list-style-type: none"> • Restricted customs and traditions • Difficulty in balancing work and family commitments • Customers' attitudes (bargaining) • Prevalence of Wasta¹ in formal transactions (nepotism). • Social risk (theft/rape) 	<ul style="list-style-type: none"> • Revolution and bad political conditions • Lack of government support • Terroristic attacks especially after the Russian plane crash • Tourism fluctuations/seasonality of work (especially in Upper Egypt) 	<ul style="list-style-type: none"> • Remoteness of big markets and bad/high cost transportation • Small markets/disorganized markets • Lack of business training (sales and marketing) • No organizing agreements between women in business; choosing the most convenient not the most profitable economic activity.

¹ The dependence on powerful personal relations to take your right or facilitate your work.

The third theme is one of the most obvious themes contribute in achieving a key objective in this research. Nearly all the interviewees talked about the challenges they face, often introducing the topic themselves. The challenges are categorized into four sub-themes.

I. Economic/Financial Challenges

Economic challenges were the most frequently mentioned. As discussed under the research context in Chapter one, Egypt witnessed a sharp decline in various economic indicators, particularly inflation, after the 2011 revolution. Although these negative conditions affect all society, women are the most badly affected group. The economic challenges vary from lower foreign direct investment to the high unemployment rate, high level of poverty and increased living costs (Abdou and Zaazou, 2013). Even labour costs, which were sometimes seen as one of the advantages of launching a small business in rural areas, have recently risen. The following comments show how economic problems severely affect the entrepreneurial path for most Egyptian RWEs.

RW-8: The only thing that annoys me is the inflation rate. I used to buy the meat pack for 500-600 Egyptian pounds, now it costs 1,000. This reduces sales. People became price sensitive, so they cut down on the amount they buy. They stopped buying meat daily. This situation forced me to rely on loans.

RW-12: Life has turned upside down in the last seven years, let's say since the revolution. Everything is damaged in this country. Especially, in the last year and a half, everything has become so expensive. We thank God that we are still alive. The things that were sold, for example, at 7 pounds cost now 20. Can you imagine that one kilo of grilled fish is 30 pounds, and one kilo of meat costs 130 pounds? We now eat meat only on feast days. In the past I used to spend 1,000 pounds and buy many things. Now 1000 pounds buys almost nothing.

RW-30: Everything has become so expensive and people are so tired of this, before the revolution I used to have a high turnover with good profits; now things have changed. People do not have money to even buy clothes. In the past people used to buy many pieces of cloth, now I rarely find a customer who wishes to buy a single piece and pay cash. I have started to sell on credit. I can go several times to one customer to collect a small amount of money, but I have no choice. I want to sell my products; what can I do?

II. Social Challenges

Social challenges were mentioned frequently in interviews. The restrictive customs and traditions prevailing in most Egyptian rural areas hinder women from free movement, staying out late, etc. Achieving a balance between family and work commitments is largely seen as a major barrier preventing rural women from achieving their targets or leaving the labour market.

RW-9: I suffer a lot from balancing my work and family duties; I am exhausted. This is why I need to stay at home. I leave the house every day at 8 am and am back at 10 pm. You know I ask my younger daughter to manage the stationary shop with me because I could not afford to employ someone who might want 1,000 pounds a month. Maybe next year when our conditions improve I can hire someone.

Customers' attitudes are also one of the difficulties women mentioned, especially Nubian women. Most of these women sell souvenirs and local traditional products. After the revolution the number of tourists decreased sharply although internal tourism increased. Egyptian customers, especially women, tend to bargain heavily over prices.

NRW-27: People are negotiating a lot and want to take the products for almost no money. The bargain-price phenomenon began to rise dramatically after the revolution. Few people accept the price as it is. You know all the raw material prices increased dramatically, but customers never care.

A high level of corruption and lack of accountability normally have various negative effects. The prevalence of *wasta* (nepotism) is one result. It means that only people who have financial, social or political power can take their rights for granted. Poor people suffer a lot to get their rights. For example, it is much easier to register your shop or get a work permit if one of your relatives or friends works in that office.

NRW-28: This happens all the time. If a woman is from a well-known, powerful family, or rich, she takes what is her right; poor women are always treated unfairly. If I go to a government department to finalize a transaction and I do not know someone there, it is impossible to complete the business on the same day; but if I know an employee there or if I come from a rich family, my work will be done in a minute, otherwise I have to wait.

The last social challenge is risk, specifically theft or rape. This kind of risk is closely related to the political challenge, discussed below. Under the unstable political conditions and

changing regimes, police power has been weakened and consequently people are starting to hear about more theft and incidences of rape, which were rare before the revolution.

RW-2: My girl is 19 now and her dad refuses to allow her to continue her previous job because there were many boys there; he is from Upper Egypt so he has a very closed mind. He allows her now to work very close to home so he can be more supportive; there are a lot of problems nowadays, rape, theft and kidnapping, and he is always worried about his daughter.

III. Political Challenges

Although in most interviews the political conditions were mentioned only after the economic and social challenges, it is clear from closer observation that recent political incidents were responsible for the deterioration of both economic and social conditions in Egyptian society. Tourism was one of the main pillars of the Egyptian economy, a major source of foreign currency and a significant employment sector. Since 2011 and the various terroristic attacks, the number of tourists has decreased sharply and the whole economy is suffering. Many tourism- related economic activities suffer dramatically e.g. cultivating and selling papyrus pharaonic papers.

RW-5: After 2011, work conditions became very bad, work opportunities decreased and people didn't have money; the cost of living increased for everybody and our profits decreased sharply.

RW-9: After the revolution we had a severe liquidity problem. Candles are considered a luxury item, not an essential one like food and drink, so when people suffered economically, and they bought only essential stuff. The whole market dropped, even for large producers, so imagine what happened to smaller ones like us.

NRW-27: After the Russian plane crash, the number of tourists decreased dramatically. Every time when the economy begins to flourish, terrorists make a new attack and things go down again. Thank God for all the conditions. We are suffering from lack of work. Before the revolutions the number of tourists was huge. Some places and hotels refused to allow Egyptians, because the tourists paid with foreign currency and the hotels preferred to host foreigners; now we depend on local tourists, Egyptians.



Figure 6-5: Two rural women work in preparing papyrus to sell for tourism bazars.

From a different perspective, there is no explicit support from the government for rural women. To be more precise, despite the various government initiatives and campaigns launched to support these women, they still have not felt any change. This point will be discussed further under the stakeholder themes.

RW-2: Nobody government officials come here. Two years ago, we had an interview on a TV channel to clarify our problems, but nobody cares and nothing has changed. The government officials always make useless speeches but nothing happens on the ground.

RW-12: The government always promises to give poor people pensions or subsidies; we have submitted all the necessary papers, but still nothing happens.

IV. Logistics and Organizational Challenges

Finally, the interviews revealed other challenges, mostly related to logistics and the difficulty of transport for people and transferring products between markets. The remoteness of big markets from rural areas and the high cost of transportation largely hinder the movement of products and restrict access to wider markets. Even the markets held in rural areas are small and totally disorganized.

RW-2: My husband cannot take the papyrus papers to market them outside this village. He is not clever enough to do so. He does not know how to market them, neither do I. I

have not been to the capital since I was married, 18 years ago, and it is so expensive to travel.

RW-7: My problem is that I cannot find a good location to place my products, I sell vegetables and fruit and on the same street are three other women selling the same things and each one has her own customers. So I need a place outside the area to be able to make a profit.

RW-14: We do not have sufficient markets to sell our products in. Most women work from home. There is no common or organized place or market where people can sell and buy their products. Most women display their goods in front of their houses.

6-1-4: Supporting Factors

Religious	Social
<ul style="list-style-type: none"> • Strong belief in God /Faith • Financial support from a religious sources (e.g. <i>zakat</i>) • Loans from charitable organizations with simplified regulations/ requirements 	<ul style="list-style-type: none"> • Tight and strong kinship and neighbourhood bonds • Husband's emotional support • Increased modernization and better communication and media channels in rural areas help in changing some restricted customs and beliefs

I. Religious Factors

Religion has a big influence over every aspect of Egyptian life. Islam is the religion followed by most Egyptians, with Coptic Christians as the next largest group. Analysing the data showed clearly how religious beliefs and considerations are major influencers in shaping many economic decisions for rural women, and a strong support to help them overcome many challenges. This was clear from the repetition of certain words in most interviews, such as *Elhamdoallah* (Thank God), God is always generous, I believe that God will never let me down.

RW-2: I want to expand my business, but I do not have enough money, so what can I do. I always pray and say *Elhamdoallah* as long as I still have good health, so no problem.

RW-3: I taught my children to accept the hard times as we don't have any support (no family or friends will help us), only God is helping us. I will tell you something, you cannot believe, we haven't eaten chicken or meat since *Eid*, four months ago, and my children accept it. *Elhamdoallah* for everything, we should support each other so God can support us.

RW-14: I swear, I do not know how things are still going. Generally, I believe that God is managing all our staff. He is the one who helps us avoid disasters in life so we depend on him *Elhamdoallah*.

From another perspective, religious considerations can be seen as a major source of finance for many rural women. *Zakat*, which is the third pillar of Islam, is a major support for many of the women interviewed, helping them to cope with some of their financial burdens. *Zakat* means that every wealthy Muslim is obliged to pay a certain amount of money every year for other poor and needy Muslims. This amount is specified as a certain percentage (2.5%) of their total wealth. This wealth may be held as gold, silver and other jewellery or ornaments, shares and stocks, cash saved in banks, or property held for investment purposes.

RW-19: Many kind people always help me with money from time to time (*zakat*). Things go this way. It is my fate and I have to accept it, *Elhamdoallah*.

RW-20: Only God was helping me, and I was taking *zakat* from some good people in Ramadan.

Finally, the many charitable organizations which offer small loans with minimum or no guarantees have their roots in religious belief.

II. Social Factors

As previously discussed, rural areas enjoy tight social relations and strong kinship bonds (Jack and Anderson, 2002). These relationships make people more supportive to each other and involve ethical commitments toward each other. In other words, they are embedded in their local context. Korsgaard et al. (2015a) define embeddedness as 'where an actor's contextual ties facilitate access to contextually bound resources; and bridging, where actors establish ties outside of a particular context, opening access to new resources' (p.574). For example, women on many social occasions, such as birth, marriage and death, cooperate to help each other either financially or through sending food or gifts. As the literature indicates,

both friendship and kinship relations are seen as favourable financial choices for most women rather than formal financial institutions such as banks.

RW-9: I rarely fail to repay my debts, but it happened once that I could not repay a loan. I borrowed money from my brother to repay the loan then gave him his money back when my financial conditions improved. Relations help me a lot in hard times. My brother and his wife always support me.

NRW-28: We have here very strong family and social ties; these relationships support us a lot in our work. If one of us has some financial problems he/she can depend on another friend or relative. We never ask for loans from banks or government, we support each other locally. We never think of going outside Nubba. Everything is around here, our work, our friends, relatives. No need to go outside our village. Even when we travel to Cairo or Alexandria for a short vacation, we feel uncomfortable and need to return to our village.

The role of men in women's life decisions appears to be a decisive factor in either supporting or hindering them to expand or diminish. In the patriarchal context like the one investigated here, the support provided by a man for his wife is a major factor determining whether or not she can continue her business smoothly. More specifically, women who have husbands who are supportive of and appreciate their business probably have a greater chance of success than those who face rejection or under-appreciation from their spouse. The majority of women interviewed said that without their husband's support, their business careers would be at risk. Surprisingly, the support in most cases is not financial at all; all they need and appreciate is emotional support and acceptance of the idea that wives go out to work.

RW-4: My husband also supports me when I need him to stand in for a day in the shop while I am busy or sick. He did not welcome the idea of my working before, but only because he was jealous; but we are so poor and no there is no other way to satisfy our family needs except by collaborating in the household expenses, so he stopped rejecting the idea of my working.

RW-9: My husband is the main reason for my success. He never gives up, he always motivates me and promises me that things will be better one day. He keeps supporting me in my various business steps. I was thinking that the stationary shop would not be profitable, but after a while I discovered that he was right and our sales and profits increased significantly.

Finally, both the communication revolution and widespread use of the Internet and smart phones in Egypt generally and in rural areas in particular play a key role in exposing Egyptian women to more open ideas about their rights, the importance of birth control, female independence, etc. According to the latest report issued by the Egyptian National Telecommunications Regulatory Authority (March 2019), the number of Internet users reached 40 million, with a current penetration rate of 48 per cent of the population. These figures show that most Egyptians are now enjoying more freedom and greater access to communication media and the global village, which can be reflected in greater involvement of women in the labour force, more facilities for their businesses and increased empowerment. Movies, TV programmes and other social media platforms help these women to be aware of their rights.

RW-9: People now have more freedom than before (lots of people became more open minded than was in the past), although a few people still have a closed mind. I was brought up in a home with very strict customs and traditions, but my husband and I now have a different way of thinking. We are giving our daughters more freedom than before. For example my elder daughter loved someone before her engagement; I knew all the details about this relationship. Although I knew that it would end in failure I let her live through the whole experience, and her father agreed. Girls now are so different from us at their age. They are freer and more demanding; the Internet and TV make them more open minded and we as parents have to accept that.

6-2 Stakeholders' Themes

The stakeholders interviewed in this research are people who have an interest in the position of rural women generally and entrepreneurial ones in particular, e.g. local councils, charity organizations, women's support groups and government bodies. As already explained, continuous iteration between the stakeholders' audio recordings and the transcripts yielded three main themes that clearly show the stakeholders' position and their future plans to effectively support rural women. The first theme relates to challenges hindering their work in supporting RWEs, the second concerns their views on the challenges faced by women entrepreneurs, and the third explores the various facilities they provide, whether financial or otherwise, along with some suggestion for the steps required to improve these facilities.

6-2-1: Challenges Facing Stakeholders

The interviews conducted with several stakeholders revealed various barriers to their work, preventing them from achieving their target plans or helping women effectively. Most of those barriers are the widely perceived barriers hindering many Egyptian business organizations and sectors. For example, bureaucracy and red tape is one of the most persistent problems affecting the Egyptian business environment. Stakeholders working in various financial, NGO, government and charitable organizations are no exception. Centralization and lack of delegation in decision making is viewed by the majority of stakeholders as a big hurdle to the ease and speed of doing work.

ST-4: We also need more autonomy to take decisions, but most of the cases have to be sent to the central office in Cairo to be examined and provide support. These processes take too long and put restrictions on our ability to make timely decisions; we need more delegation of power in that sense.

From a different perspective, and despite the calls from the Egyptian government and policy makers on the importance of activating the role of civil organizations and NGOs in achieving both local and national development, most of these organizations complain about lack of government support and sometimes about deliberate attempts by the government to restrict their roles.

ST-2: We do not receive any support from the government or any official authorities. Imagine!! A few months ago, the financial service authority asked us to pay about a million and half Egyptian pounds after they learnt that we have some earnings; they are not supportive at all.

Difficulty in acquiring licences or registering their activities is one of the most common complaints, along with out-dated formal databases on women's number and conditions.

ST-7: No formal accurate and updated database for women's accommodation, economic activities and their financial and social status.

The lack of coordination between various stakeholder associations is a major problem for both the stakeholders and the rural women. For example, women who suffer from financial difficulties may borrow money from different institutions e.g. banks or charitable organizations at the same time, a situation in which they are finally unable to repay the loans and are exposed to legal accountability and sometimes imprisonment. If there were a common system and coordination between the stakeholders, problems of this kind could be

easily avoided. Although, systems such as I-score¹ have recently been activated, they are still not popularly used by many stakeholder organizations.

ST-7: The number of lending associations has increased dramatically; every other day a new association emerges. This might mean that some clients can take out loans from different sources but cannot repay any of them at the end. We recently used the I-score system to try to examine the risk associated with lending to certain clients. It is a good strategy to avoid the high percentage of failure in repayment. But still many other organizations do not use such systems.

Many lending bodies depend on coordinators; the main responsibility of those coordinators is to accurately select women who are in serious need of a loan. Sometimes those coordinators fail to find the right target (rural women) or in other cases take bribes for giving the money to certain women. These problems also increase the difficulty of repayment rates for the associations and consequently affect them negatively.

ST-2: We suffer a lot from the coordinators who are responsible for choosing women to give them loans not for business purposes or those who do not have an existing activity. Those women take the loans for personal purposes like marriage or medical treatment. Most of those women cannot repay their loans on time and suffer from insolvency most of the time. Our policy clearly covers this, but sometimes the coordinator gives money to anyone, as she is required to get a certain number of women every month to achieve the target and receive her commission. The coordinators/delegates sometimes get the association into trouble by their random choice of targeted women who need loans.

6-2-2 Challenges Facing Rural Women

In addition to exploring the challenges facing stakeholders, I was curious to explore the difficulties facing rural women as seen through the stakeholders' eyes. I wanted to learn how closely their views matched what was happening on the ground. The majority of the interviewed stakeholders see the lack of business skills, especially marketing skills, as the biggest challenge facing women entrepreneurs and preventing them from being successful.

ST-6: One of the main problems facing Nubian women is marketing their products; they did not have a good experience in marketing their hand-made crafts and this might

¹ A system that provides detailed information about customers' credit conditions such as how often the customer make payments on time, how much credit and liabilities due, how much credit limits available. Lenders (either Banks or other organizations) use this information to make lending decisions.

cause women to have a lot of stock that they cannot sell. Women sometimes sell these products with very low prices because they do not know what to do with them, sometimes even below cost. Additionally, they need more training on quality, so they can easily export their products. The lack of quality considerations affects badly the image of their products.

Another cause frequently mentioned is the lack of creativity in the activities held by RWEs; in other words, most women tend to imitate the profitable businesses of other women. Most of the women have no future plans or specific planned steps. It may be the case that because of the high illiteracy rates and lack of business training in rural areas, women try to imitate the successful business ventures of their friends or relatives. They lack the skills to investigate the market accurately or to think innovatively. They follow the easy way and duplicate others' business activities, which eventually harms them by intensifying competition and reducing profits.

ST-4: Many of them have no idea about what marketing is. They also have a big problem in 'imitation'. Every woman when she sees a successful project, she directly goes and open the same activity. No vision or accurate forecast to what the market really needs. Even the educated women always do the same. Very few women have a creative sense. I once met a girl opening a barber's shop and this is not a common profession for women.

A closely related barrier facing rural women and make their marketing efforts more difficult, is the poor and costly transport system which isolates them from the big markets and urban areas. Even the markets in their villages are small and disorganized.

ST-4: Transportation costs for girls who go daily to their universities or jobs in the city centre (Zagazig) are so high that we tried to find a bus for each village to take all the girls at the same time, to reduce costs and prevent their parents from taking them out of university.

ST-7: No organized markets for them, each one sits randomly to sell her products and this may expose her to risk from local authorities who sometimes campaign to kick them out from where they sit and ruin their products.

One of the challenges stakeholders mentioned which strongly coincide with RWEs opinions is the lack of support provided from their husbands. For rural women, the emotional support provided by their husbands is a key supporting factor for their success. Similarly, many

stakeholders mentioned that the lack of husband support is a main challenge hindering women's entrepreneurial progress. Additionally, both the increased divorce rates and the inability to balance work and family duties are frequently mentioned by various stakeholders as key barriers facing RWEs.

ST-6: The divorce rate has risen dramatically in Nubia in the last few years. One of the main reasons for this increase is the deterioration of the tourism sector. Most Nubian families were heavily dependent on the tourism sector to earn their living, but after the revolutions of 2011 and 2013 the income from tourism declined sharply; this situation affects most of Nubian families as most of the youth were dependent on tourism. Most men face financial problems and start borrowing to cover their family expenses. In some cases they sell their furniture in order to get money. This situation causes many disputes between men and their wives and often ends in divorce.

Various stakeholders attributed their poor performance to the high illiteracy rate among rural women. The majority of women interviewed could not read or write, which greatly affected their business ability. Even those women who had attended school suffered from the low educational standard.

ST-4: The quality of education is so bad. I know some university graduate girls who do not know how to read or write properly. Teachers are more concerned about giving private lessons to their students because it gives them higher return; they totally ignore teaching students at school. This is a strange phenomenon in our society. In the past teachers were more concerned about the education process at schools, but no longer.

Most stakeholders are aware of recent social change in rural areas. They see that customs and traditions have changed as a result of hard economic conditions.

ST-4: Almost 50% of rural women now work. When they got married they sometimes stop work because of the difficulty of balancing domestic chores and work commitments, so it is not about customs and traditions, it is about life circumstances. A small percentage of men now refuse to let their wives work, but many women insist on continuing to work.

6-2-3 Support Facilities Provided

The last theme is the facilities provided by these stakeholders and their organizations to support female entrepreneurs in rural areas. This theme is divided into three sub-themes as shown in figure 6-6 below.

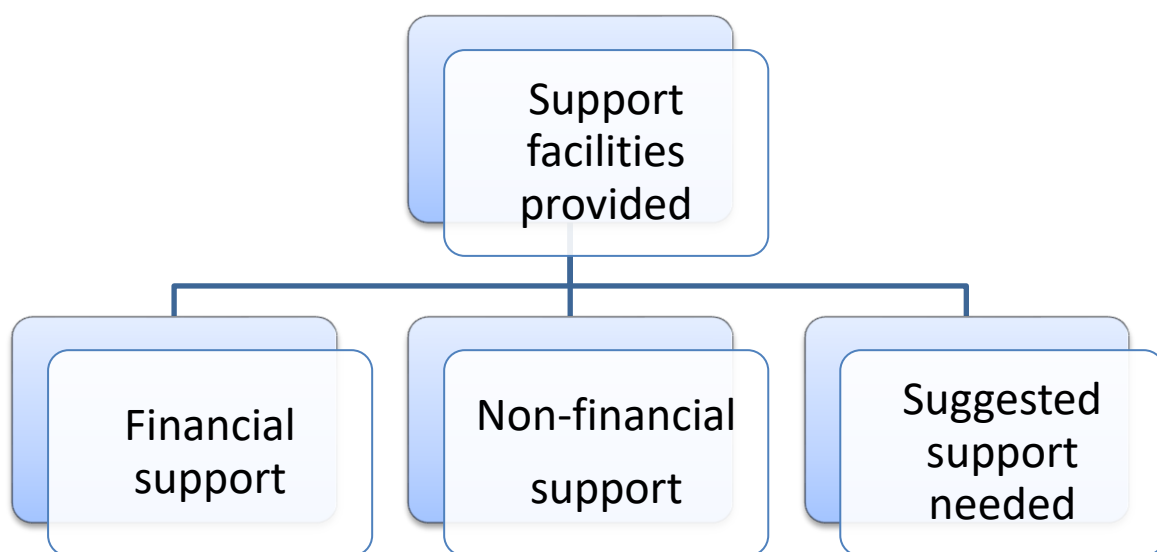


Figure 6-6: Facilities provided by various stakeholders
Developed by the researcher based on the collected data

Financial support includes all the financial facilities actually provided by these organizations for rural women. It mainly involves lending them money, either directly or indirectly through banks or other organization. Sometimes this financial support is given as a direct monetary aid or subsidy to women who wish to launch a small business.

ST-1: Our organization provides two types of funding, either directly or indirectly through banks (Al Ahly, Misr, Cairo, Audi, HSBC, etc.), in which cash money is given to the banks and the funding process is done through them. This is possible with the spread of bank branches to many villages.

The non-financial support includes a variety of services ranging from business training courses, workshops for learning how to make artefacts and simple hand-made products, to exhibitions displaying their products, medical awareness campaigns, and anti-violence campaigns toward women.

ST-2: We provide many non-financial support facilities and this is obvious from our name “Management of Private Projects”. If you see our bylaw, you will find that most of our services are non-financial. It is not all about money; we can support them in many different ways. For example, we provide training courses for female workers in accounting and how to manage their projects. We also provide specialized workshops

to teach them various handicrafts like sewing, needlework, etc. We regularly hold exhibitions to help poor women to market and sell their products.

During the interviews, many stakeholders not only discussed the facilities they currently provide, but also suggested services that are still missing or needed to help them in supporting RWEs more efficiently. Suggestions revolve around reducing interest rates and the collateral needed in granting loans to rural women.

ST-1: I think there is a variety of steps needed to be taken if we really want to support those women: first the guarantees needed to secure the loans need to be reduced, also the interest rate for taking out a loan should be decreased and should vary according to the type of economic activity or business field.

Still on the direct non-financial side, stakeholders suggest more government support, more expansion of the non-financial services provided, more attention given by policy makers to remote rural areas, devoting more organized spaces (markets) for women to sell their products, and improving the transport infrastructure to reduce women's isolation from big markets and cities.

ST-6: I hope that formal authorities and government institutions will give more attention to the Nubian women and Nubian villages. We all need to make a real development in Nubia, but the lack of money is the main obstacle we always face that hinders this development. Most Nubian families are poor so we need financial support from government institutions.

After this discussion of the RWE and stakeholder themes separately, the next section provides further clarification of the investigated phenomenon through specifying both the commonalities (fusion of horizons) and differences between my view as a researcher and the various perspectives solicited from the different respondents.

6-3 Fusion of Horizons

Gadamer agreed with his mentor Heidegger in using the hermeneutic cycle as a means of understanding. According to this cycle, we should understand the whole in terms of the detail and the detail in terms of the whole. Following this cycle, I started with a whole view of the phenomenon (pre-assumption); as I collected more detailed information about the cases (parts) my closer view of the whole continued to change. Gadamer asserts that people's pre-understanding is an essential part of shaping their final understanding of any social

phenomenon. Hence, my role as researcher cannot be seen as a neutral position. In other words, my own *horizon* (pre-understanding the phenomenon) interacted during the fieldwork with my participants' horizons, yielding a new horizon supposedly more reflective of the research phenomenon. However, my journey towards an adequate understanding and interpretation of the investigated phenomenon did not emerge from a vacuum, but rather from prejudice or initial pre-understanding that based on both the literature and my personal experience.

In line with Gadamer, I cannot understand others' worlds (their horizons) if I do not understand my own world (my horizon). Hence before starting the fieldwork, I built an initial idea and general impression of the life of rural women in Egypt. As previously mentioned, those views were mainly solicited from the literature and my personal experiences during my long stay in Sharkia (one of the main research contexts). Residing for some 25 years in an agricultural governorate like Sharkia, where rural areas constitute almost 76 percent¹ of the total governorate and the rural population represents almost 75 percent of its total population, helped me considerably in drawing this primary view. This view was not far away from the stereotype widely known about rural women in most developing countries as less professional, poorly skilled, or risk-averse decision makers.

The more interviews I conducted, the clearer the picture became; my pre-judgements changed, were confirmed or were rejected. During the whole data collection period, I was aware of how my perspective was developing (expanding the horizon) with every new interview, giving me more insight for the next interview and a better understanding of the phenomenon as a whole. This was an iterative process, in which any novel meanings arising from the data changed both my understanding and my interpretation of the investigated phenomenon (Gadamer, 1972, 2008).

I was not restricted in my own views or bound by the literature. On the contrary, I was flexible and curious to grasp any new meaning emerging from the data that could widen my horizon. I allowed the data to stand freely on its own so I could gain the closest view of the real experience, away from any personal or academic bias. From their stories, I was surprised to learn how persistent these women are and to recognize their great ability to adapt in the face of the various challenges. In the following part, I will highlight both the identified

¹ Ministry of Housing, Utilities & Urban Communities

commonalities (areas of fusion) and differences detected between the two groups of respondents and my own view.

After various rounds of listening to the interviews conducted with both RWEs and stakeholders, it was clear that both groups realized that RWEs suffer badly from various challenges and that the solutions provided by the government, policy makers or even the stakeholders are generally unhelpful in improving their conditions. Another observation that clearly emerges from the data is how the social context was changing dramatically in rural areas as a result of both economic and political conditions. The acceptance of women's work, and the comparative ease of transport and movement compared to the past, illustrates how the bad economic conditions changes the rigid patriarchal values previously dominated rural life. The findings also clearly show that women entrepreneurs are inseparable from their rural context, although this is in turn affected by the wider national context and the related economic and political conditions.

On the other hand, there are two areas of discrepancies between the groups. The first relates to the challenges rural women face and the other to the facilities provided. In the stakeholders' view, the biggest challenge facing RWEs is marketing or the difficulty in reaching the right customers or remote markets. The three key problems identified by the women themselves are the lack of financial resources, difficulty in achieving the balance between work and family commitments, and lack of government support. This discrepancy between the views illustrates the gap between what is really needed (based on the women's views) and what the stakeholders think they should provide to support them. This explains why the women do not feel any improvement in their status despite the overall upward trend in government support for rural areas and women in particular. Civil associations, local authorities and policy makers are working hard to support the women but their priorities are different from what is needed on the actual ground. None of the efforts exerted by various institutions will yield the intended results as long as the priorities for support differ between groups.

My own view is that policy makers and other stakeholders still need to take more time to realistically identify the actual challenges facing Egyptian RWEs. They have to go for more field trips and tours in various rural areas to listen to those women by their own ears and not to depend only on formal reports and statistical figures to assess their situations. For example, through the long hours I spent with many rural women, I became more convinced that building more childcare facilities or nurseries would substantially help RWEs through

reducing the dilemma of choosing to fulfil their family commitments or work commitments. Also, lowering the interest rate and providing more loans with simplified procedures or no guarantees would largely help those women to overcome the challenge of financing their ventures. Figure 6-7 shows how the fusion of horizon emerged from the overlapping between my own perspective and the perspectives solicited from RWEs and stakeholders.

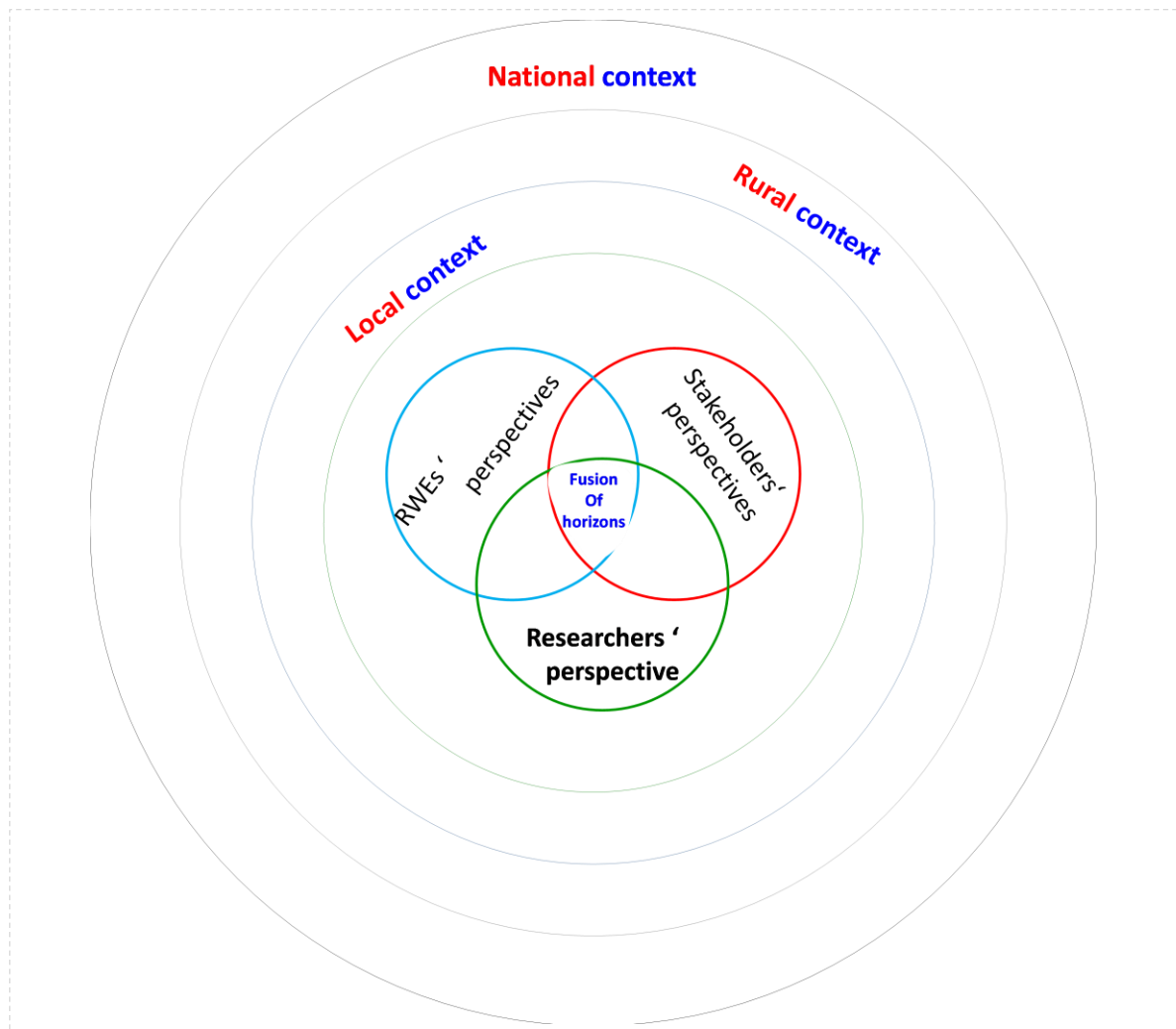


Figure 6-7: Fusion of Horizon
Developed by the researcher based on Gadamer (1976) 'fusion of horizon' concept

6-4 Chapter Conclusion

This chapter presents the analysis of the data gathered from the semi-structured interviews with both RWEs and stakeholders. Each of the four themes emerged from the RWE interviews and the three themes from the stakeholders is analysed in a separate section, with related sub-themes where appropriate. I tried first to give a brief idea of the meaning of each theme, and then supported it with specific quotes which I selected to best convey my ideas and the essence of that theme. Although each theme is discussed separately, their interrelation is clearly shown in many parts. For example, the effect of the revolution (political) on women's economic and social lives is clearly illustrated.

In presenting the different views of rural women, I found that their personal characteristics play an undeniable role in indicating their level of success. Risk avoidance, their high commitments to support their families and how flexibly they can manage their problems are three clear themes in most of the interviews. The bad economic and political conditions have pushed most women into self-employment; only a few chose to continue working for self-satisfaction (pull factors). The data also show that the challenges facing RWEs are closely intertwined and cannot be separated. Any plans for supporting RWEs should investigate the economic, social, political and logistics challenges collectively.

As proposed in the literature, the rural context can be seen both as a challenge and an opportunity, and many women stated that living in a rural area provided them with various advantages. These advantages mainly stem from both the social context and the religious roots of Egyptians society. The analysis also shows how various contexts (social, economic, political) play an influential role in determining the level of entrepreneurship among Egyptian rural women. Additionally, the data shows briefly how entrepreneurs (agents) and rural areas (context) are in a perpetual mutual relationship. Detailed discussion about this mutual interaction will be shown in the next chapter.

The stakeholders' themes appear to be more direct and clearer than those of RWEs. Perhaps because of their higher educational background and the long experience most of them have in their fields, their words were clearer, more precise and straightforward. I first explored the challenges they face in actually supporting RWEs, and then their views of the challenges as seen by the RWEs. Despite the close match between both views, few steps are really being taken on the ground to realistically support the women because of the differences in support priorities for each group (RWEs and stakeholders).

Both the facilities actually provided and those suggested by the stakeholders are presented to give an overview of the stakeholders' current position and the steps needed to achieve their targets in the future. Exploring women's entrepreneurship from the perspective of the women themselves and of related stakeholders helps in providing a true, practical view of the current status, which can accordingly help policy makers to re-evaluate their plans for best supporting rural women from a contemporary perspective. Finally, through adopting Gadamer's 'fusion of horizons' notion I was able to identify the key discrepancies and commonalities between my view and those solicited from RWEs and stakeholders.

The next chapter discusses in more detail the links between the various themes, how they relate to the literature, and finally how the analysis connects back both to the research objectives and to the conceptual/theoretical framework discussed previously.

Chapter 7: Discussion

7-0 Introduction

The aim of this chapter is to give further consideration to the previous findings in relation to both the literature and the theoretical perspective. In the previous analysis chapter, the data collected from both RWEs and the stakeholders was reflected on the fusion of horizons between me as a researcher and those of participants. This chapter discusses and interprets in more detail those empirical findings and how they are linked to the literature and the theoretical lens adopted (SST). The themes which emerged will be combined and examined against the objectives of the research, the literature and the theoretical perspective employed.

This research provides a third way, an alternative to the traditional paths usually followed in investigating women's entrepreneurship: either taking a micro-perspective (personal characteristics, motivations, performance, business characteristics) or a macro-level view focusing on the wider institutional context and how it affects these women (Verheul et al., 2006; Baughn et al., 2006, De Bruin et al., 2007; Jamali, 2009). In this research the main aim is to explore the reciprocal relationship between RWEs and their context and how this shapes women's entrepreneurship in the context of a developing economy, Egypt.

In order to achieve this wider objective, five objectives are identified: i) specifying the dynamic relationship between women entrepreneurs and rural context; ii) determining the personal and demographic characteristics of Egyptian RWEs; iii) exploring the Egyptian rural context; iv) identifying the major challenges and opportunities facing Egyptian RWEs; and v) identifying the essential skills needed to support RWEs development. However, it is important to note at the outset that this chapter does not aim either to prove or to criticize structuration theory; rather, it aims to clarify how this theory can be effectively used to explore the complex dynamic relations between Egyptian women entrepreneurs and their rural context and to consequently enhance contextualization in the entrepreneurship domain. More broadly, it suggests how SST can offer further insights into entrepreneurship research.

Given the qualitative nature of this study, I agree with Makrygiannakis and Jack (2018) that achieving a suitable merging of a theoretical lens and the research empirics is one of the main problems faced by researchers. Hence, the chapter proceeds as follows. The first section

provides a detailed guiding theoretical framework showing how SST was employed together with the data findings to achieve the research objectives. Sections two to six each discuss a given research objective in light of both the research findings and SST. Thus, section two covers the main research objective, showing the reciprocal relationship between RWEs and their context and how this helps in developing women's entrepreneurship in Egypt. Section three discusses the objective relating to determining the demographics and personal characteristics of Egyptian RWEs, and section four focuses on exploring the wider Egyptian rural context. The major challenges and opportunities facing Egyptian RWEs are discussed in section five, while section six aims at identifying the essential skills needed to support RWEs' development. Finally, the chapter is summarized in section seven. Figure 7-1 shows the main sections in this chapter.

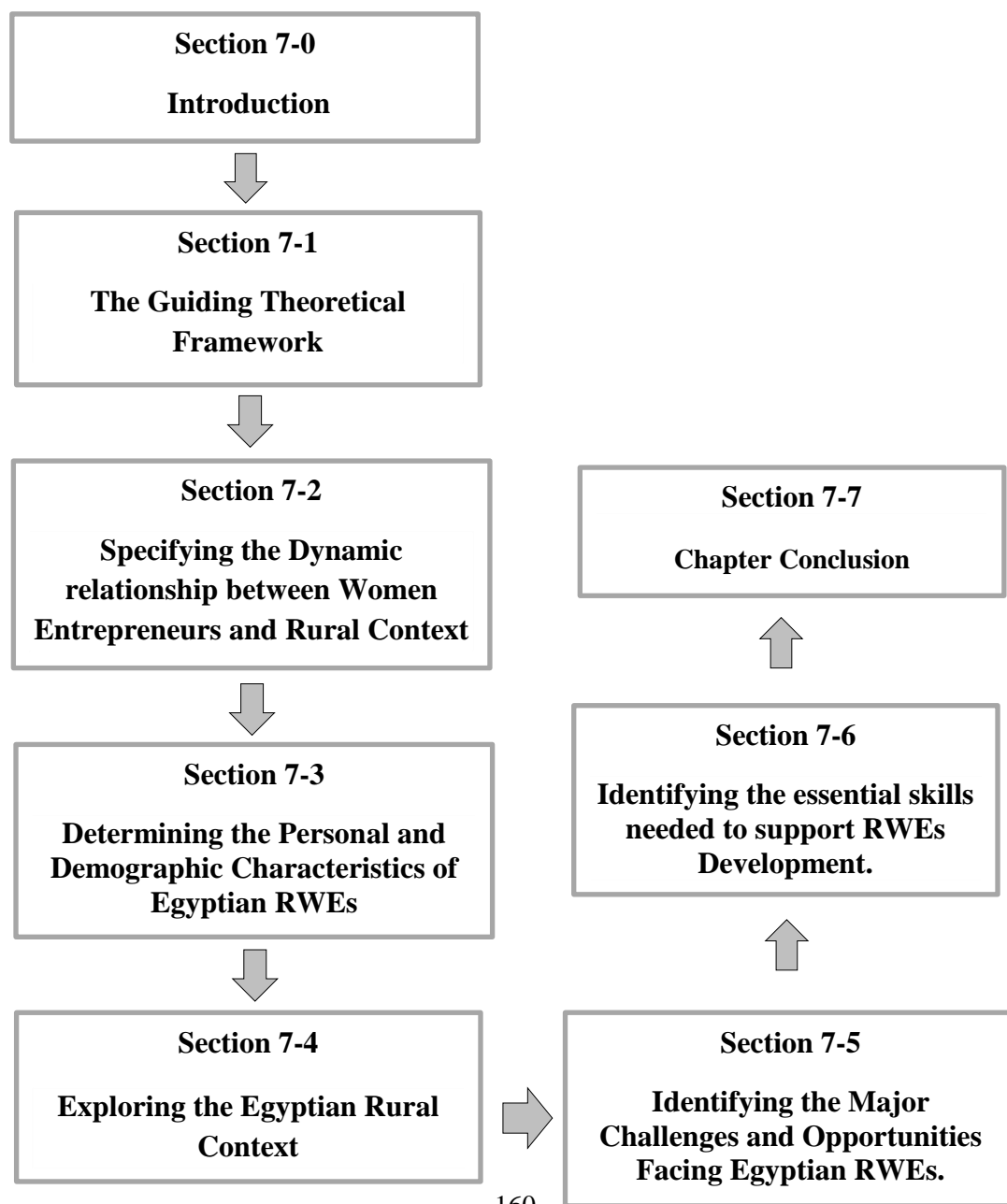


Figure 7-1: Main Sections of Chapter 7

7-1 The Guiding Theoretical Framework

Consistent with the work of Bock (2004), who argues that if policy makers want to truly support RWEs, both female characteristics and their special ways of interacting with their context should come under consideration, SST is proposed here as a suitable lens through which to view this interaction. However, to achieve this aim cautious steps are required to appropriately merge Stones (2005) quadripartite framework with the empirical findings. The quadripartite framework has two interconnected phases which, if specified accurately in light of the research empirics, can offer substantial support in achieving the research objectives, as is shown below.

The first phase is examining the four components of the framework (internal, external, active agency and outcomes), while the second reflects the three embedded levels of analysis (micro-meso-macro) and how they cover the various dimensions of the phenomenon under investigation. This implements Stones' (2005) recommendation about the importance of bracketing agents' conduct and context analysis at the heart of the research project. I put RWEs (agents in focus) at the centre of the analysis and through exploring their internal structure (agent conduct analysis) and their perceptions of their external structure (position-practice), a better understanding can be reached on how the interaction between agents' internal and external structure shapes women entrepreneurs' actions and their possible outcomes.

Figure 7-2 shows how the four components of Stones' framework are adopted to realistically reflect the different aspects of RWEs and achieve all the aims of this research.

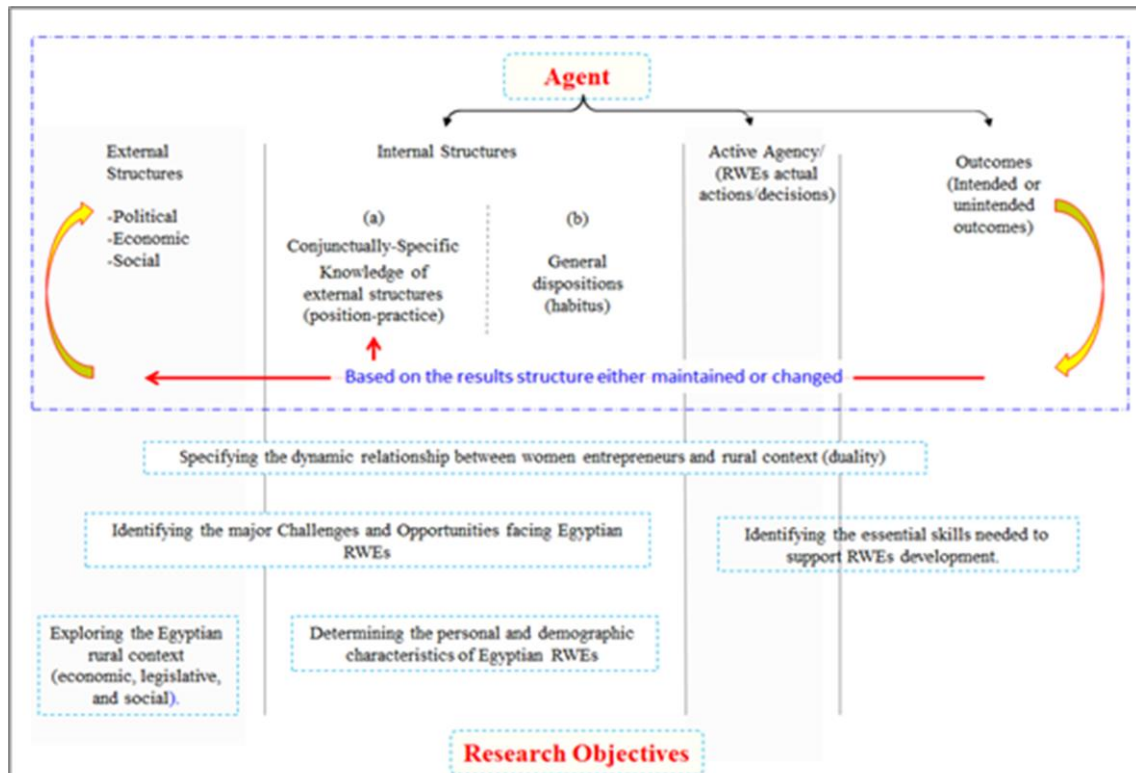


Figure 7-2: Merging Stones' quadripartite framework with the research objectives

As illustrated in this figure, the first objective, identifying the different ways in which women influence and are influenced by their rural context, is shown through tracing the dynamic relationship between the four components of the framework. The interaction between the internal and external structures specifies to a large extent the actions of the agent, which may have intended or unintended outcomes. The outcomes determine whether the agent maintains, adopts or rejects his/her structure, and this is how structure can be viewed as both a medium and an outcome. A more detailed illustration of the duality relationship is presented in section 7-2.

The second objective, determining the Egyptian RWEs' profiles and their personal and demographic characteristics, is addressed in light of Stones' internal structure with its related general disposition (*habitus*) and conjunctually specific factors. At this level the general disposition of the structure is explored reflecting general world views, cultural schemas or habits of speech. In practice, this involves and is reflected in the agents' motivations, age and social status, education level, personal characteristics, etc, which collectively represents the micro-level perspective. The second component of the internal structure (conjunctually specific structure) reflects here the meso-level of analysis that bridges the external structure and internal general disposition structure. Stones (2005) reflects this level with his notion

position-practice, that represents the relationship between the agent in focus and other agents in context. Figure 7-3 shows the position-practice of Egyptian RWEs (agents in focus) with other stakeholders (agents in context). Those relations show how Egyptian women see themselves in relation to others, and their perceptions of their power and ability to change. In short, it can be argued that examining women's internal structure along with their position-practice relations represents both the micro- and meso-levels of analysis as well as succinctly achieving the second research objective. This point can be best explained by a realistic example from the data collected. One of the women interviewed mentioned that she had always wanted to be divorced, for various reasons but mostly related to her feelings towards her husband and the violence she experienced (internal) at his hands. However, for other reasons, including rural people's perception of divorced women as wicked, and her fear of not being able to cover her children's expenses (external), she chose to maintain the status quo. This example shows how this woman's decision was largely influenced by her view of herself; as unable to cover her children's expenses and also by how others (neighbours, relatives and friends) would perceive her action (position-practice relations). Although this woman possesses the power to stand against these restricted customs and traditions and change her life, she chose to reinforce the structure. Stones (2005, p.112) best clarifies this situation by indicating that people compromise their 'set of (ideal) wants, desires and principles in order to be realistic; they sacrifice some things in order to safeguard others'.

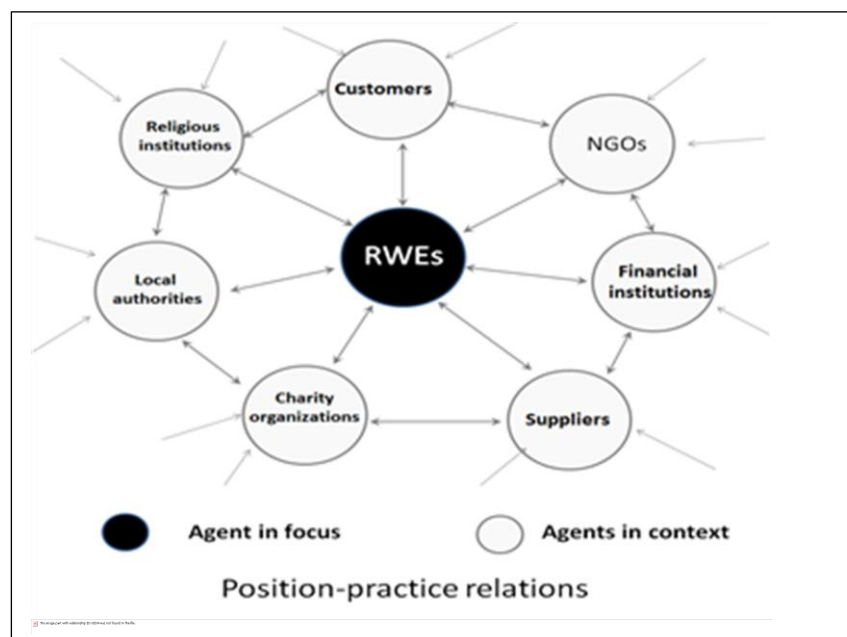


Figure 7-3: The position-practice relations of Egyptian RWEs
Adapted from Cohen (1989) and Stones (2005)

The third objective, which aims at uncovering the Egyptian rural context in a broader sense, is achieved through investigating the external structure in the framework with both its independent and irresistible influences. To recap, the independent causal influences are the uncontrolled factors surrounding RWEs; where the external structures are maintained, enhanced or altered independently of the wishes of the agents although they may directly affect the agent's life e.g. changing political regimes or applying certain economic decisions such as currency floating as happened in Egypt in 2016, while the irresistible influences are the factors that agent has the capacity to resist but feels unable to do so; it implies that the agent has some control that mainly depend on his/her internal structure (Coad and Herbert, 2009; Feeney and Pierce, 2016). For example the decision of women to avoid certain professions that is perceived a masculine one although they have the skill and knowledge to do so is a clear example for this type of influences. This powerless feeling emerges from their weak position-practices and their limited power to bring about change. The external structure reflects the macro-level perspective. The research findings uncovered that most Egyptian RWEs possess certain power to influence specific aspects in their macro- wider context, particularly the social one. A detailed discussion about the active role of agents in influencing their wider context is discussed in the next section.

The fourth objective, identifying the main challenges and possible opportunities experienced by Egyptian RWEs, is achieved through considering simultaneously both the internal and external structures of the framework. The barriers and opportunities facing the women can be best detected through looking closely at the interrelation between the macro-environments (e.g. economic or social conditions) and the micro-analysis (e.g. the women's motivations, level of education, or their creativity).

The fifth objective aims for a better understanding of the skills required by RWEs; it can be reached through closely focusing on the last two components of the framework (agency and outcomes). Through analysing RWEs' actions and their consequences, it will be clear which skills should be enhanced and those that need to be acquired. More specifically, if agents take actions that lead to favourable outcomes, the skills leading to those outcomes should be maintained and developed. By the same logic, if their actions fail to lead to the intended result, they should search for the skills that are missing in order to avoid similar outcomes in the future. This objective offers clarification of Giddens' reflexivity concept, where agents are seen as having power to assess their actions and outcomes and hence adjust their plans and actions accordingly.

The following sections individually discuss each objective in terms of both the data findings and Stones' quadripartite framework.

7-2 Discussion of Objective One: Specifying the Dynamic Relationship between Women Entrepreneurs and Rural Context (Duality).

This objective is regarded as one of the broad aims of this research as well as one of its key contributions. Through showing how the interactive relation between women entrepreneurs and their rural context shapes the RWE phenomenon, the appropriateness of using the structuration perspective in the entrepreneurship domain is confirmed, and more avenues are opened for its further empirical application. As discussed in chapter four, many researchers pay more attention to the effect of context on entrepreneurs and overlook the effect of entrepreneurs on context. In this research and through using SST with its core premise *duality*, RWEs are placed at the centre of the analysis and the mutual effect of context on agents and agents on context is thoroughly examined, as will be shown below.

Guided by the theoretical perspective, the discussion of this objective is presented in two stages. The first demonstrates how the rural context (structure) affects RWEs (agents), while the second shows how RWEs (agents) are able to influence their context and to maintain, adjust or reject it. However, these two stages should not be viewed as separate or sequential, but as closely intertwined. The separation is only for the ease of presentation.

7-2-1 The Effect of Context on Agent

As shown in the introductory chapter, Egyptian society since 2011 has experienced severe fluctuations in economic, political and social contexts, dramatically affecting the lives of all Egyptians to varying degrees. Within the context of this research, the findings show clearly how political uncertainty affects economic life and other social aspects. More specifically, the uncertain political conditions have resulted in various unfavourable economic consequences, such as the rising cost of raw materials, products and services, higher unemployment rates and low liquidity. Unfortunately, poor people and those living in unprivileged districts like rural areas are the most badly affected by these changes (Bakr, 2016; Abdou and Zaazou, 2018). In other words, the poor become poorer while the rich are no better off. In uncertain contexts like this, structures tend to be in a state of continuous change, to which people react.

Based on the analysis of women interviewees responses, data show that the bad economic conditions affect Egyptian society in various ways, including an increase in divorce rates,

changes in customers' purchasing attitudes, and widespread drug addiction. Each of these phenomena will be discussed separately below.

From a cultural and Islamic perspective, marriage is regarded as an essential aspect of social life in the Arab world. It is seen as the starting point for building families, which are the central pillars for establishing societies. Whilst divorce is permissible and perfectly acceptable in Islam, the cultural norms can often regard it as a social taboo, particularly for divorced women who can be stigmatised, even when they are victims of circumstances (Al Gharaibeh and Bromfield, 2012; Anser, 2014). The divorce rate in Egypt has risen dramatically in recent years. According to the latest figures released by CAMPAS in 2018, it increased by 6.7% in 2018 compared to 2017, represented by 26 divorce cases an hour. During the interviews, many women mentioned this phenomenon, seeing it as a serious threat that encourages them to continue working. Data reveal that both economic difficulties and greater financial independence for working women were two possible causes of the increased divorce rate. As previously mentioned in the introduction chapter, the Egyptian labour sector was exposed to various shocks that increased unemployment and threatened males' work and their income flow after the revolution. This situation yielded two scenarios, both adding to the number of divorce cases among women respondents. First, due to lack of money and increased living expenses, many conflicts and disputes occurred between men and their wives, often leading to divorce. Second, for those women who gave more support to their husbands and entered the labour market to compensate for the loss or reduction of their husbands' income, their new feelings of financial independence made them free to make decisions for the first time. When they had no source of income except from their spouse, they were forced to live with their husbands in sometimes intolerable conditions, such as violence against them, shortage of money and drug addicted husbands. Now, with the increased participation of women in the labour force and their increased financial independence, they are free to choose whether to accept or reject these situations. Thus, I argue that both the bad economic conditions (external structure) along with the increased self-autonomy (internal structure) for most women are the two main causes of changing social structure in many rural families.

This result is a clear example of the dynamic relations between the various components of Stones' framework. The interaction between women's internal and external structures (economic conditions and independence) results in certain actions (deciding to divorce) and those actions consequently affect the shape of the social structure.

Another indication of the impact of Egypt's economic chaos is the visible change in customers' attitudes. People suffering from lack of money tend to try to meet their essential needs at the lowest price possible. So, as mentioned by several respondents and described in the previous analysis chapter, customers' (agents in context) attitudes change and they argue about prices more than before. This change in attitude (agents in context) affects the practices and plans of women entrepreneurs (agent in focus). They become more willing to sell on credit and to lower the prices to the minimum to be able to market their products. Furthermore, most women interviewed whose economic activity involves non-essential products such as cosmetics, shampoos and skin care products begin to consider changing their activities to one more closely related to essentials like food and clothing. This situation reflects two main premises in structuration theory. On one hand, if we consider customers as our agent in focus, it shows the effect of the economic context (structure) on social context and accordingly on customers' (agents) actions and attitudes. On the other hand, taking RWEs as our agent in focus illustrates Giddens' premise about the knowledgeability of agents and how they can act in different ways. RWEs are active not passive agents, who reflexively monitor the new position of their customers and adjust their actions and plans accordingly.

Surprisingly, the spread of drug addiction among men was mentioned frequently in the interviews, and I was curious to learn how this phenomenon is linked to the complex environment dominating Egypt since 2011. Women connected it with the increased rates of unemployment and tight financial situations their men experience. One of the respondents commented , "if you made a blood test now of men in our village, I can assure you that you will find more than half of them taking drugs. They sit around all the time in small cafés doing nothing except smoking and taking drugs. They are escaping from their hard lives by taking those lethal pills and women are now holding the whole responsibility instead."

Paradoxically, this unstable economic and political environment also has some positive consequences for the social rural context. The poor economic conditions force men to be more tolerant in accepting the idea of women's work, consequently reducing the gender gap. Our result coincides with that reached by El-Mallakh et al. (2018), who argue that after 2011, the employment rate for Egyptian women increased, the wage gap decreased and the number of their working hours per week exceeded their spouses'. Before the 2011 revolution, women's work was always considered an unfavourable decision taken by their husbands as it reflected the inability of the man to satisfy his family's needs. The hard economic situation

shifted deeply rooted rural norms, but in a positive way. El-Mallakh et al. (2018) indicate that the noticeable improvement in the overall labour participation rate for Egyptian women arose more out of necessity than a real change in actual norms. However, through the long hours I spent with the women in the data collection phase, I argue that although the idea of launching a small venture usually arose from necessity, it is now developing and starting to become more embedded in their characters, with time resulting in a genuine change in the structure of Egyptian rural society. With reference to SST, this situation reflects how the external structure can influence even the general disposition structure (*habitus*) of agents in focus. The stereotypical view of most women about their limited role as mothers and housewives is here challenged through the influence of the bad economic and political situation (external structure).

The words of one of the women interviewees precisely explain this tremendous change:

The customs and traditions now changed, you can now say that there is no big difference between rural areas and urban areas. Many facilities are now available in rural areas and people now are more free and openly exposed to various conditions. Only the distance remains as the main obstacle for rural women to work in cities. In the past, 25 years ago, it was unusual to find many working women but now we do not have other choices, each woman wants to support her husband and kids.

Another positive influence of the complicated economic and political structure in the Egyptian case is its role in increasing social solidarity between people generally and women in particular. For example, the strong social bonds dominant in most Nubian areas are the main support for many women living alone with their children. These strong social ties help women in various situations to overcome their financial problems. One of the interviewees commented that:

One of the good norms that always help women who live without their husbands is that there is a high level of solidarity between women in Nuba. Women always help each other with various expenses like food, education costs, etc. It is impossible to find a woman in Nuba begging or asking explicitly for money; we all feel for each other and always protect each other's backs.

Finally, several studies present only a negative relationship between the unemployment rate and entrepreneurship (Carree, 2002; Sutaria and Hicks 2004; Hundt and Sternberg, 2016), arguing that a high unemployment rate is a sign of bad economic conditions which

consequently discourages people from starting any new projects. However, this study analysis agrees with Verheul et al. (2006) that the unemployment rate and the entrepreneurial rate are positively correlated. In other words, data show that the high level of unemployment and the scarcity of state jobs are key factors pushing many Egyptian rural women to follow the self-employment path. El-Mallakh et al. (2018) support this finding and add that most of these women are engaged in low-quality jobs in the informal sector.

7-2-2 The Effect of Agent on Context

Agreeing with Spivack and Desai (2016) that one of the aspects largely neglected by women entrepreneurship scholars is that women can be active agents proactively shaping their work and family duties according to their characteristics and desires. In this research, the role of agents (RWEs) in influencing their structure (context) appears clearly in several situations. Women are consistently taking a more active role in the employment sector despite poor business skills and educational level, reflecting their ability to challenge themselves on the one hand and to make a stand against the culture of male dominance on the other. This finding is further supported by El-Mallakh et al. (2018) in their analysis of the effect of the Egyptian revolution on women's labour market conditions, showing that women's participation in the work force has increased relative to their husbands' since the 2011 revolution. The study justifies this improvement by stating that the bad effect on men's incomes was a key factor that encouraged their wives to widen their participation in the labour force to compensate for the instability of their spouses' income or to avoid increased uncertainty in the future. Similarly, Goldin and Olivetti (2013) in the United States showed how the shortage of a male workforce in the Second World War had a long-term effect on labour market outcomes among educated women.

Women's success stories as reported by many women interviewees are a strong inspiration to other women, triggering reluctant individuals to take their first self-employment steps. As more women have started to join the labour market, the situation is reflected in the noticeable improvement of Egypt in the overall gender gap ranking as confirmed by the latest global gender gap report in 2018. The study results also show that most interviewed women have not only been able to adopt to the new structure, but have even challenged tradition by engaging in some widely perceived masculine jobs such as butcher or electrician.

One of the emergent sub-themes in the analysis was the support given by most respondent women to the continuity of their children's education. Through this strong commitment they try to protect their children from the suffering they themselves experienced, and to provide

them with better work opportunities in the future. Paradoxically, despite their views on downplaying the value of formal education and training discussed below, when it comes to their children, they showed complete support for continuing their education. Closely related to this point, the data analysis shows that most of the women interviewed allow their daughters to help them in their projects, at least during the summer. This encouragement gives the children a real example of the importance and value of work and fosters a positive belief from a young age in women's employment. Nazier and Ramdan (2018) show that mother's employment status play a significant role in encouraging their daughters employment decision, and further confirm the importance of the presence a role model (mother) in their children's well-being. Women have proved themselves to be capable independent agents in their families, reflected even in men's preference to marry a working woman to share the financial responsibility. Both open communication and other media channels such as TV, Internet and movies play a major role in increasing awareness of the value of education and work for rural women.

Finally, after the detailed analysis of how context and agents mutually affect each other, I agree with Welter (2011) that context can work as both an asset and a liability for entrepreneurship. For example, despite the stereotype of the social context of the rural community as the main challenge to women entrepreneurs, the tight and embedded social relations were shown here as the main support for most rural women in overcoming business, financial and marketing barriers.

7-3 Discussion of Objective Two: Determining the Personal and Demographic Characteristics of Egyptian RWEs

The importance of focusing on psychological traits and other personal characteristics as a way of improving entrepreneurship among women has been widely cited in throughout the literature (Greene et al. 2003; McElwee 2005; Hosseini and McElwee, 2011). Greene et al. (2003) in their literature review of female entrepreneurs in the period 1976-2001 found that almost half the studies investigated mentioned the importance of human capital and the role of personal characteristics (age, education, marital status, motivation, networks, start-up capital) in developing the potential of female entrepreneurs. Similarly, McElwee (2005) claims that for enhancing entrepreneurship in rural areas, more focus should be given to psychological traits and to improving farmers' skills through education. Later, Hosseini and McElwee (2011) investigating RWEs in Iran conclude that psychological/cognitive factors,

education, motivation and economic factors have a major influence in determining the success of women's entrepreneurship.

The data analysis reveals six dominant characteristics of Egyptian RWEs that influence their entrepreneurial decisions: age and marital status, education level, personal characteristics, motivation, business characteristics, and sources of finance. Both the demographics and the personal characteristics identified for Egyptian RWEs largely resemble those previously identified for RWEs in other developing countries, although with some noticeable variations detected in personal and business characteristics and sources of finance, as shown below.

7-3-1 Age and Marital Status

Age and marital status are two key characteristics widely used in building the demographic profile of female entrepreneurs in various countries, as for example in Malaysia (Fuad et al., 2011), India (Nagamuthu, 2018) and South Africa (Dzomonda and Fatoki, 2018). In this research the majority of women interviewed were married with children and fell into the age range 30 to 45 years. This result is in line with Minniti et al. (2004) in their GEM report; they state that the age of most female entrepreneurs in low- and middle-income countries is between 25 and 34, and a little higher in more developed countries (35-44). They justify this variation by arguing that the latter group spend longer in education and further training than women in less developed nations. Similarly, in Nigeria, Ajefu (2019) shows that married women with children are more likely to be self-employed, as this provides them with more flexibility to balance their jobs and family duties. Despite agreeing with the reasons given by both Minniti et al. (2004) and Ajefu (2019) on the age and social status of women entrepreneurs, I argue here that having children is the key determinant of Egyptian women's decisions to engage in the employment sector. On one side, the strong commitment of most women to satisfy their children's needs and support them in continuing their education clearly encourages them to embark on self-employment. On the other, women with young children mostly prefer to delay their employment decisions, or to decide not to become engaged in any business in order to be free to care for their children. This result is asserted by another study of Nazier and Ramdan (2018) about Egyptian women participation in the labour market which conclude that although women with large number of children are less likely to join the labour market, but once employed, women with more children are lean toward continue working especially in the public sector.

7-3-2 Education levels and Business Skills

Over half of the women interviewed attended school but left after primary or secondary stages. This result confirms the suffering of most rural women from low education levels and also reflects the lack of awareness of their parents of the value of education. From a positive view, this limitation increases their determination to provide their children with a better education and way of life. They mentioned that no stable or state jobs accept poorly qualified people, which is why they want to guarantee a better education for their children. Only one interviewee out of the 30 holds a bachelor's degree. Tambunan (2009) attributes the low rate of women in higher education in rural areas to the presence of various socio-cultural taboos.

Ironically, a lack of education is reflected positively in entrepreneurship development, as most women interviewed selected the entrepreneurial path because their poor level of education does not qualify them to join the formal business sector. This result accords with Minniti and Naude's (2010) perspective who argue that because of the high barriers facing women trying to enter the formal labour force in the developing world, self-employment is considered a suitable solution to increasing their income and improving their standard of living.

Despite the frequently mentioned importance of training and workshops as a key factor in developing people's entrepreneurial skills and performance (Brush et al., 2001; Jayawarna et al., 2007), this research data reveal that the majority of women interviewed had no previous business experience before starting their ventures, and had not attended any kind of training course. Surprisingly, they did not consider their lack of business experience as a problem in starting up their ventures. When asked about their need for any focused workshops or business training centres, they were not especially enthusiastic. They see learning by doing (practice) or trial and error as helping them substantially in this regard even with no formal training. Also, it was clear that both the small scale of most of their business activities and their fear of expansion does not encourage them to put much effort into formal learning of new or advanced skills beyond those acquired by default or from their parents. This finding coincides with both Meccheri and Pelloni (2006) and Minniti and Naude (2010), who show that despite the importance of formal education in human capital formation, in rural economies the need for formal education is usually substituted by work experience. Similarly, Nichter and Goldmark (2009) clarify that people who gain experience through learning on the job can help their SME to grow in two ways, either directly through expanding their skills and capabilities or indirectly through expanding their social networks.

Despite the frustrating responses from various Egyptian women entrepreneurs in downplaying the role of formal education and business training to improve their potential, I strongly agree with Chinomona and Maziriri (2015) and McElwee (2005) that a good education and appropriate training is a key driver for women entrepreneurs' development. The main problem here lies in the lack of awareness for these women on the worth of education and focused training after school age. This calls for collective efforts from various stakeholders, especially government, in promoting continuing education through awareness campaigns.

7-3-3 Personal/Individual Characteristics

As mentioned in the analysis chapter, risk avoidance is one of the most dominant characteristics to appear in almost all the interviews with rural women. Most of the women try to avoid making risky decisions and other related expansion plans; they prefer fixed-contract jobs even with lower returns than working freely. This result is in line with Bock (2004) who concludes that female entrepreneurs have their own 'feminine' approach, a key feature of which is expansion avoidance and preferring flexible time schedules. Closely related, Sexton and Bowman (1990) found in the course of several years' research that both male and female entrepreneurs tend to have similar traits except for a lower risk-taking propensity and energy level in women.

From a more theoretical perspective, women choice to prioritize their family responsibilities or to avoid expansion indicates their deep knowledge and comprehension of their own capabilities and responsibilities, their choices are based as discussed on their position practice relations and perception gained from other agents' in their context. This structure reflects the agent's sense of normative expectations attached to his/her position, along with the capacities embodied within that position (Stones, 2005, p.89). More clearly, the women's lack of expansion plans emerges from their understanding of the nature of the patriarchal context and the career glass ceiling. Based on their perception of their external rural environment and the social context in which they live, they know that being successful mothers and wives will be more valued in that context than being a successful working woman. Hence, not trying to open several doors for expansion means that they avoid losing control.

Building stronger social relations compared to men is another characteristic widely observed as a facilitating factor for most women in conducting their businesses. The research data show that women are always perceived by their customers and suppliers as more friendly (and more chatty) than men. This characteristic appears here as a key tool used effectively by

Egyptian rural women to market their products and to build strong bonds with both their customers and suppliers. Flexibility and the ability to adapt quickly to various fluctuating conditions is a characteristic not usually mentioned in the literature. However, I see it as a key factor enabling Egyptian women to cope with the continuous drastic changes in Egyptian society over the last 10 years. One of the respondents expressed this flexibility: “when things went wrong in selling papyrus and the tourism sector went down, I switched my activities and start to sell milk and make dairy products. I have learnt how to quickly change my plans as conditions change.”

Religious considerations play a strong role in women’s acceptance and adoption of their hard economic and social life. Most of them believe in God’s continuous support, as was clear from the repetition of the words “Thank God for everything” in most of the interviews conducted. Dodd and Gotsis (2007) in their research into the interrelationships of entrepreneurship and religion show that the more salient the religious considerations are, the greater the tendency of entrepreneurs to use religious criteria in their decisions. Contrary to the conclusion of Langowitz and Minniti (2007), that women with limited education and business experience suffer from a lack of confidence in their ability to launch new ventures, our analysis of the women’s responses clearly shows that most Egyptian RWEs do not see their low level of education as a major problem or barrier preventing them from embarking on their entrepreneurial careers. Most of their responses indicate a strong belief in their own competence, acquired through daily practice or inherited from their parents. Most also admitted that they felt no difference between their capabilities and those of men. In fact, they all describe themselves as being more responsible and hardworking than most men. I argue here that their confidence in their own abilities can be regarded as the key factor increasing their chance of success. The GEM report (2004) confirms this finding, arguing that more than 50% of women in low-income countries believe they have the skills and knowledge necessary to start a new business.

7-3-4 Motivation

Data analysis shows that the GEM classification conducted by Reynolds et al. (2002) of entrepreneurs as either necessity or opportunity entrepreneurs perfectly fits the two types identified in this study. As discussed in chapter three, necessity entrepreneurs are mainly triggered by push factors, and opportunity entrepreneurs are motivated by pull ones. The data revealed that push factors are the most frequently mentioned, mostly related to economic and social circumstances, e.g. lack of money, high unemployment rates, covering certain family

commitments like daughters' marriage expenses or children's education costs. This result coincides with the views adopted by (Clain, 2000; Orhan and Scott, 2001; Darmanto and Yuliari, 2016).

I agree here with several authors (Baughn et al., 2006; Jamali, 2009; Minniti and Naude, 2010; Ghouse et al., 2019) that the self-employment path is selected by many women as a survival strategy to escape from the paucity of opportunities open to them in their patriarchal rural context; at the same time it provides them with more flexibility to balance work and family duties. Finding this balance was certainly a strong motivation for Egyptian rural women, explaining why most favoured opening their venture in or close to their homes. Even the few respondents who acknowledged pull factors had originally been pushed to start their own small ventures; only after becoming used to the work did they start to feel passion for continuing their careers. The life stories of these women indicate that their personal characteristics have changed over time and it is argued here that these changes are likely to be changed more in the future due to continuously changing contextual elements. Thus showing how structure influencing the agent.

Tambunan (2009) discusses a third type of entrepreneur, labelled *created* entrepreneurs. These are motivated to continue their self-employed careers through training, taking courses or as directed by certain organizations. Unfortunately, this type of entrepreneur does not appear in the data, reflecting the weak role of various stakeholders (government, educational institutions, and local rural authorities) in providing RWEs with the necessary business and entrepreneurial skills or a full awareness of the importance of entrepreneurship.

7-3-5 Business Characteristics

The business characteristics of most RWEs' ventures are considered a natural reflection of their level of education and poor business skills, as discussed above. Data show that the majority of Egyptian RWEs' ventures are small businesses, with low capital, low growth rate and profits, few employees and mostly dependent on simple activities that do not require sophisticated knowledge or professional skills. Only two of these small businesses had more than five employees, a deliberate decision in order to reduce business costs. They prefer to depend on family members, whom they consider more trustworthy and less costly than external workers. A survey conducted by Nichter and Goldmark (2009) in Africa and Latin America found that less than 3% of SMEs have four or more employees. Tambunan (2009) argues that women's responsibility in caring for their children, older people, husband

and doing other housework leaves them with limited time to think about expanding their ventures or to aim for higher profits.

All women entrepreneurs' ventures, except one came, operate within the informal sector, sometimes called the shadow economy. This is defined by the International Labour Organization (ILO, 1984) as all economic activities that are not formally registered in national accounts, work with no formal records and are mostly not visible to labour inspections or taxation systems. A similar result was shown by Verheul et al. (2006) and Tambunan (2009), who indicate that the majority of women entrepreneurs in developing countries lean toward working in the underground economy and avoid formally registering their businesses. Clearly this is a result of their wish to avoid paying taxes or their fear of failing to comply with the quality and safety procedures needed from government-inspected organizations. To reduce the amount of business in the informal economy, Smith and McElwee (2013) suggest more tax breaks for SMEs and the provision of more entrepreneurial training.

Although various researchers have argued that women entrepreneurs' work is concentrated in the service sector (Carter et al., 2000; Jamali, 2009), data analysis shows that the ventures owned by the Egyptian women respondents cover a wide range of economic activities that also include manufacturing and trade. This variation in business activities reflects the flexibility of these women, who engage in whatever activity can provide them with more income.

7-3-6 Sources of Finance

The analysis shows that Egyptian rural women use different sources to finance their projects. Some use their personal savings, others depend on borrowing from family and friends, while the rest depend on loans from different financial institutions. Most of the women interviewed indicated a clear intention to avoid using formal credit to finance their small projects, preferring informal sources of finance such as personal savings, borrowing from relatives, joining self-help groups or accepting subsidies from religious institutions. This confirms the findings of several authors (Pitt et al., 2003; Kuzilwa, 2005; Leitch et al., 2018). Jamali (2009) in Lebanon found heavy reliance by most women on their personal savings as a key source of finance and their avoidance of formal credit sources, despite the advantages shown by Amin and Becker (1998) of micro-credit to improve their autonomy and facilitate launching their business. However, the overall poor economic conditions and lack of liquidity sometimes force RWEs to use formal credit as the only way of financing their enterprises.

Our data analysis nevertheless discovered that many RWEs who apply for loans do not use them for business purposes but for personal expenses such as daughters' weddings, medical treatment and school fees. This has unfortunate consequences if they are unable to repay the loan.

7-4 Discussion of Objective Three: Exploring the Egyptian Rural Context

Every context has unique characteristics that call for a separate investigation of its special circumstances. Stones' (2005) contextual analysis focuses on the agents' (RWEs) external structure and covers the macro-level perspective of this study, specifically the political, economic and social environments which have the strongest influence on Egyptian RWEs but over which the agents have little or no control. Generally, the external structure in the Egyptian context is similar to that of other developing countries. Most of these areas are suffering from poor economic conditions, restrictive social norms, lack of government support, poor infrastructure, low purchasing power, under-developed regulatory systems, dominance of red-tape and lengthy procedures, and weak market organization (Smallbone and Welter, 2001; Verheul et al., 2006) . However, one noticeable difference distinguishing Arab countries including Egypt from these other contexts is the severe political fluctuations following the Arab Spring. The uncertain political conditions strongly affect both the economic and social environments, as discussed above under the effect of context on agent.

Based on the details provided earlier in the introduction chapter (1) and the literature review chapter (3) on the three dominant structures in the Egyptian rural context (economic, political and social), I conclude that despite the clear effect of the economic context on rural people's life, looking closely at the data indicates that the political context is the main influence on both the economic and social contexts. The turbulent political conditions were one of the main causes of the deteriorating economic conditions for all Egyptians, with more severe effects on rural people. At the same time, these hard economic situations left no choice for rural women but to join the labour market and force their husbands to accept these ideas. Hence, the political situation has affected the economic environment negatively and the social environment positively. The effect of the macro-environment on the development of the RWE phenomenon is further confirmed by Fitz-Koch et al. (2018) and Welter (2011), who argue that both the formal (political, economic) and informal (norms, values and beliefs) factors dominating rural areas have a strong influence on developing entrepreneurship among rural women.

7-5 Discussion of Objective Four: Identifying the Major Challenges and Opportunities Facing RWEs

7-5-1 Challenges

Coinciding with the opinion of various researchers (Carter et al., 2003; Horrell and Krishnan, 2007; Singh and Belwal, 2008; Wasilczuk and Zieba, 2008; Vossenbergh, 2013; Chinomona and Maziriri, 2015), data showed that lack of financial resources and difficulty in accessing the necessary capital appear as a key challenge hindering most Egyptian RWEs from starting a business or continuing it successfully. Verheul and Thurik (2001) and later Verheul et al. (2006) explain the difficulties women face in obtaining financial resources as a result of their weak business profile, which is always seen as less appealing to financial institutions than that of their male counterparts. The data shows that even women who were forced to apply for formal loans to finance their start-ups, suffer from lack of collateral to grant the loan. This issue should be reconsidered by various financial institutions, given that even women who own assets cannot use them without the permission of a male relative. Hence, it can be argued that the difficulty most women face in obtaining loans restricts their business choices and limits them to activities that require low capital investment.

The second obvious challenge was the difficulty in balancing work and family. The lack of day-care or nurseries in rural areas and their relatively high cost make most women reluctant to work full-time unless they can find a family member to help. From a different perspective, many of the women interviewed complained about the absence of support from the Egyptian government. They are convinced that because they are poor and have no power, no one is willing to listen to them. They also believe that most of the speeches, conferences or plans announced to support rural areas generally and women in particular are no more than propaganda by policy makers, with no actual steps taken on the ground. They are especially aware of this lack of attention and services in comparison to urban areas.

Paradoxically, restrictive social norms are not seen by most interviewed women as a barrier to their entrepreneurial activity, despite reports to the contrary in the literature (Woldie and Adersua, 2004; Goyal and Yadav, 2014; Ghose et al., 2017). As already discussed, both political and economic conditions are having a strong effect on reducing the social restrictions imposed on rural women.

7-5-2 Opportunities

Despite the various challenges discussed earlier, data show that Egyptian rural areas still hold numerous opportunities which, if fully discovered and exploited, can help substantially in developing both the rural areas and the whole Egyptian economy. As already mentioned in chapter two, strong kinship bonds and tight social relations can work as either a barrier or a support for RWEs. In this research, it was found that the positive effects of these bonds outweigh their disadvantages. The close social relationships dominating Egyptian rural society were mentioned by various interviewees as a key factor in providing information, financial support, and maintaining the work-family balance. Many women mentioned the role of their parents and other relatives in helping them with their children. Alsos et al. (2014) in their paper on kinship and business show how kinship bonds can play a big role in encouraging women to continue their entrepreneurial paths, providing them with finance, support in marketing their products, and being a source of business advice and emotional support. One of the interviewees explained that without her mother she would never have considered working outside her home, as she could not afford to pay for childcare or leave her children alone without close supervision.

Networking and women's local embeddedness also play a noticeable role in facilitating their economic activities, giving them a better understanding of local markets and increasing the effectiveness of their business. The role of networking has been widely discussed by various researchers. Anderson et al. (2010) show in detail how it can be seen as an embedding mechanism or a social platform for entrepreneurship. Burt (2009) argues that when entrepreneurs' social contacts contribute to their entrepreneurial goals, it act as their social capital. Jack et al. (2008) argues that entrepreneurs who use their social ties effectively will enhance their social capital and increase their chance of success. Greve and Salaff (2003) clarify how social networks differ with each phase of the business establishment. For example, in the first phase (motivation) where the ideas first emerge, the network comprises their closest relations. In phase two (planning) when entrepreneurs actually establish the firm, they tend to widen the network and diversify their relationships. In the last phase (establishment), they tend to reduce their networks to include only important and helpful individuals. Throughout these phases, family members remain at the centre of the networks. The clear effect of social relations on women's actions and decisions supports the view of Korsgaard et al. (2015b, p.9) that 'A place is therefore more than a simple location: it is constituted by the practices that take place in a location and the relations that engage with the

location so that social practices are influenced by the place, and the place is shaped by the practices'. The interview with the woman who launched a stationery and book store is a good example of this: she was motivated to start this project when she realized that most of her relatives and neighbours were complaining about the scarcity of shops selling school supplies in the school district. Thus, based on her observation and social relations with local villagers, she was able start a business that accurately meets their needs.

Data reveal that a large part of Egyptian rural women's success can be explained by the personal characteristics which help them to overcome the difficulties in their lives: being flexible, adaptable, persuasive, committed, and responsible, for example. This finding agrees with Jamali (2009) who concludes that strong personality, in terms of autonomy, passion and devotion to work, are some of the characteristics that enable women entrepreneurs in developing countries to succeed and make the most of their opportunities. Conversely, Ghouse et al. (2019) in Oman argue that lack of self-confidence is a major barrier to Omani women entrepreneurs.

Support from their husbands was frequently mentioned by many respondent women as a main reason for their business continuity and success although, perhaps surprisingly, this usually took the form of emotional rather than financial support. This result highlights the role of emotions in affecting business decisions (Glover, 2010) and affirms the strong effect of emotional considerations on women's career steps.

Finally, after presenting both the challenging and supporting factors facing Egyptian women entrepreneurs in the rural context, I conclude that most of the challenges are related to the external structure, while opportunities or supporting factors mainly stem from the internal structure. Indeed, the strength of the internal structure largely outweighs the restrictions imposed by the external structure. Hence, in providing the most appropriate support for Egyptian RWEs, stress should be placed on removing the external barriers, while simultaneously providing more support for the internal structure. Better education, professional training and more flexible working hours are some examples of the steps that should be taken in this regard.

7-6 Discussion of Objective Five: Identifying the Essential Skills needed to Support RWEs' Development

Through tracking the stories of RWEs (agents in focus) and asking stakeholders (agents in context) for their views about the problems facing women entrepreneurs, I was able to

identify the missing skills required to support their entrepreneurial potentials. As discussed above, achieving a balance between family and work was seen by most of the women as the major barrier to their entrepreneurial advance. Hence, supporting them through more focused training on time management skills and stress control might be considered a direct remedy to this dilemma. Of course, specific training in other business skills is still needed, but working practice compensates in part for the absence of formal training.

When the stakeholders were asked for their view of the skills required by female entrepreneurs, most agreed on the absence of marketing skills as the key problem. Specifically, the concentration of their individual economic activities in one place, and selling the same products in the same market, is a clear example of their poor marketing skills and their inability to widen their customer base. Innovation is another skill that would help the women to differentiate their activities and achieve better results. To summarize, innovation, marketing and time management skills emerged from the interviews as the three most desirable skills which are currently absent.

Finally, after discussing each objective and its links to both the theoretical lens and literature, figure 7-4 shows how the empirics was best fitted in the quadripartite framework.

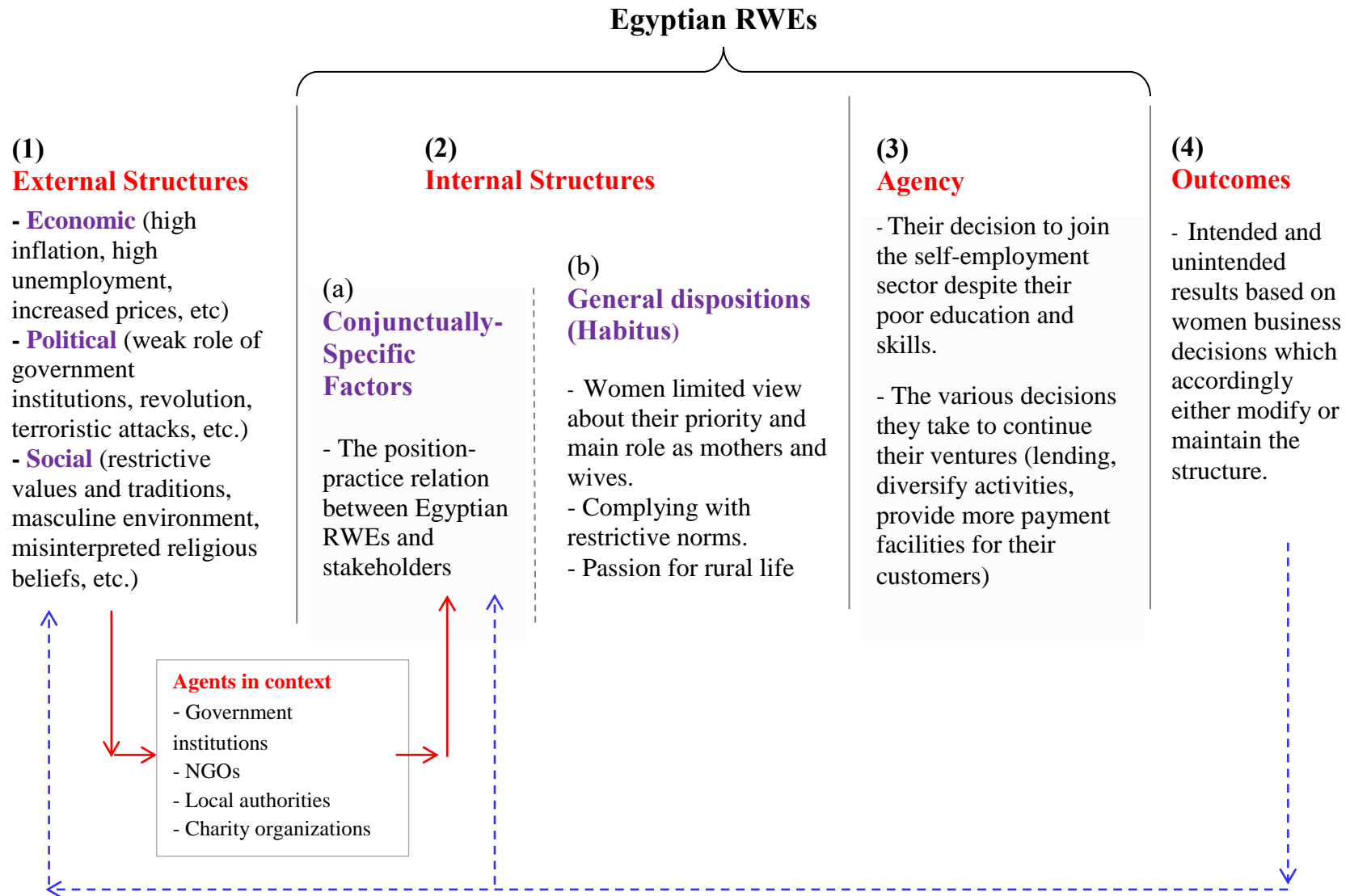


Figure 7-4: The Quadripartite Framework in the Egyptian Rural Context
 Original figure developed by the researcher

7-7 Chapter Conclusion

The discussion throughout this chapter clarified how the quadripartite framework helps in achieving both the wider objective and the sub-objectives of this research. The four components of Stones' framework were discussed in relation to the data collected, and it became obvious that women entrepreneurs' development in rural areas can be best achieved through closely investigating the interaction between the internal structure, external structure, agency practices, and outcomes. While the discussion of the internal structure found similar characteristics between RWEs in Egypt and in similar developing contexts, it also uncovered some unique characteristics rarely discussed in the literature: great flexibility and a strong belief in their own capabilities.

The external structure was explored from economic, social and political perspectives, and the strong influence of the political and economic contexts on the social context is the most striking finding here. However, the position of Egyptian RWEs is still largely ignored by government and policy makers, so the broader context remains unchanged. This position challenges Giddens' premise that all agents can exercise a certain level of power over their structure. Finally, Egyptian RWEs' results were observed in terms of the size of their business, profits and expansion, indicating that much is still required from various stakeholders (NGOs, policy makers, government, and local authorities) to realize women's entrepreneurial potential. Based on the above, it can be argued that investigating the RWE phenomenon through the duality lens and the quadripartite framework has helped in untangling the many intertwined factors that tend to be ignored in other theories, such as institutional theory and network theory as previously discussed in chapter four (theoretical chapter).

Three unique results have been highlighted in this chapter that add to the entrepreneurship literature. First, the persistent stereotypical view of rural women as less capable and less professional than men is explicitly challenged in this research. Secondly, through analysing the interviewees' responses and comparing them with other published work, I strongly support Marlow and McAdam's (2013) argument that entrepreneurial women suffer from constrained performance rather than under-performance. The specific approach to business of RWEs is based on caution in choosing the best match to their circumstances, not on weak performance. Lastly, contributing to the wide debate on whether opportunities are discovered or created is the conclusion reached in discussing the fourth objective: as it is the external structure which presents most challenges, and the internal structure which offers the most

support, I argue that opportunities in rural Egypt are created rather than discovered. The external structure (poor infrastructure, weak institutions, restricted social norms, poverty) offers few opportunities waiting to be discovered. In contrast, rural entrepreneurs challenge this context through their strong commitment to succeed.

Finally, through merging the research empirics with the four components of Stones' framework a perfectly tailored framework to the Egyptian rural case has been emerged (Figure 7-4) and shows a practical example on how to operationalize the quadripartite framework. The final chapter further discusses the main contributions of this research, explores possible opportunities for future research and suggests certain practical and policy implications.

Chapter 8: Conclusion

8-0 Introduction

This final chapter provides an overall view of the thesis by highlighting the key aspects discussed in the previous chapters and the contribution of the research to knowledge and practice. It summarizes the main elements of the thesis, from the aims and objectives of the research, through selection of the methodology used to collect and analyse the data, to the contribution of the study to knowledge and practice, its limitations and suggestions for future areas of research. A final section offers concluding remarks, including some key observations made during the course of this research. Figure 8-1 shows the main sections in chapter 8.

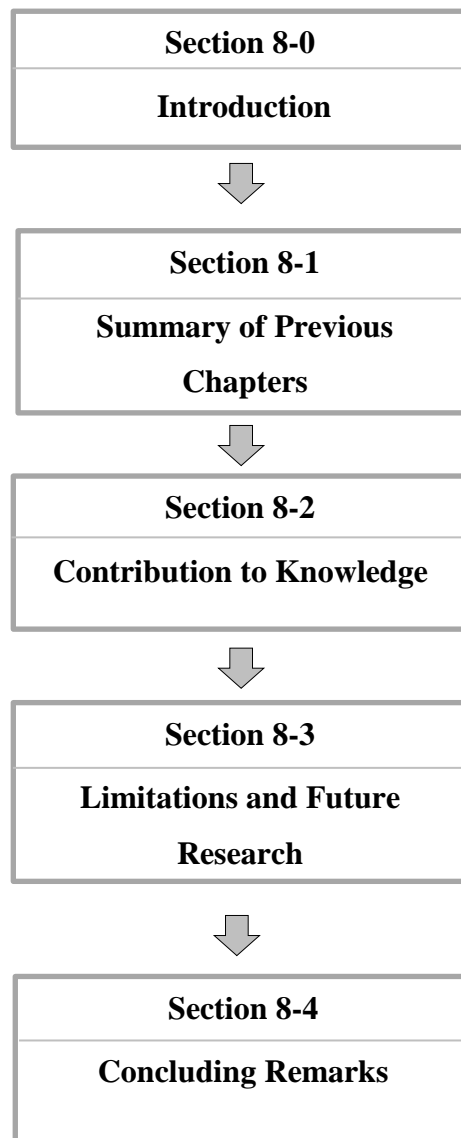


Figure 8-1: Main Sections of Chapter 8.

8-1 Summary of Previous Chapters

The aim of this research is to explore the reciprocal relationship between RWEs and their context and how this interaction finally shapes women's entrepreneurship in rural Egypt. The following five objectives help in achieving this wider aim.

1. To specify the dynamic relationship between women entrepreneurs and the rural context.
2. To determine the personal and demographic characteristics of Egyptian RWEs.
3. To explore the Egyptian rural context.
4. To identify the major challenges and opportunities facing Egyptian RWEs.
5. To identify the essential skills needed to support RWEs' development.

The thesis began by highlighting the importance of entrepreneurship in achieving significant development in rural economies (McElwee and Smith, 2014; Korsgaard et al., 2015a; Pato and Teixeira, 2016), although research examining this role is still limited (Meccheri and Pelloni, 2006). The essential role of rural women as a partner in developing their rural context is widely recognized (Hosseini and McElwee 2011; Lourenço et al., 2014; Ghouse et al., 2017, 2019); nevertheless, there is still a wide socio-economic gap between women and men, especially in rural areas. According to IFAD, if women were given the same privileges as men in accessing resources, they could achieve tremendous results for both their local and national context. In other words, empowering rural women both socially and economically can largely enhance their role as active agents in their societies. Hence, promoting entrepreneurship among rural women as advocated in this research as a key path to improving the overall conditions of these women would make them real partners in the rural development process, currently not the case in many countries, especially developing ones.

This research focuses specifically on Egyptian RWEs. Detailed justification for choosing this topic was presented. First, as a female Egyptian researcher, I was curious to discover the conditions prevailing in Egyptian rural areas, especially those facing women. Second, the severe social, political and economic fluctuations experienced in Egypt and other Arab countries over the last few years are rich contexts that call for further in-depth exploration, presenting a unique opportunity to investigate how rural entrepreneurship is constructed and how women specifically react to such change. Third, the literature review reveals that, although entrepreneurship is widely recognized as a main driving force in rural development, empirical research tends to focus on developed economies, with little attention given to this phenomenon in developing or Arab contexts (De Bruin et al. 2007; Minniti and Naude, 2010;

Zamberi Ahmad, 2011; Goyal and Yadav, 2014; Yadav and Unni, 2016). Furthermore, most entrepreneurship studies still have a masculine focus with little account of female entrepreneurs (De Bruin et al., 2006). Hence, through focusing on Egyptian RWEs, this study narrows the research gap between male and female entrepreneurs and between developed and developing economies.

From the in-depth literature review, it also becomes clear that most rural entrepreneurship studies focus either on the entrepreneurs and their characteristics as the main initiators of the activity (micro-perspective), or on local, national or international external factors (macro-perspective) in shaping the final form of entrepreneurship in a given context. The majority of these studies consider the relationship between entrepreneurs and their context as uni-directional, with context always perceived as given. With so little research into both views (micro and macro) and their reciprocal interaction, various authors have called for investigation of this interactive relationship and the promotion of contextualization in entrepreneurship research (Zahra, 2007; Welter, 2011; Korsgaard et al., 2015a; Williams and Vorley, 2015). This thesis can be seen as a direct response to these calls, showing the mechanics of the interaction between Egyptian RWEs and their rural context.

In achieving this broad aim and its detailed objectives, various key aspects of entrepreneurship, rural entrepreneurship, women entrepreneurs generally and rural ones in particular have been critically discussed. On-going debates in the entrepreneurship domain were examined, such as what entrepreneurship actually means, multiple definitions of the entrepreneur and rural areas, the nature of entrepreneurship in the rural context, and if there is any difference between urban and rural entrepreneurship. As a result, entrepreneurship is defined throughout this thesis as the process of finding, evaluating and exploiting opportunities through people who can create and extract value from their environment. Rural entrepreneurs are viewed as persons who add value to their rural context. In the debate over whether rural entrepreneurship should be considered as a special case requiring a separate research stream, or as no different from urban entrepreneurship, I conclude that entrepreneurship is entrepreneurship whatever the time and wherever place; the external environment only influences the ease or difficulty of launching a small business.

Further attention is given to female entrepreneurs, especially rural ones, and to their active role in the development of their area and the wider context. The reasons for the stereotypical view of women entrepreneurs as less capable and less successful than their male counterparts

were discussed, concluding that women should be seen as constrained rather than weak performers; they do not lack the necessary potential but are bounded by their external context. The role of context in shaping women's entrepreneurship is the missing link in their support. Various personal characteristics mostly related to their gender role as mothers and wives and their motivations that give less value to economic returns have been also discussed as justifications for the dominant misconception view about women's weak performance. Finally, the specific conditions of Arab and Egyptian women entrepreneurs were reviewed, concluding that women are still suffering from cultural, social and religious challenges. Through the collective efforts of various stakeholders, women entrepreneurs' conditions could be considerably improved.

Research into female entrepreneurship has long been criticized for ignoring theory and failing to build a strong theoretical base against which results can be viewed (Minniti and Naude, 2010). Hence, this research is strengthened by selecting structuration theory and more particularly its enhanced version (SST) to underpin it. According to this theory, both the creation and reproduction of social systems emerge from the interactive relationship between agents and structures (duality); within the structuration framework, entrepreneurs are active agents who affect and are affected by their rural context (structure). Using the quadripartite framework proposed by Stones (2005), the structuration lens is even more suitable for the empirical groundwork. This framework was later used in discussing the research findings, confirming Welter's (2011) claim that when the wider context (political and economic systems for example) interacts with the phenomenon at the lower level the context can strongly shape the entrepreneurial outcomes.

Throughout this thesis I have tried to broaden the perception of entrepreneurship from a narrow frame which attaches it to its economic value and dependence on people's economic rationales to a wider societal sense. This broader perspective views entrepreneurship as a multi-layered phenomenon affected by various factors (social, cultural, political, etc.). Perceiving women's entrepreneurship in this way coincides with the methodological choices made. From the beginning my aim was not to reach results that could be widely generalized, but to explore the dynamic interaction between RWEs and their context and to understand entrepreneurship through their eyes; hence, the qualitative approach was conducive to this aim. The qualitative technique enabled me to answer 'how' and 'why' questions rather than 'what' and 'how many' (Gartner and Birley, 2002; Pratt, 2009). With the same logic, this research is firmly situated under the umbrella of inductive approaches, where the themes and

patterns of analysis emerging from the data were not determined before data collection and analysis (Patton, 1987). Ontologically, this research follows the subjective interpretive approach. Interpretivism enabled me to use whatever meanings emerge from interviewees' responses (their interpretations) as the main lens through which to examine their own real-life experience. However, using only an interpretivist philosophy might hold the risk that researchers can become more engaged in the respondents' world and therefore biased (Saunders et al., 2009). Hence a phenomenological approach was used as a supporting strategy, best suited to the nature of entrepreneurship. In other words, entrepreneurship calls for more innovative acts and risky decisions with no clear outcomes, characterized by emotional variations. Consequently, the actual life experience of the individual can be considered one of the most reliable and realistic measures of entrepreneurial experience. Hence phenomenology, and specifically hermeneutic phenomenology, which means studying people's experience subjectively in the same way as they themselves experience life (Cope, 2005), was chosen.

Data was collected through field study research. During the interviews and conversations with RWEs and various stakeholders, rich data was obtained about women's conditions, the barriers they face, and the best ways in which government and policy makers can support them through. The phenomenological method was used as an essential complement to the fieldwork. It is appropriate in cases where events are best examined in their own context, enabling the participants to show their feelings, viewpoints and attitudes more freely and from their real-life experience. Unlike the two most commonly used units of analysis, the micro-perspective (entrepreneurs or firms) and the macro-perspective (socio- economic context), this research employed the dynamic relationship between women entrepreneurs and their context as its unit of analysis. This responds to the various calls for multi-level analysis in the entrepreneurship domain and the selection of a unique unit of analysis, as opposed to those normally applied (women entrepreneurs). Using this relationship as the unit of analysis does not overlook the distinctive characteristics of the entrepreneur as a person (risk taking, innovativeness, autonomy, etc.); nor are the contextual dimensions (social, economic, legislative, etc.) discarded. The essence is how these relationships interact to produce the final picture of entrepreneurship in rural Egypt.

Before starting the actual data collection phase, three pilot studies were conducted for guidance in the field study methods. They showed that structured interviews were unsuitable, as they worried the interviewees and gave the conversation a more formal shape than

intended, and consequently hindered the flow of their story telling, restricting free discussion of their experiences. Instead, the semi-structured interview technique was used in the actual data collection phase, offering flexibility in tracing any emerging ideas. I was able to listen to the women's accounts more freely and to grasp more fully their information.

Data was collected from two groups: first, eight stakeholders with an interest in the position of rural women in general and entrepreneurial ones in particular, including members of local councils, charitable organizations, women's support groups and government bodies; and secondly, thirty six Egyptian RWEs. Purposeful and snowballing sampling techniques were used to identify the respondents. The stakeholders were selected through the purposeful sampling, and they referred me to members of the second group (snowballing technique). All interviews were conducted face to face, as I believe that direct contact would extract richer information and put more life into the data, compared with telephone interviews or mail surveys. Secondary sources such as official government reports or reports from different international organizations such as (ILO, IFAD, and UN) were used in conjunction with the field notes and photos to supplement the primary data. The two different sources of primary data (rural women entrepreneurs and stakeholders) and the combination of primary and secondary data (fieldwork and documents) assured the additional rigour imposed by data triangulation.

Thematic analysis of the data was used as part of the bottom-up approach. Following the interpretive phenomenological standpoint, this enabled identification of certain themes, mostly related to peoples' lives, with subsequent interpretation by the researcher to extract further meaning. The data was coded manually, to make me more familiar with the material; additionally, computer software is not always reliable when using another language, Arabic (Al-Dajani and Marlow, 2010). The respondents' most powerful quotations were used to represent the data. Braun and Clarke's (2006) six steps were then followed to solicit the key themes and patterns in the data.

Various ethical considerations were implemented, which also improved the quality of the research. At the beginning of each interview the respondents were fully informed of the purpose of the research, their freedom to withdraw at any point, and the anonymity of the data. With permission, the majority of interviews were audio-recorded, adding to the reliability of the collected data. Being an Egyptian helped my understanding of Egyptian culture's implicit meanings as expressed by the interviewees. My gender also reduced the rigid cultural barrier regarding communicating with strangers.

After several iterations and filtering of the data gathered from the stakeholders and RWEs, I had four themes for RWEs and three for the stakeholders. Each theme and the links between them were explained in the analysis chapter, showing how the interactive relations between themes were able to draw a clear picture of the complex multi-layered phenomenon under investigation.

The RWE themes were personal characteristics, motivation, challenges and supporting factors. For the stakeholders the themes were challenges facing stakeholders, challenges facing rural women from the stakeholders' perspective and finally the facilities provided by the stakeholders for the women. These themes were further discussed in the light of both the literature and the theoretical perspective in chapter seven. Stones' (2005) quadripartite framework (internal, external, agency and outcomes) reflecting the duality of the structuration perspective was used as a guide in confirming satisfaction of the five research objectives. The dynamic relationship between the four components was effective in reflecting the complex nature of the topic. Each research objective was discussed separately in relation to its position in the framework and to its representation in previous studies. The internal structure reflected aspects related to women entrepreneurs' personal characteristics and motivations, while the external structure broadly reflected the local and national context surrounding them. Both the actions of the entrepreneurs (agency) and the outcomes that emerged helped in identifying missing skills and those needed for accurately targeted support. The interaction between the four components of the framework thus provided a realistic and comprehensive view of the interwoven relationships between women entrepreneurs (agents) and their rural context (structure).

8-2 Contribution to knowledge

This research contributes to several spheres of knowledge: empirical/contextual, theoretical and methodological, and contribution to practices. Additionally, it contributes substantially in integrating the various scattered elements of entrepreneurship by applying a relatively new theoretical lens (SST) to the entrepreneurship domain. Through providing both a theoretical and empirical contribution a paradigm development can be enhanced, an area in which the entrepreneurship field is substantially lacking (Ireland et al., 2005).

8-2-1 Empirical/Contextual Contribution

This research widens the scope of women entrepreneurship research in two ways: context and content expansion. For the context, empirically investigating women entrepreneurs in the

developing Arab context of Egypt extends the scope beyond the long-held domination of Western-centric studies. Additionally, by focusing specifically on rural areas it examines a unique context mostly overlooked by the concentration on urban areas. For content expansion, this research has moved away from the overriding individualistic focus dominating most similar research, to a more comprehensive investigation that uses various levels of analysis. The study shows how various contextual factors on different levels (micro, meso and macro) interact to produce the final shape of entrepreneurship among Egyptian rural women.

In a different vein, up to the researcher's knowledge, the vast majority of studies e.g. about Egyptian RWEs are written in Arabic and are descriptive rather than analytic. This research is an opportunity for non-Arabic speaking researchers to explore this phenomenon through the real-life experiences of these women, and for government and other stakeholders to learn how to effectively respond to the women's exact needs. Finally, with the support of the structuration premise of duality, this research has succeeded in responding to various calls for contextualizing entrepreneurship research (McElwee et al., 2018; Gaddefors and Anderson, 2019). In short, this research emphasizes the view of entrepreneurship as having a cyclical nature.

8-2-2 Theoretical and Methodological Contribution

Agreeing with Ireland et al. (2005) that theory development can be effectively conveyed through showing a clear bond between results and theory, I can confidently state that in the preceding two chapters (analysis and discussion) I was able to show links between the data and SST in various situations, using different theoretical insights to interpret the research findings. The situation which finally yields an emerging framework based on Stones' (2005) model to best reflect the conditions of RWEs in Egypt (see figure 7-4 in the previous chapter). The link between the SST framework and the research objectives was further discussed.

Using SST in the entrepreneurship field is relatively new; the detailed theoretical guiding framework provided here confirms the suitability of this theoretical lens through which to investigate the multi-layered aspects of entrepreneurship. Specifically, SST enabled me to investigate and demonstrate the uniqueness of women's entrepreneurship, comprehensively exploring how the interaction between the internal and external structures largely determines the extent of people's actions and outcomes. Based on these outcomes, whether intended or unintended, people either change or reproduce the structure itself. Hence, using STT and its

quadripartite framework confirms the nature of rural entrepreneurship as a socially and culturally embedded phenomenon, and also uniquely gives due consideration to the active role of women entrepreneurs in changing their context. In short, adopting SST here is a response to the increasing criticism of the entrepreneurship domain as lacking clear theory to support empirical research. This absence negatively affects the quality of much entrepreneurship research and hinders the use of its findings in identifying strong causal connections (Ireland et al., 2005; Yadav and Unni, 2016).

Methodologically, the use of an interpretive phenomenological approach broadens the scope of research in this field, which is generally dominated by a positivist paradigm (Yadav and Unni, 2016). This methodological choice offers a unique view of the phenomenon of RWEs directly solicited from the actors themselves.

8-2-3 Contribution to Practice (Implications)

This research shows that Egyptian RWEs are playing a key role in the economic and social development both locally and nationally. The analysis shows that the subjects possess much untapped potential that can be discovered through a more active role by government and policy makers to mitigate their problems and respond to their exact needs. The following points are some suggested steps to help government and policy makers to best support Egyptian RWEs:

- Improving the credit conditions offered to rural women and reducing the interest rate to match their risk-averse nature and their limited access to collateral resources.
- Offering more non-financial types of support, for example through providing more business training programmes and workshops in various areas (marketing, customer relations and quality control. etc.).
- Organizing planned and dedicated spaces (markets) for women to sell their products conveniently.
- Improving transport facilities to reduce rural women's isolation from large markets and urban areas.
- Reducing the long bureaucratic procedures required from rural women in launching or running their small ventures.
- Devolving authorities to reduce centralization of stakeholders' activities, so that they can respond to women's needs more flexibly and rapidly.

- Strengthening the role of networks and women's business associations in rural areas for sharing and disseminating the information needed for their business growth.
- Increasing awareness of the best use of recent developments in information and communication technology (ICT) in supporting women in their various economic activities and reducing their isolation from the external world.

In brief, this research argues that government and policy makers should revise their plans for supporting RWEs. Finally, I hope that these implications can act as helpful guides for policymakers, government officials and other stakeholders to support entrepreneurship among Egyptian RWEs, and also give an opportunity to investors and people searching for unique opportunities in Egyptian rural areas to explore this context from a more realistic base, acknowledging the opportunities and avoiding common hazards.

8-3 Limitations and Future Research

Given that the research concentrates on respondents located in two rural areas of Egypt (Sharkia and Aswan) over the specific time period of the study, the applicability of the findings to other contexts is strictly limited. Nevertheless, the research methodology in exploring and analysing the dynamic mechanism between women entrepreneurs and their environment can be applied to different situations. A second limitation was the difficulty in accessing rural women and convincing them to talk freely, despite my own rural roots. But both my gender and by starting the interviews with more informal chats about general topics, I was able to melt most of the ice early.

Based on the findings reached and the study's limitations, the following future studies are proposed:

- Using SST in entrepreneurship research is still at an early stage; future research could use its interactive approach to examine other types of entrepreneur (urban women, male entrepreneurs, immigrants, etc.) in different contexts (urban areas, developed countries).
- Although the dynamic economic, political and social situation was a good opportunity to highlight the mutual relations between women entrepreneurs and the Egyptian context, further research could examine this relationship under more stable political regimes.

- The role of social skills, networks and embeddedness in rural entrepreneurship development are three areas discussed succinctly in the findings; many opportunities await more focused research in these areas.
- Given the key role played by religious considerations in affecting women entrepreneurs' actions and decisions, closer investigation could be given to the role of religion in affecting entrepreneurship development in rural, or urban, areas.
- Although the role of gender is a constant in this research, future studies could compare how male and female characteristics might affect the entrepreneurial performance of the two groups.
- Finally, our successful use of the qualitative phenomenological approach might encourage future entrepreneurship researchers to move away from the dominant quantitative positivist approaches.

8-4 Concluding Remarks

This chapter recalled the aims and objectives of the research and summarized the key issues discussed in the previous chapters. The contributions to knowledge were presented at three levels: empirical/contextual, theoretical/methodological, and contribution to practice. Limitations of the research were discussed, with an explanation of how I overcame the difficulties faced during the data collection phase. Suggestions for future research were made. Finally, I would like to summarize some key observations solicited from the years spent researching and collecting data about Egyptian rural women.

First, I confidently believe that, despite the various initiatives and plans announced by government and policy makers for supporting Egyptian women entrepreneurs, most of these efforts have made no real improvement to the status of these women. They still suffer from the many social, cultural and financial barriers, even more severely than before 2011. Despite their hard lives it is the women themselves, through their strong persistence, flexible social skills and strong faith in God, who are responsible for any success. They are still an unexploited resource for developing Egyptian rural areas; only through collaborative efforts from various stakeholders (government, policy makers, NGOs, etc.) can their position be improved.

Secondly, the strong structuration perspective accompanied by the interpretive phenomenological approach was effective in uncovering many complex interactive relationships between entrepreneurs and their contexts in real life. SST also highlights two

key aspects: for rural women, their active role in modifying various social and cultural traditions; and for rural areas, the presence of plentiful opportunities that can be best explored through more focus on the contextual factors.

Thirdly, despite the dominance of push factors as the main triggers that force most women interviewed to continue their self-employment path (necessity entrepreneurs), nevertheless, the changes happened to those women personal characteristics over time indicate that this situation is in its way to be altered in the future due to the on-going fluctuating contextual changes in the Egyptian society. An observation clearly highlights the big role of structure on changing agents' attitudes and future steps.

Fourthly, although formal education can significantly help women in improving their overall business performance, given the ages of the interviewed women (30-45) and their traditional belief in learning by doing, providing them with focused workshops and direct entrepreneurial courses will be more effective at this stage.

Fifthly, despite the importance of working in parallel on both the external context (infrastructure, transport, flexible rules and procedures) and the internal context (women's entrepreneurial characteristics, motivations) to improve the entrepreneurial position of Egyptian RWEs, the results indicate that most opportunities in Egyptian rural areas are created rather than discovered. Hence, a special focus should be given to empowering these women, with more investment directed toward fulfilling their personal and entrepreneurial potentials. Only if they are provided with more focused plans and basic procedures will they achieve results more quickly.

Finally, I would like to state briefly how this doctoral journey has largely affected my personal life. I cannot deny that I have experienced many difficulties and frustrations during this journey, especially during my first year. But when I look back now at the whole process, I can feel how my decision to continue my post-graduate studies specifically in this topic (RWEs) substantially influenced some of my personal life views. For example, when I was faced by some frustrations and anxiety periods during the research, I found myself spontaneously remembering those rural women and their strong commitments to succeed despite all the challenges they face. Their inspirational stories are now a key motivator for me to continue my journey and become more committed to my research. From another perspective, reading about philosophy and the abstract world largely enriched my critical thinking skills and my ability to view the larger picture of different life situations. I believe

that this research helped me a lot to grow not only intellectually, but emotionally as well. This growth will certainly support me in both my upcoming personal and work steps. At the end, I need to record my deep appreciation of all Egyptian women, especially rural ones, for the great sacrifices they continuously make for their families and children, and for their persistent efforts to succeed despite the hard conditions in which they find themselves. I benefited personally, alongside academically, from listening to your brave stories. Thank you.

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Appendices

Appendix 1

Stakeholders' profiles

Names (allotted initials)	Title/ position	Organization
Stakeholder 1 A.A.	General manager of social fund for development (Sharkia Branch)	Social fund for development/governmental organization.
Stakeholder 2 A.S AND H.A	General manager of private project department in businessmen's association. Head of the private business /project department	Businessmen's association/ civil society organizations.
Stakeholder 3 H.E	Chairman of Elwafaa Foundation	Elwafaa Charity Foundation.
Stakeholder 4 S.A	General manager of the National Council of Women, Sharkia branch	The Egyptian National Council for Women.
Stakeholder 5 O.F	CEO for Bashayar Elkheir programme	Businessmen's association for social development
Stakeholder 6 H.N	Chair/manager of Nubian association for development	The association for Nubian villages development
Stakeholder 7 M.A	Head of agents/ coordinators in Elwafaa charity organization	Elwafaa charity organizations
Stakeholder 8 A.T	Head of coordinators in businessmen's association	Businessmen's association in Sharkia

Appendix 2

Rural Women Profiles¹

Code	age	Marital status	Number of children	Level of education	Jobs/ economic activities	Work before marriage
RW1	35	Married	1	No school	Papyrus papers	Yes
RW2	37	Married	4	No school	Papyrus papers	Yes
RW3	43	Divorced	3	No school	confectionery	No
RW4	45	Married	4	primary level	Shop selling clothes and cosmetics.	No
RW5	42	Married	4	Middle school level	Sell gas cylinder for houses	No
RW6	46	Married	2	Technical education	Electronic devices and mobiles	No
RW7	48	Married	4	Primary level	Home- made food and desserts	Yes
RW8	38	Married	6	Diploma	Butcher	No
RW9	49	Married	3	Bachelor degree	Candles and decorations for parties' especially new born babies' celebration and stationery shop.	No
RW10	45	Divorced	1	No school	Animal and bird breeding	No
RW11	50	Married	3	No school	Selling fruits and vegetables	No
RW12	41	Married	4	Middle school	Grocery shop	No
RW13	30	Married	3	Vocational education	Cosmetic and hygiene products	Yes
RW14	----	married	2	Diploma	Bird and animal breeding	Yes
RW15	48	widow	2	Quit after elementary school	Selling electric supplies	No
RW16	42	Married	3	Diploma	Furniture	Yes

¹ I included the profile of only 30 RWEs out of the 36 interviews conducted because of the repetition in the economic activities in some cases.

RW17	45	divorced	5	No school	Selling fruits and vegetables	Yes
RW18	33	Married	3	No school	Selling sugar can and grilled corn.	No
RW19	40	Married	4	Middle school	Home-made food and poultry.	No
RW20	60	divorced	3	Quit after elementary school	Making home-made bakery and selling oil and butter	Yes
RW21	49	Married	3	No school	Clothes shop	No
RW22	30	Married	3	Diploma	Sell linens and towels	No
RW23	23	Married	2	No school	Women accessories	Yes
RW24	24	Married	1	No school	Sell fruits and vegetables	No
RW25	43	Married	4	No school	Sell vegetables and fruits	No
RW26	38	Married	2	Diploma	Bird breeding	No
NRW27	40	Divorced	2	No school	Hand-made accessories	No
NRW28	24	Engaged	-	Diploma	Nubian hand made products and drawing henna and hair brads	No
NRW29	42	Married	4	No school	Hand-made accessories	No
RW30	30	Married	3	Diploma	kiosk for selling confectionery	Yes

Appendix 3

Guiding Questions

Rural Women Guiding Questions

1. When and how did you start your own business?
2. What are the main challenges that hinder your job? How did you cope with such challenges?
3. What are the main supporting factors that help you to continue your project?
4. To what extent did living in a rural area support/hinder your business development?
5. What are the main reasons that encourage you to continue working in your small venture?
6. How does your work affect your personal life and your wider rural context?

Stakeholders Guiding Questions

1. Can you tell me about the nature of your work / what is your role to support rural women?
2. In your own view, what are the basic challenges facing rural women entrepreneurs?
3. What are the basic challenges that hinder your tasks for supporting rural women entrepreneurs?
4. In what way do various contexts (social, economic, political, etc.) affect women entrepreneurial development?
5. What is your personal suggestion to further support those women?

Appendix 4

Information sheet
The University of Huddersfield
Business school research Ethics Committee
Participant Information sheet (E3)

Women Entrepreneurship Development in Egyptian Rural Context: A Structuration Perspective

Dear participant,

You are being invited to take part in a study about Egyptian rural women entrepreneurs and possible ways to develop them. Before you decide to take part it is important that you understand why the research is being done and what it will involve. Please take time to read the following information carefully and discuss it with me if you wish. Please do not hesitate to ask if there is anything that is not clear or if you would like more information.

What is the study about?

This study is mainly about identifying the main challenges and opportunities facing Egyptian rural women entrepreneurs and exploring different contexts confronting those women and how their interaction with these contexts support/ hinder their entrepreneurial potentials. Through achieving the research aims the study will recommend ways to support those women and decrease the barriers they face and consequently achieve more development in rural areas.

Why I have been approached?

Rural women: You have been asked to participate because you are Egyptian women who live in rural area and have your own project/business (entrepreneur) and all the data you will provide can largely assist in achieving the research aims.

Other stakeholders: You have been approached because you are identified as having direct link to rural women entrepreneurs in the Egyptian context either through imposing policies and regulations or through providing several types of support to those women (technical, financial, management, etc). The type of data you will provide will help in giving a wider picture about the different circumstances and conditions surrounding Egyptian rural women and will largely assist in identifying the steps needed to promote rural women engagement in labor force.

Do I have to take part?

It is your decision whether or not you take part. If you decide to take part you will be asked to sign a consent form, and you will be free to withdraw at any time and without giving any reason for your withdrawal. A decision to withdraw at any time, or a decision not to take part, will not harm you in any way.

What will I need to do?

If you agree to take part in the research you will be asked to answer several open ended questions and to record your answers in an audio recording device for about one hour.

Will my identity be disclosed?

All information disclosed within the interview will be kept confidential, and will be only used for academic purposes.

What will happen to the information?

All information collected from you during this research will be kept secure and any identifying material, such as names will be removed in order to ensure anonymity. It is anticipated that the research may, at some point, be published in a journal or report. However, should this happen, your anonymity will be ensured, although it may be necessary to use words in the presentation of the findings and your permission for this is included in the consent form.

Who can I contact for further information?

Name: Nermin Elkafrawi (researcher)

E-mail: nermin.Elkafrawi@hud.ac.uk

Telephone: +44 (0) 7592289793

Appendix 5

The University of Huddersfield
Business school research Ethics Committee
Participant Consent Form (E4)

Women Entrepreneurship Development in Egyptian Rural Context: A Structuration Perspective

I have been fully informed about the nature and aims of this study as outlined in the information sheet E3.	
I consent to taking part in this study.	
I understand that I have the right to withdraw from this research at anytime without giving reason and this will not affect me negatively by any mean.	
I give permission for my words to be quoted by use of pseudonym.	
I understand that the information collected will be kept in secure conditions for a period of 6 years at the university of Huddersfield.	
I understand that no person other than the researcher and her supervisors will have access to the information provided.	
I understand that my identity will be protected by the use of pseudonym in the report and that no written information that could lead to my being identified will be included in any report.	

If you are satisfied that you understand the information and are happy to take part of this project please put a tick in the box aligned to each sentence and print and sign below.

Signature of participant:	Signature of researcher:
Print:	Print:
Date:	Date:

Appendix 6

Rural women themes-quotes table¹

Themes	Quotations
<p>Theme one:</p> <p>Personal</p> <p>Characteristics</p> <p>Risk</p> <p>avoidance/uncertainty</p> <p>avoidance</p> <ul style="list-style-type: none"> • Avoid expansion • High fear from legal accountability • Commitment to repay debts 	<ul style="list-style-type: none"> • I always keen to repay the interest of the loan on time. <i>Repaying the loan is a red line</i> for me. I could do anything to make sure that the instalment is ready on time. RW-6. • I feel afraid from <i>legal accountability</i>; I tried to do anything to repay my instalments or debts on time; I even did not want to expand more, I <i>need to have everything under strict control</i>. This is easier for me; you know.....for example I always prefer to deal with only one supplier. RW-9. • No, only in few cases I may defer paying the due instalment two or 3 days, but directly after those days I tried to manage things and repay it. <i>If I didn't pay I may harm other women in the same group</i>. When the organization sues a case against one of the members of the collaborative group, it harms the whole group and I cannot do this, so <i>I am very committed to repay on time</i>. RW-13. • I took a loan from this charity association and never be late in repaying its instalments. This never happens to me. <i>If we are not responsible in repaying the loan, the people in those associations will stop lending us any more money</i>. The money I took from the loan I used to pay for my house rent and continue covering my family expenses, as my X- husband does not give me or his son a penny since I got divorced. RW-10. • I have a fixed time to repay the loan interest every

¹ The red italic font represents the code identified in each quote.

month; I should pay it on time. I never ever defer a payment. I can stop eating and drinking *but my first priority is to pay my due money*. Men do not keen to pay on time, but *women feel more afraid than men so they try to pay on time*. Women are more responsible than men. **RW-11.**

- *I do not want to expand my business activities*. If I diversify my activities this might cause me big troubles. One product can have profit and another product might lose. So the losing product (loss) will eat my profit. You got my point??. *I always work in a small scale; no one knows what is going to happen in the future*. May be I can get sick so the narrower activity the better. If I rent or buy a shop it will open many doors on me (rent, taxes, electricity,...), how I can repay all this expenses. No need for more expansion. **RW-11.**
- *I feel afraid from troubles*. They can put me in big problems so I am so keen to keep the money of the loan a side, but sometimes it is out of my hand. Sometimes I prefer not to eat to repay the debt. **RW-17.**
- No, *I didn't want to increase the scale* so I can reach a point I lose control. I only work on a small scale because I know my capabilities. You know I used to get the poultry grains only with 160 pounds a year ago, now it becomes 380 pounds this year. The small chick was sold with 5 pounds now it reaches 12 or 13 pounds each. Everything is changing in this country and prices increase dramatically so I feel afraid form widening the scale of my project. **RW-19.**
- *I tried my best not to be late in loan repayment*. If I didn't pay on time and I asked for increasing the loan they will definitely refuse so I tried my best not to delay the instalments. They should trust me to accept giving

	me more money in the future. RW-15.
Values and beliefs <ul style="list-style-type: none"> • Preferring stable/ contract jobs • Conditional shared or sole financial responsibility of rural women. • Excessive appreciation to the value of education to their children. • Wide and more acceptance to the economic contribution of women. 	<ul style="list-style-type: none"> • I love my husband and I know that he loves me, so <i>I never think about who should get the money or separate between what I earn and what he earns.</i> RW-4. • <i>All my earned money goes to my family expenses;</i> I never differentiate between my money and my husband money. RW-6. • I did not allow any of my 6 children to quit school or stop education No, No. One of my sons is struggling at school, but I am still pushing him to continue. My husband is illiterate so he doesn't care about his children education. <i>But for me education it's one of the life essentials.</i> Their education is the way to guarantee them a better life. I don't care about how much I suffer now, unless I can guarantee better future for them. I am exerting a lot of effort to try to provide them with a better life in the future. RW-8. • <i>Women now work more than men.</i> Women go out to work and men stayed at home. Women are the ones who pay for his expenses especially cigarettes and drugs. Men are not real men anymore; they leave the responsibility to their wives who work to cover the whole family expenses. <i>I do not know what happened to men in these days. Women became men and men acts as women.</i> RW-9. • My husband refused the idea of my work at the beginning. He blamed me a lot because I worked without his permission while he was in Libya; he was worried about the kids during my work time. I told him that everything was going fine and <i>when he found that I worked hard and achieved profit he stopped blaming me.</i> When he feels that I am smart at work, he told me if I will continue the candles and dolls project he will need

my help. At first I feel hesitated, but after a while I told him ok. The Ramadan lantern was my idea from the beginning. I loved the idea a lot and love working in general. **RW-9.**

- I take a loan to pay for my kids' education expenses. I did not want them to quit from school, *their education is so important, I cannot sacrifice it for any reason.* I worked hard and even take loans to pay for their private lessons. **RW-12.**
- My husband did not prevent me from work. It is not his business. As long as he came home and find the house clean and his kids are fine, he did not have a word on me concerning my job. *The money I earn all goes to his kids,* but I never give him money. I always buy oil, butter, rice for my family but never give him money in cash. **RW-13.**
- No I never think to let my kids quit school. *I can stop eating or drinking but never sacrifices my kids' education.* It is not their fault that they are born in this miserable life. They did nothing wrong to be deprived from education. **RW-13.**
- My husband did not reject the idea of my worklife is so tough, *with this expensive life every woman should support and help her husband.* **RW-14.**
- Sometimes my husband asks me to stop taking loans and to stay at home, but *when he finds the economic pressure nowadays, he changed his mind.* This is our only way to get money (loans). I know take 2600 pounds. We start taking loans 17 years ago. *In the past, norms largely restrict women's work, but now things changed. There is no difference between men and women nowadays. Most women should support their husbands.* 2 years ago he was sick for 2 months, no one support him and stand beside him, except me. **RW-16.**

- When my husband asks me to stop working, I remind him that we have fixed daily expenses at least 70 pounds per day, *how can we cover our cost if I stayed at home, so he finally accepts.* **RW-18.**
- My husband never asked me to stop working, because he knows that he cannot cover our expenses alone if I stopped working. Who will pay for the schools and the private lessons for the kids? His money can only cover the costs of our food and drink. *Any other expenses I am the one who is responsible for.* **RW-21.**
- I did not think that he can ask me one day to stop working, *if I stopped who is going to work and get money.* Life is so hard, he even sometimes help me in my business. **RW-23.**
- I asked my husband many times to work and he refused and always said ‘I will not change, accept me as I am’, I am diabetic and only god knows how I am walking now. *He only gets money for smoking and buying drugs.* **RW-25.**
- *In this costly life, if you give a woman two choice, to stay with her husband and kids or to continue in her government job, certainly she will choose her job....* Her husband may divorce her at any time... didn’t you notice the increasing rate of divorce nowadays. The governmental position is guaranteed and stable, being with a man is not guaranteed. What can a man do for a woman in those days.. he can marry another woman at any time but my governmental job is the thing that will remain with me. This money can support me in paying my expenses and my kids’ expenses, better than begging from him or from any others. Women became men in these days. *Men are now careless especially if they found that their wives can work and gain money. No men now*

	<p><i>ask their wife to stop working or stay at home. As long as she gets money she can do whatever she wants.</i> RW-26.</p> <ul style="list-style-type: none"> • All this strict and bounded customs changed after the revolution. Everyone is running to earn his living. We are not feeling restricted with the village values and norms. We are coping with it. <i>Things changed and became more free.</i> The only bounded tradition that still prevails is restricting our marriage from only people in Nuba. We are allowed only to marry a Nubian man, even if we met another good guy from any other village. I only feel not happy for the marriage issue; it limits and bound our feelings a lot. NRW-28. • <i>In the past, women were like queens at home and men are the main breadwinner. Now the situation turned upside-down.</i> Women are at work and men are staying at home. Men now cannot ask their wives to stop working. They are forced to allow them to work. Everything became so expensive.... from where should they get more money. They have no other option. NRW-29.
<p>Flexibility</p> <ul style="list-style-type: none"> • Ability to solve problems • Acquiring business skills through practice/experience • More flexible social skills than men 	<ul style="list-style-type: none"> • I know how to run my life smoothly. <i>I always like to try new things.</i> If I get a product and I discovered that it is unprofitable, I switched to another product. I expanded my project by working in everything. At the beginning, I was selling clothes and make up, and then I expanded my project by selling clothes, households, and toys. RW-4. • I didn't take any training courses in selling and marketing but <i>I acquired those skills through practicing and long experience</i>, I have been working now in the market for 20 years so I dealt with too many people and became more able to differentiate between good and bad people and how to treat each one. RW-4.

	<ul style="list-style-type: none"> • <i>Women are always more clever than men in dealing with customers.</i> One day, a client told me I passed by your shop an hour ago and when I found your husband; I changed my mind and didn't buy. She told me that she can't deal with my husband. They like my way with them (being gentle and patient). In general, you must be nice to the client and try to make them feel comfortable, I believe in the slogan that says 'the customer is always right'. RW-8. • I have also faced another problem with one of the customers who take my products and refuse to pay me money in return. My husband told me that they tricked me because I am a woman, but <i>I never give up</i> and I made them big troubles until I return all my money back and this was my first and last time to deal with those people. It was my decision stop dealing with them. <i>I do not know the word' frustration'</i> in my dictionary. You know, I monthly pay 11,000 pounds each month as a repayment for loans from differences sources. I took two loans from bank of Egypt and the third loan from one of the charity organizations working in rural areas. RW-9. • We try to solve any problems by ourselves; <i>we try to depend on ourselves.</i> NRW-29.
<p>Theme two:</p> <p>Motivations</p> <ul style="list-style-type: none"> • push factors 	<ul style="list-style-type: none"> • In 2012, my husband was jailed for 28 years (this is the total of two cases both were force rubbing during revolution time). After he was jailed, his family (the husbands' siblings) started to bother me and my children. They refused to support us financially, treat us badly, and wanted to force my elder daughter to marry a Saudi wealthy man to finance them and us. So I decided to drop everything behind and have a fresh start in El-Sharkia and begin to work to support my kids. <i>My family helped me at the beginning to find an apartment and they</i>

paid for me the first instalment only, but after a while they refused to give any further support, so I had no other option except to start a small project to cover my family expenses. **RW-3.**

- My children grow every day and this needs more money, the living conditions became harder day after day, so I decided to work. Life is so hard and we didn't have enough from anything (clothes, food, education...etc), *we have a lot of expenses and no money and my husband have a bounded hand.* To be honest I need to make something valuable to my kids and to their future. **RW-4.**
- The percentage of working women in our village is far more the number of working men, 90% of women here work, only few men work as employees in 10th of Ramadan city or work as a driver in a small van (Toktok). For women they can trade in birds or work in different factories or as tailors...etc. In the past women used to stay at home and men were the main breadwinners, but now most men became drug addicts and most families just try to cure them from drug addiction. You know, rarely to find a man or even youth who are not addict. Sometimes the fresh graduate boys only are the one who might seek for a job or so, but once a man got married he prefers staying at a café with his friends all day long (just drinking tea and playing chess) and threw the whole responsibility on his wife to earn their living. *Women here are the one who really hold the family responsibility; we have no other option except to work.* **RW-4.**
- *I start working in my small project only to help in my daughters' expenses,* but if my husband earn a lot of money and we didn't need any more, I will stop working. I need to rest. No one search for trouble, work

is full of troubles so if I have enough money I prefer not to work. **RW-5.**

- *I started working 2 months after my marriage. My husband got a brain stroke and now he is totally paralyzed.* He cannot move a hand or a leg. So I started selling peaches and some other fruits and made home-made pudding. I used to sell it to children at schools with low prices. After my first baby birth, the expenses increase so I searched for other sources to earn money, so I started to work as a servant in some houses, but recently even this job became difficult for me due to my medical problems. I started selling vegetables and fruits again recently to earn some more money. **RW-7.**
- I start working after my husband's accident; this was after my marriage by nearly 10 years. Before that my husband's income was covering our all bills and financial needs, so no need for my work, 'Elhamdullah', he was earning enough money to cover our expenses. *But after his health problems, I was forced to work and my eldest son helps me.* **RW-8.**
- I will tell you a secret my husband never heard about it till now. While he was in Libya he was refusing the idea of my work. Some customers call me and said they need my products. *My mother in law encourages me to work without telling my husband. She said you are in a bad need for money and he might return one day and continue his work in candles, so do not lose your customer.* I manufacture dolls from my home and didn't tell him. I only told him when he returned back from Libya. Since then I used to work and love the profession till present. **RW-9**
- I am divorced from more than 7 years. *Only after getting divorced I started the idea of working.* Before I got

	<p>divorced my husband was the one who was responsible to cover our daily expenses. I have a handicapped kid so I have to work to cover his expenses, especially after I got divorced. RW-10.</p> <ul style="list-style-type: none"> • No I didn't use to work before marriage; <i>I just start to think about work when my husband start to suffer from medical problems and our financial conditions deteriorated sharply</i>, so I have to help him. It is not something I am ashamed about. I start to sell vegetables and fruits to support my family. Once I think to get some clothes and sell it, but unfortunately I failed. Because people want to get things without paying money for free. I could not continue by this system, how I can earn profit by this way. RW-11. • <i>I start working because my husband married another woman and stopped giving me money either to myself or to his kids.</i> I have two kids still at school and this costs me a lot. I was forced to work to cover my kids' expenses and to avoid quitting them from education RW-12. • Life became much harder. <i>I have rent obligations and my kids used to take private lessons at home with lots of money.</i> I have a girl in 4th grade and a boy in kg2 and a two weeks baby. These are all expenses that I couldn't afford. My husband gives me money for food and drink but he couldn't give me the money enough to live comfortably. He gives me maximum 50 pounds per day, I should pay for lessons, food and drinks for the whole family. His money can do nothing with all this expenses. If things go well with him he can give me 60 pounds, which also do nothing to us. So I started to take a loan and buy products from a company called 'My Way' which sell shampoos and skin care products. RW-13
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- My husband was living abroad most of his life, in Saudi Arabia. He worked as a builder there. He was able to cover all our family expenses while he was working there, so I never think to have a job or search for a career. *Only after his death, I started to think about starting a small project to earn my living.* I got the idea of opening a small kiosk (super market) then I change the activity and open the shop for selling electricity supplies. **RW-15.**
- At the beginning of my marriage I didn't work, but the overall life conditions became so hard, *all people suffer from lack of money so I decided to return back to work.* I apply for a loan to get money and help my husband in making his products (furniture). I just tried to support him and participate in our living expense. I gave him the money and he started to work, when we make profits we use it to pay back the loan. **RW-16.**
- My husband feel bored from our mentally disable son, so he divorced me. *After my divorce I continue selling fruits and vegetables and god never forget poor people.* My x husband never care about his kids anymore, he didn't pay a penny to any of them. I am the one who cover all my kids' expenses. He married again and keep spending on his new wife and didn't see his kids anymore or give them money. All people know our story. Thank god for everything, God will never forget us. **RW-17.**
- At the beginning of my marriage, everything was working well and my husband was having a good income that can cover all our costs. Some of his bad friends encourage him to take drugs and since then he became a drug addict and then worked as a drug dealer. He sold his barber shop and stop spending on us then he has been arrested for 10 years. *After my husband had*

been jailed, life became darker, so I decided to search for work. I have never used to work before, but the bad conditions force me to work.

When life become harsher, I try to borrow from my relatives, they always help me as much as they can. **RW-19.**

- I got divorced from my husband after 10 years of marriage. He travelled to Cairo for work and then got married there. After a while he married another woman and totally forgot me and his kids. Since then he never come back to me or to his kids. He left them even before they join the elementary stage. *I started to work in agriculture (harvesting and collecting seeds) in order to earn my living and be able to cover my kids' expenses.* Before marriage I used to work in papyrus papers, this was long time ago in 1979. Thank god I am much better now. **RW-20.**
- I married twice. I have a daughter from my X- husband and another two girls from my current husband. *My first daughter is the reason for my decision to start working. Her father refused to pay her expenses and my new husband is not forced to do so.* He only spends money on his daughters. My daughter was only one month when I get divorced from her dad and now she is in middle school, about 12 years now. **RW-22.**
- *I started working after my husband made an accident few years ago and stop working after that.* He lost 4 fingers from his right hand, so he stopped working since then. He only helps me sometimes in selling women accessories. **RW-23.**
- *Few years ago, I was sitting at home, my husband didn't want me to work before, but when I found these bad conditions, I said to myself I need to go out for work. I need to support this new-born boy so that when he grows*

	<p><i>up he can find something to depend on in his living.</i> I knew that some organizations can lend us loans so I came here to apply for a loan to buy fruits and start selling them. I live in a rented house so, I pay 400 le monthly rents for this house and my husband only earn money on a daily basis and it is always insufficient to cover our regular expenses.RW-24.</p> <ul style="list-style-type: none"> • I found that life conditions were bad and after I delivered my eldest daughter <i>I found that my husband did not work so I started working.</i> RW-25. • When I was married I didn't work <i>only after the divorce, I started thinking about going to work in order to cover my kids daily expenses.</i> If I have enough money, I will not think about work anymore. My X- husband pays little to his kids. All the financial burdens are on my shoulders NRW-27. • I never work after marriage. <i>I start working because as you see how life became very hard and everything became so expensive.</i> After the revolution life became black, men could not find work now and most of them are resting at home. No tourists and no work. Women now are the ones who work.NRW-29
<ul style="list-style-type: none"> • pull factors 	<ul style="list-style-type: none"> • Yes, <i>I love working in papyrus papers</i> and I cannot work in any other field, if I stopped working I will feel sick. Work makes me active. RW-2. • Even if things became better I will definitely continue work. Now, <i>I get more used to work now.</i> For example, a while ago, I faced some health problems and the doctor advised me to relax for a while. But after one day, I refused to sit at home and went to the shop to monitor everything. I feel more relaxed and secured. <i>My work makes me feel independent.</i> RW-8. • Even if I got a lot of money, I think I will choose to

	<p>work. Nothing to be done at home especially that my husband passed away, <i>work entertain me</i>. If I stayed the whole day at home I will feel so bored. <i>I love work, I love going out</i>. Few years ago, I had a medical operation which forces me to stay home. I kept asking my son to take me to to our shop; I did not like to stay at home even when I am sick. RW-15.</p> <ul style="list-style-type: none"> • <i>My body gets used to work</i>; I cannot stay at home again. I will never stop working. RW-18. • <i>I have spare time, I need to feel busy</i>. My husband is always away from home so even if he covered our family expenses I will continue working. No woman can leave her work in these days to stay at home. RW-26. • We are a big family and it's very demanding. <i>So being a housewife means that you have to wait for his permission for everything and you must keep nagging and asking for the same thing several times till he accepts to give us more money</i>. Because I have a better relationship with my children, I can fulfil their needs faster, so <i>I decided to work and not to be under my husband control anymore</i>. In general men are so lazy to accept or do what their children and their wives demand, it takes them time to hear for our needs. After I start working I don't need to ask him before paying any expenses for my children. <i>I am the controller now</i>. This is more comfortable for me and for my kids so I'm not looking forward to drop it. RW-8
<p>Theme three:</p> <p>Challenges</p> <ul style="list-style-type: none"> • Economic /financial 	<ul style="list-style-type: none"> • All the <i>raw materials needed became so costly</i> and we don't get enough income return. (RW-1) • In the past we used to buy a jar of chlorine with 10 EGP, but now it costs 180 EGP so sometimes we cannot afford buying it. I used to hire more than 5 girls to help me in making papyrus. Now I hire maximum one girl, I have

no money to hire more. everything was cheap at that time, but now *everything became so expensive. The material prices rises and the cost of labour as well.* In the past, some girls were able to buy all her marriage requirement from only working in papyrus, things was cheap, but now everything became so expensive. I was able to buy golden jewellery before from work *now money has no value.* **RW-2.**

- At the beginning, we hired someone to help us in running our project , but it wasn't an efficient idea. *Our business did not make enough profit to enable us to hire any workers; we depend on ourselves to run the project and to save costs.* **RW-8.**
- *The only thing that annoys me is the inflation rate.* We used to buy the meat pack with 500-600 LE, now it reached 1000 LE. This decreased the selling rates. People are price sensitive, so they cut of the amount that they buy. And they stopped getting meat daily. This situation pushed me to rely on loans. **RW-8.**
- *Everything became way expensive,* even the products I used to get from the supplier became so expensive. I used to get a shower-gel with 15 or 20 pounds, but now it reaches 30 pounds. I can only sell it with 40 pounds so the profit became less. *Even my kids' private lessons became so expensive.* People now cannot afford buying many things. In the past a women who takes a shower gel probably take a shampoo with it or a bottle of cream, but now things changed and people get only their very essential needs. **RW-13**
- *I do not have enough capital to expand my business activities.* The whole country suffers, everything is costly, and people could not know how to live in such hard conditions. We pay around 300 pounds for the kids'

private lessons and pay around 600 pounds for the house rent. The water and electricity bills cost nearly 250 for electricity and 100 pounds for water bill. No money to do anything else each month. At least you need 1000 pounds to pay for your basic life demands. The notebooks and extra practice books for kids are too expensive. I pay around 10 pounds for English sheets for my kg2 kid. The notebook was sold with .75 piasters in the past now it reaches 2 pounds or may be higher for a bigger one. **RW-13.**

- All people complain, especially the families with so many children. *The books prices and private lessons are so costly.* For me things are not so bad as I have only 2 children. Life is barely moving, but for other families who have more than 2 children, they suffer a lot. **RW-14.**
- *The shortage of money is my biggest problem, everything is so expensive, and nothing is cheap.* 3years ago the general economic conditions was much better than today. You know the small yellow lamp was only .75 piasters 3 years ago, now we sell it with 3 pounds. It costs us 2.75 pounds and we sell it with 3 pounds so we earn only.25 piaster. Sometimes it is broken and we lose all its money. In the past most staff was cheap so we made good profit from selling our products, but now things are so expensive so we accept only small amount of profit. I can spend the whole day at work without selling with even a penny. **RW-15.**
- I have a young man (my son) still need to get married and have two other daughters need also to get staff for marriage...I cannot stop working. . I walk now talking to myself in the street,, I don't know what to do,, *everything became so expensive. What should we do? Even my medicines, I stopped buying it, I cannot afford*

	<p><i>paying for it.</i> I need to buy a shot with 55 pounds every month. My husband work for himself, he spends his money on smoking and I am bearing all the burdens and responsibilities of the kids. RW-25.</p> <ul style="list-style-type: none"> • <i>Everything became so costly, what I used to earn before, now I earn half of it and we did not receive any kind of governmental support.</i> RW-26. • Yes, things are so costly now; <i>people are suffering and always fight to earn their living.</i> No good profit, we do huge efforts with very minimum return. <i>The profit margin became very low.</i> Most people are in a very bad condition. RW-22. • <i>Everything became so costly and people are feding up from this bad economic situations,</i> before the revolution I used to make good sales and good profits now things changed. People do not have money to even buy clothes. In the past people used to buy many pieces of cloth, now if I rarely can find a customer who wishes to pay only one piece and give me my money cash. RW-30
<ul style="list-style-type: none"> • Social Challenges 	<ul style="list-style-type: none"> • <i>I cannot travel outside the village to sell or market my products...</i> who will take care of the kids while I am away. I used to work nearby to keep an eye on home duties (cooking, cleaning and other staff as you certainly know. RW-2. • <i>My girl has 19 years now and her dad refused to allow her to continue working because there were many boys in the work site,</i> he is from Upper Egypt so he has a closed mind. He is always worried about his daughter from strangers. RW-2. • President Hosny Mubarak's days were so good. We did not hear about any <i>raping or stealing incidents before,</i> it was safe period.. Girls are afraid now to walk alone, they cannot be out of their homes after 6 pm. RW-2.

- My husband refused at the beginning the idea of my work... he told me how you are going to stand between strangers. *He was looking at the issue from as a 'dignity' issue and also he was jealous*, but after a while he accepted and supported me further in my work. **RW-4.**
- *Customers became so difficult in their transactions*; most of them defer payment or escape for not paying the due amount. I really suffer for collecting my money back. **RW-6.**
- My girls help me. I cook at night before sleeping and then the next day, the girls heat it up and clean the house. So we arrange everything between us. *I tried hard to balance between the house work and my work responsibilities.* **RW-8.**
- I go out of my home every day at 8 am and return back on 10 pm. . *I never take a rest. Even in weekends I cook half the day and tidy the house the rest of the day.* You know I ask my younger daughter to manage the library with me because I could not afford employing someone who might take 1000 pounds per month. May be next year when our conditions improve I can hire someone. *I suffer a lot for balancing between my work and my family commitments, I became exhausted.* **RW-9.**
- Some of my relatives told me to stop working, especially after my husband passed away, but I never listen to them. They are not going to spend on my children to ask me to stop working. I didn't give an ear to all this silly talks and continue working. *Their closed minds will not help me in earning my living or spending on my children* **RW-15.**
- *I don't want to work outside my home, because people will keep talking badly about me.* They will say her husband is jailed and she is living freely. So I prefer to

	<p>work from home to avoid people's talks. RW-19.</p> <ul style="list-style-type: none"> • <i>I suffer a lot from customers who heavily bargain about prices.</i> People are negotiating a lot and want to take the products with almost no money. The price bargain phenomenon begins to rise dramatically after the revolution. Only few people accept the prices as it is..NRW-27. • Every girl here in 'NUBA' should work in the area around her house; we are not allowed to go far to avoid any harassment from men. <i>We have very strict customs different from what prevail in the rest of rural Egypt.</i> Girls even are not permitted to marry outside Nubba. <i>We should marry from within.</i> NRW28. • <i>We here are prohibited to marry from outside our village,</i> but men can marry from anywhere they choose. NO stranger men are allowed to live here on our village. Only Nubian men can stay here. . NRW-29. • This happens all the time. <i>if a woman is from a well-known and big families or rich she takes her right, poor women always is treated unfairly. Everything work with nepotism.</i> If I am going to a governmental institution to finalize a paper and I do not know someone there, it is impossible to finish at the same day, but if I know an employee there or if I came from a rich family, my work will be done in a minute, otherwise I have to wait. NRW-28.
<ul style="list-style-type: none"> • Political challenges 	<ul style="list-style-type: none"> • <i>Workings in papyrus papers are not stable, because of frequent fluctuations in the tourism sector especially after the revolution.</i> One day up and other down. The government does not help us by any mean, all I received from <i>the social solidarity ministry</i> (370 pounds per month). This small amount of money doesnot help me at all in this expensive life.. RW-1.

- *Nobody comes here from any government institution.* Once I had an interview in a TV channel to clarify our problems but nobody cares and nothing changed. *The government officials always give useless speeches but nothing happened on the real ground.* **RW-2.**
- After the revolution we suffer from lack of money, and shrinkage of liquidity. The prices of everything was doubled and sometimes tripled. *The revolution affects many aspects in our lives, women who was used to buy a dress in cash for example, she prefers now to get it on credit.* And despite this miserable conditions. We *did not receive any help from any governmental corporation.* Official people talks go on air. Nothing real. **RW-4.**
- *After 2011, work conditions became worse than before; work opportunities decrease and most people suffer from lack of liquidity.* **RW-5.**
- *The situation was much better before the revolution compared to now.* The shop was more profitable, and I was able to fully satisfy my children's needs. I used to buy new stock every two days. It's getting harder, now it may take 7-10 days to finish the stock that used to be sold out within 2 days. Now even the private lessons are more expensive. Now, nothing is cheap. **RW-8.**
- Selling candles is considered a luxurious product not an essential one like food and drink, so when people economic conditions suffered, they bought only essential staff. The candle factory was earning around 10,000 le per month with almost no effort in the past. *Now, after the revolution we had a severe liquidity problem.* **RW-9.**
- *The government always promise to give people who are in need pensions or subsidies, we finished all the papers needed but still nothing happens.* **RW-12.**
- *After my graduation I worked in producing papyrus*

papers, but this activity shrinks a lot after 2011, revolution. So I started to think about a different activity. I started to sell birds and poultry and then I expanded and get sheep and lambs. **RW-14.**

- *The government never support us financially or non-financially, we are totally neglected.* They didn't care about poor people. My husband even didn't take pension or have a fixed career in the government, although my husband applied for many governmental jobs, but he failed to have any. **RW-16.**
- *After the Russian plane crash, number of tourists decrease dramatically.* Once the country condition starts to flourish, terrorists do another terroristic attacks and things went down again. Thank god on all the conditions. We are suffering from lack of work. We work only in winter season, starting from December. What we gain in winter help us in paying our expenses in summer. Before the revolutions the number of tourists was huge. Some places and hotels was refusing to allow Egyptians, because there were a lot of tourists and they pay with foreign currency so hotels prefer welcoming them more than Egyptians. Now we only depend on local tourism (Egyptians). **NRW-27.**
- We feel now that everything became so costly. Many things became so expensive. *Before the revolution we never think about going out for work, we just sat at home and never think about any kind of work because the tourism sector was flourishing and my dad was able to cover our expenses. After the revolution we were obliged to go out for work.* **NRW-28.**
- Before the revolution women were staying at home and men have the responsibility for earning money for their families. *After the revolution everything changed. No*

	<p><i>tourism, no work no work.</i> Men cannot find any jobs. They all need money. NRW-29.</p> <ul style="list-style-type: none"> • <i>Life turned upside down in the last 7 years, let's say since the revolution.</i> Everything is damaged in this country. The things that were sold for example with 7 pounds cost now 20. Can you imagine that one kilo of grilled fish with 30 pounds, one kilo of meat cost 130 pounds? We now eat meat only in feasts. In the past I used to take 1000 pounds and get many staff to sell. Now 1000 pounds gets nothing. I have 4 kids 3 of them are still in the school age and they need a lot of money to spend and live. <i>The security conditions nowadays is not safe, I have to wait for my son outside the school or the private lesson until he finishes, I am afraid from the child kidnapping. It became very common.</i> RW-12. • <i>No, no one cares about poor people.</i> Government officials always say that the prices will decrease, but nothing happens. It is only fake promises. RW-13.
Logistics and Organizational Challenges	<ul style="list-style-type: none"> • My husband cannot take the papyrus papers to market them away from this village. He is not clever enough to do so. He did not know how to market them, neither do I. I did not go to the city since I was married, 18 years ago and <i>it is so costly to travel to cities to market your products, the transportation cost is so expensive.</i> RW-2. • I <i>did not take any training or business courses</i>, I only used the same way I learned from my mother and brother before. RW-5. • <i>My problem is that I cannot find a good location to place my products in</i>, I sell vegetables and fruits and at the same street three other women selling the same products and each one of them has her own customers, so I need a place outside my area to be able to make some profits. RW-7.

	<ul style="list-style-type: none"> • <i>I never took any business training courses, all come by experience.</i> Let me tell you a story about this. I am now working on a sewing machine, which was one of my dreams when I was young. When we start working on making dolls dresses, I bought the machine and start practicing on it for many hours, until finally I master it now. RW-9. • No, <i>I got the business experience from my late father.</i> He was a merchant selling lentil and beans so I gain this experience by let's say 'inheritance'. I know how to buy and sell; it is not a big deal. I can calculate the prices properly. I am a computer hehehe. RW-11. • <i>We do not have sufficient markets to sell our products in.</i> Most women work from home. There are no common and organized places or markets people can sell and buy their products in. Women always display their products in front of their homes, and each one is located far from the other so people are not connected to each other. This is one of our main problems (lack of connection). RW-14. • <i>All what i learned in business comes naturally.</i> I never took any courses or business training before. RW-15. • <i>We lack organizing skills.</i> Women should set together and organize themselves to sell in certain places with certain prices. Also we need to learn more about marketing our products. If the tourism sector flourishes again, everything will be ok for us. Even the tourism sector is unorganized
Theme four: Supporting factors <ul style="list-style-type: none"> • Religious 	<ul style="list-style-type: none"> • I want to expand my business, but I do not have enough money, what can I do. <i>I always pray and said 'Elhamdoallah' as long as I still have a good health so no problem.</i> RW-2. • I taught my children, to accept the hard times as we

don't have any supporter (no families or friends to help us), so they learned to accept every conditions. I will tell you something, you may feel that I'm exaggerating, but we didn't eat chicken or meet since Eid (4 months ago), and my children are accepting it. *Elhamdoallah for everything*, we should support each other so God supports us. **RW-3.**

- Things became more and more expensive, selling is not the same as before, *but we can say nothing except 'Elhamdollah'. Thank god for everything.* **RW-11.**
- I swear, I do not know how things are still going. *Generally, I believe that God is managing all our staff.* God always help us to overcome many disasters in this miserable life. We depend on God on everything 'Ehamdoallah'. **RW-14.**
- *Also, many good people always help me financially from time to time (zakat).* Things go this way. It is my fate and I have to accept it. **RW-19.**
- Only god was helping me, *and I was taking 'Zakah' from kind people in Ramdan.* **RW-20.**
- When I got divorces I was 35 years and see now I late 50 and happy with my life and have a good health, thank god. I even start bird breeding at my home. *I am always thankful to God that till now I never take any medicine.* **RW-20.**
- *This situation lasted till some people, told me about the governmental program "Ma3onet el-Sheta" (Winter aid). I applied for it,* and I found out that it is 200 L.E/ per month. it is paid by the ministry of social affairs. The first 200 pound enabled me to buy a box of chips, pack of soft drink cans, a table and I placed them in front of my house. This was the beginning of the cycle, since then i started to expand gradually. **RW-3.**

<ul style="list-style-type: none"> • Social 	<ul style="list-style-type: none"> • <i>In high seasons my husband sometimes helps in preparing the papyrus and selling it.</i> He is a true supporter. RW-1. • When I faced any financial difficulties. <i>I sometimes lean on my brother or one of my relatives to lend me.</i> In other times I make ‘gam3ya’ with some women in the village. <i>My husband also supports me when I need him to stand one day in the shop while I am busy or sick.</i> (RW-4). • <i>I sell from home and I have my own customers who know me well. One customer refers me to another and this is how I became famous in my neighbourhood.</i> Gradually I start to add some more products beside the clothes like mobile phones, TV screens, textiles,...etc according to what people wants. When I suffer from money shortage or fail to repay the loan instalment <i>I always borrow from my brother.</i> RW-6. • <i>People now have more freedom than before (lots of people became more open minded than was in the past).</i> I was brought in a house that have very strict customs and traditions, but me and my husband now have different way of thinking. We are giving our daughters more freedom than before. For example my elder daughter loves someone before her engagement; I knew all the details about this relation. Although I knew that this relation will end up with failure I let her live the whole experience. All my family support me to continue working, even my kids sometimes come to the shop and help me. <i>My brother’s wife helped me in decorating the dolls dresses.</i> Even our new project was suggested by <i>my nephew who works as a teacher in one of the famous elementary schools here in the village.</i> When she noticed that we were suffering from financial problems, she advised me to buy a bus to ride children from and to
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their homes. She helped us through recommending us to the parents in her school. **RW-9.**

- *The family relations help me a lot during hard times. My husband. is the main reason beyond my success.* He never give up, he always encourages me to continue. He keeps supporting me in my steps. My brother also helped me a lot of I face any difficulty in repaying my loan. **RW-9.**
- *No, one bothers me at work. I sell most of my products from my home. Most of my customers are my relatives or neighbours and they know me well.* So I did not experience any kind of problems or harassment in that sense. **RW-13.**
- *When I face some severe financial problems, I always try to I borrow from my close realtives people until the conditions improve. People here know each other and feel how hard is life now* **REW-14.**
- *We have here very strong family and social ties, these relations support us a lot in our work.* If one of us has some financial problems he/she can depend on another friend or relative. We never ask for loans from banks or government, we support each other internally. We never think to go out of Nubba. Everything is around. Our work, our friends, relatives. No need to go outside our village. Even when we travel to Cairo or Alexandria for a short vacation, we feel uncomfortable quickly and need to return back to our village. We cannot stay more than one week away from our village. We love living here. **NRW-28.**
- *My husband supports me greatly; his support helped me a lot in overcoming many hard times.* He trusts me and never complains about my work. He is giving me confidence and this confidence is a key casue for my success. **RW-30**

Appendix 7

Stakeholders' themes-quotes table

Themes	Quotations
1. Challenges hinder stakeholders' work	<ul style="list-style-type: none"> • <i>We suffer a lot from coordinators</i> who manipulate to give women loans to use them in non- economic activities. Those women took loans for personal purposes like marriage or medical treatment. Most of those women cannot repay their loans on time and suffer from insolvency in most of the times. Our policy clearly prevents this type of lending, but sometimes the coordinator gives money to anyone, as she is required to achieve a target (certain number for lending each month) to be able to take her commission. an The coordinators/delegates sometimes put the association in trouble by their inaccurate choices to the targeted women who need loans. ST2. • We <i>did not receive any support from the government or any official authorities</i>. Imagine!! The Financial service authority ordered us to pay for about a million and half Egyptian Pounds after they knew that we have some earnings, they are not supportive at all. Unfortunately, there is <i>no coordination</i> between our charity association and the other branches in different governorates (Alex, Assuit, Al-Mansoura, Port Said,). In the past, we were used to contact them regularly and attended training sessions together. But now, the new manager is so introvert and do not like to have any connection with other associations. ST2. • We are <i>suffering a lot from the plenty of competitive associations</i> with no coordination between them. The lack of coordination sometimes cause women to take more than one loan from various associations which eventually make her stuck in repaying her loan. But to be honest, recently this problem diminishes because of the role of the financial regulatory authority; this authority makes links between the associations, banks and various financial institutions to show the financial history for each client. ST3.

	<ul style="list-style-type: none"> • <i>We still need more support from government authorities.</i> We also need <i>more autonomy</i> to take decisions, most of the cases should be sent to the central office in Cairo to be examined and providing support. These processes take too long time and put restrictions on our ability to make timely decisions, we need more <i>power delegation</i> in that sense. ST4. • The number of lending associations increased dramatically, every other day we found a new association emerges. This might encourage some clients to take loans from different sources and finally get stuck in repaying any of them. We recently used the I-score system to try to examine the risk associated with lending certain clients. It is a good strategy to avoid the high percentage of failure in repayment. One of the main problems always hinder our work is the <i>lack of coordination between different financial institutions that lend rural women.</i> No coordination between all of us. ST7.
2. Obstacles facing Rural Women	<ul style="list-style-type: none"> • I think that <i>lack of business experience</i> for most women is one of the main reasons for their failure. Some women manipulate and take business loans for personal purposes (such as marrying their daughters or making a medical operation) and this made them stuck in repayment and sometimes put them under legal accountability. ST 1. • <i>Marketing</i> is their biggest problem; most women do not know how to market their products. Additionally, I have to admit that we <i>take a big interest rate</i> for lending those women; it reaches 24% and sometimes 26%. ST 2. • Women who live in remote rural areas suffer a lot to reach our association; there is <i>no suitable transportation to help them to reach us.</i> Additionally, the <i>paucity of suitable dedicated places and organized markets</i> to display and market their products put them in big troubles. The situation which forces them to display their products in front of other shops which create disputes between them and shop owners. ST3. • <i>Transportation cost is so high</i>, especially for girls who go daily to their universities in city centre (Zagazig) or those who have faraway jobs. We tried to find buses for each village to take all the girls at the same time to

	<p>decrease costs and prevents their parents from quitting them from university. ST4</p> <ul style="list-style-type: none"> • Many of them have no idea about what <i>marketing</i> is. They also have a big problem '<i>imitation</i>'. Each woman when she sees another woman project succeed she goes and open the same activity. No vision or accurate prediction to what this area actually needs. Even the educated women always do the same. Only few women have <i>a creative sense</i>, I met once a girl opening a barber shop and this is not a common profession for women. Another problem also is <i>how to finance their projects</i>. Banks and other lending institutions always require <i>collaterals</i> as a guarantee for their loans, and <i>most of those women have no collaterals</i>. ST4 • One of the main reasons for women who stuck in repaying their debts is <i>the absence of a supportive husband and increasing kids' expenses</i>. Also most of them <i>lack marketing skills and lack of quality considerations</i> which affect badly the image of their products. Their poor marketing skills sometimes cause them to have big stocks which they cannot sell. Women sometimes get rid of their products with very low prices because they do not know how to market it properly. ST5. • There was a dramatic shift happened for Nubian women after their <i>migration movement</i>; they were forced to migrate for building the high dam. On their new areas they get shocked, they <i>did not find the plenty of natural resources</i> they were used to. In the past they were depending mainly on three main economic activities trading, agriculture and fishing. Trading was through the Nile. Under these hard situations men start to migrate to Cairo (the capital) and there they did not find good job opportunities only simple jobs (doorman, cooker,...etc). This situation is reflected badly on their wives who continue living in Nuba. They take the whole responsibility of their kids. Most of them start working. ST6. • One of the main problems facing Nubian women is <i>marketing</i>; they do not have a good experience in marketing their hand-made crafts. Additionally, they need <i>more training on quality finishing</i> of their products so it can be
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	<p>easily exported abroad. The lack of marketing force those women to sell their products with low prices to various bazaars and those bazaars sell them afterwards with very high prices. ST6.</p> <ul style="list-style-type: none"> • The <i>divorce rate</i> raised dramatically in Nuba in the last few years. One of the main reasons for this rise is <i>the deterioration of the tourism sector</i>. Most Nubian families were depending heavily on the tourism sector to earn their livings, but after the 2 last revolutions in 2011 and 2013, the income they earn from tourism decline sharply and this is out of their hands, this situation affects in return most of the Nubian houses as most of youth were depending on tourism and when they face financial problems they start borrowing money and in some cases sell his house furniture in order to get money. The situation that causes many disputes between men and their wives and ends in many times by divorce. Also <i>the unemployment rate is rising sharply</i> in Nuba. One of the new phenomena spread among Nubian youth recently is drug addiction, drugs is spreading largely in many villages in Nubba and we are trying to start a big awareness campaign for the bad effects of drug addiction. This is new coming phenomenon, Nubba never experienced it before. The <i>revolution</i> affects nubbian women negatively. Before the revolution there were many tourists and the tourism sector was flourishing so people was able to sell their products profitably. After the revolution, the general life conditions became much harder and many women are divorced due to economic conditions. Even the number of students who go to school decreased, as parents became unable to cover their children education costs.ST6 • Unfortunately, most of the <i>governmental authorities do not help women realistically</i>; I think that the NGOs have a better contribution in developing Nubbian women compared to the official governments. We sometimes discovered that some governmental institutions take international aids and subsidies for developing Nubian rural women, but we rarely knew about those aids. They are stolen by those organizations in Cairo. ST6. • The challenges women face not only related to women, it relates to <i>the bad conditions prevailing in the whole</i>
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	<p><i>country; the purchasing power for all people decreased a lot and all the prices rose dramatically.</i> For example if one used to spend 1000 per month now he can only spend 500 or 700. Another problem faces women is that there is <i>no organized markets for them</i> so each one sit randomly to sell her products and this may expose her to risk from local authorities who sometimes make campaigns to kick them out from where they sit and ruin her products.ST7.</p>
3. Facilities provided	<ul style="list-style-type: none"> • This governmental organization <i>provides 2 types of funding, either direct funding or indirect funding through banks</i> (Al Ahly, Misr, Cairo, Audi, etc.) in which money is given to banks and funding process is done through them. This is due to spreading bank branches across the villages. There is another type of funding which is called “microfinance”, in which the fund give it to the non-governmental organizations and then these organizations refund it to women. ST 1 • <i>We are specialized in financial assistance.</i> If a client fails to pay, he writes a request and sends it to the branch manager. The branch manager sends it to the executive manager, and then the executive manager contact me directly. There are also <i>non-financial services</i>. Any grocery store, supermarket, or even a workshop need to take a loan, they apply for it here and we start investigating her case. This is done under the title of “small establishments & craft”.ST 2 • Yes, and this is obvious from our name “Management of Private Projects”. If you see our bylaw, you will find that <i>most of our services are non-financial</i>. We also <i>provide training courses</i> for female workers. We set up a meeting with the workers and ask them which areas/skills they really lack to manage their projects successfully. We also provide specialized workshops to learn them various handicrafts like sewing, needlework, etc. ST2 • The foundation tries to achieve its aims in those fields through the following activities: <i>Establishing training centres</i> for youth, <i>help women in marketing their various products and crafts, providing financial and commodity</i>

	<p><i>aids for poor people, constructing orphanage and provide accommodation for poor and disabled people, held exhibitions, conferences and charity celebrations.</i> Our association also helps in supporting girls in their wedding preparations (furniture, electronic devices...etc). We also offer medical care services for needy people who want to make operations or need special devices for handicapped. ST 3.</p> <ul style="list-style-type: none"> • We give in the council due care to <i>empowering rural women</i>. As you may notice the economic conditions became so hard, so we meet very poor cases, you cannot imagine how miserable they are. They do not have shelter, income or a project to gain money from. We try to reach those people and help them to start small projects. The poverty percentage is so high in most Egyptian villages. We have here in sharkia almost 600 villages. We have mainly two campaigns: the first campaign called ‘knocking the doors’ campaign. Through this campaign we tried to clarify to rural women what are the facilities the council provides. <i>Through the knocking door campaign we work on three main directions: a medical perspective that aim to increase awareness on diseases and how to avoid them and also for increasing awareness for birth-control. Secondly, we work on social solidarity group for examining the deprived or poor cases and ways to support them. The third group focuses on increasing agriculture awareness.</i> Each group had different objectives but all aim to develop rural women capabilities and awareness. <i>We also held many awareness campaigns for decreasing violence against women and female circumcision. We also select certain women for political empowerment.</i> Those women usually have good presentation skills and act like animators in their villages. <i>We prepare them to join the local authorities. We give them various courses about presentation skills, human resources, and marketing skills.</i> ST4 • Mainly <i>our work based on lending rural women to help them start their small projects.</i> It is not an individual credit system; the lending should be given to a group of women. It starts with 5 women but now we accept lending a group of 3 or 4 women. ST5.
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	<ul style="list-style-type: none"> • We offer women many non -financial as well as financial types of support. We are mainly a non-profit organization so we aim to support them through <i>training courses</i> in the needed areas related to their activities. These activities are all free; we aim to development not achieving profit. <i>We also offer youth several employment opportunities in different factories. We also give them some training on various skills to qualify them for the job market. From another side, we also support girls who are approaching marriage in getting their requirements and help them in their marriage costs like electronic devices.</i>ST 7. • I think there is a variety of steps need to be taken if we really want to support those women, first the <i>guarantees needed to secure the loans need to be reduced, also the interest rate</i> for taking a loan should be decreased and should vary according to the type of the economic activity or the business field. Additionally, we should expand more in providing more non-financial services, such as training, awareness campaigns ..etc. ST 1 • <i>We need to decrease the interest for those women.</i> ST5. • I hope that <i>formal authorities and governmental institutions give more attention to the Nubbian women and Nubian villages.</i> We all need to reach a real development in Nuba, but lack of money is the main obstacle we always face that hinder this development. Most Nubaian families are poor families so we need financial support from governmental institutions. We have qualified labour force and the needed skills to produce good work, but how we achieve a quality outcomes without adequate training, modern machines and raw materials.ST6.
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Appendix 8

Case study 1

Candle Factory

This case study shows the entrepreneurial journey of a rural woman living in Sharkia whose success story is now famous in several financial institutions. She is a lady in her late forties with three children at various stages of education and she is the only one of the 30 women interviewed to hold a bachelor's degree. When I first met her I felt how energetic and active she is. She started the conversation by telling me how she was married and how her husband became one of the biggest supporters in her career. Her family at first rejected him because she has a university degree and he never went to school; and he had no financial resources to start their life together, or even to buy her a wedding ring. As she said, "love is blind", and she was stubborn enough to make them agree to the marriage. Her family had a small factory making candles, and after their marriage her husband joined her brothers in this business. However, soon many conflicts arose between her husband and brothers and her husband left to start a business on his own. He bought a small van to transport the goods, but it was not in good condition and the cost of repairs put them into debt. Finally, he sold the car and travelled to Libya. After two years there, their financial condition started to improve as he sent money to support her and to repay his debts. However, after a few years the political and economic conditions in Libya went into a steep decline, especially after the murder of President Qazafi. Her husband's remittances shrank and she had no choice but to join the labour force to compensate for the loss of income. At that time she was only a housewife because her husband rejected the idea of her working. As she had no way of meeting her children's needs except to work behind his back, she decided to re-open her husband's small candle factory, which grew slowly but steadily. Two years later, her husband returned from Libya to find her standing successfully on her own in their business. Her success gave him no room to blame her for not telling him about her decision to work, especially as Egypt was starting to experience signals of unrest after President Mubarak's resignation. Her husband joined her in expanding the activities of the candle factory and adding more activities such as making Ramadan lanterns or customized dolls for the celebration of prophet Mohamed's birth. Soon they became a major supplier of customized candles locally and in the surrounding area.

As their activities expanded, they were badly in need of more financial resources. Her education and her ability to understand the legal requirements qualified her to apply for a loan in her own name and use the money to increase their economic scope. The factory first employed only two girls; it now has more than 15 girls working in shifts. The bonds of kinship feature strongly in her story. Her sisters helped in training the girls, and sometimes looked after her children while she was away. The strong support she received from her family and friends was clearly shown in every detail of her story.

Specifically in 2016, the increased cost of living resulting from the economic reforms forced people to buy only essentials, so the sales from candles, lanterns and dolls declined rapidly. The whole market fell dramatically, negatively affecting all producers, but especially the smaller ones. This was one of the reasons that pushed her and her husband to diversify their economic activities. Through various meetings with her neighbours and friends she knew that most of them were suffering from the lack of school supply shops and book shops in their district. She convinced her husband to rent two small shops in the area, one for selling candies and treats for children, and the other for selling stationery and other school supplies. When asked about business training she stressed that all her business skills were acquired through experience. She also mentioned that women became men and men acted as women. Women suffer more than men in balancing their work and home life. She explained how her day always starts at 8 am and ends at 10 pm. She also showed how exhausted she was, to the extent that at certain times she wished she had not started a business and had spent her life as a housewife.

On the other hand, she was certain that working in rural areas now is easier than it was before. People have become more accepting of women working, and are more open minded. Even within families, things were different. For example, she was brought up in a household with very strict customs and traditions, but she and her husband were now bringing up their children in a very different way. They give their daughters more freedom in deciding on their education, and whether or not to get married. She was proud that she was raising her daughters to be independent, and as she said, “No one can guarantee what will happen in the future. I will not live for ever and they have to depend on themselves and be strong. If I died I would not want them to collapse or be lost”. The two shops are now making a good profit, enabling her to repay her loan without needing to apply for another one.

Case study 2

Poultry and Frozen Food Shop

This interviewee is Hoda, a woman in her early 40s who was married to her cousin 25 years ago. She succeeded in being both mother to four children and also a successful entrepreneur. Her entrepreneurial journey started after her husband went to Kuwait to increase their family income. During his first five years there, she never considered looking for employment or starting a business as she was fully occupied looking after her children and her elderly parents. Suddenly, at the end of his fifth year in Kuwait, her husband started feeling homesick and decided not to continue his life away from his children and wife. However, his employer refused to give him permission to return to Egypt, and after several financial disputes her husband was jailed in Kuwait. At first, she relied on financial support from family members and friends, but this did not last long. Only at that stage did Hoda start to think about working to support her family, especially after the money transfers from her husband stopped completely. The main problem was finding a job that did not require a certain level of education or experience, as she could barely write her name. She started working part-time in seasonal harvesting in her village, in addition to selling home-made bread. After four years in prison, her husband was released and returned home. She elaborated on this period: “It was a very hard period for all of us; he could not even afford to pay the taxi that drove him home from the airport. He spent a year after his return looking for a job, but all his efforts were in vain. The expenses increased every day and there was no hope of him finding a job”.

Hoda started to think about persuading her husband to start a small business, selling livestock, mainly poultry and ducks. After several frustrating attempts to find a job, he agreed to help his wife with her idea, although their biggest problem was lack of money to start the business. They could not apply for a loan as they had no collateral to guarantee it.

A cousin offered to lend them the necessary money in return for an equal share of the profits. They started to buy poultry and other kinds of livestock from vendors and to sell them in many different places around the village. A year later, Hoda felt that she needed a permanent location for this activity. She rented a small shop and started to sell her livestock there, although the high rent consumed her small daily profit.

A few years later she began to think about using a room from her own house and opening an external door to be her business premises, so she could sell her products and at the same time attend to the housework and her children. As a result her income increased and eventually she was able to buy the house she was living in, which until then had been rented. Three years later, Hoda had become one of the best known livestock sellers in her own and nearby villages. She introduced some value-added activities, for example, buying a freezer and instead of selling live poultry cleaning, packing and selling them frozen. She also started to sell frozen and grilled fish on request.

Case study 3

Stakeholder

This interview was held with the CEO of a big charity organization in Sharkia, widely known for its various activities in supporting local people, especially women. He started the interview by confirming that his association was mainly built on charity to help poor people in their hard lives. He described the various facilities the charity offered: establishing training centres for youth, lending poor people either directly or indirectly through taking money from banks and relending it to the targeted customers, helping local small manufacturers in marketing their products through holding various exhibitions, providing non-financial and commodity subsidies for poor people, and constructing orphanages. He also explained that his association had a strong social role in the local society and work, for example in supporting many poor rural families to cover their girls' wedding expenses (furniture, electronic devices, etc.). He also mentioned their role in offering financial aid to people needing hospital treatment, or needing special devices for the handicapped.

Despite these facilities he mentioned various challenges hindering their efforts to reach the targeted needy people, especially rural women. For example, he said that women living in remote rural areas had great difficulty in reaching their association, as there was no suitable transport. Most rural women also suffered from the absence of suitable dedicated places to present and market their products, to the extent that they had to display their products in front of other shops, giving rise to disputes between them and the shopkeepers. Away from the specific challenges to women, he named several problems that the organization still faced. There was no coordination between themselves and similar associations, at NGO or local levels. This lack of coordination sometimes resulted in women taking out more than one loan from different associations, which they were eventually unable to repay, harming both themselves and the associations. Recently, however, this problem had started to diminish, with the introduction of a new system called I-score from the financial regulatory authority. This system helps to link the various associations, banks and financial institutions, showing the financial history of each client to determine whether or not to make them a loan.