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**The Role of the Institutional Environment in Women's Entrepreneurship: Insights from
Palestine**

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ABSTRACT

Abstract

Studies in female entrepreneurship have become more common in the past few decades. Most of them have been conducted in developed nations, so there is an urgent need for more work on the subject as it relates to the Middle East and North Africa Region (MENA), Palestine in particular. The present study explores the challenges faced by Palestinian female entrepreneurs, the degree to which they are aided in their efforts, and the actors involved. It contributes to an understanding of Palestinian female entrepreneurs, such as the factors that influence them, how and why these differ from Western nations, and their implications for Palestinian policymakers.

The study uses institutional theory to analyze Palestine's entrepreneurial environment and the impact of institutional factors on female attitudes toward entrepreneurship – in particular, the country's widely disparate gender roles and distinct cultural practices. Additionally, the Palestinian state differs from other MENA countries because of the Palestinian-Israeli conflict and the political instability of the immediate region. The study employs quantitative (logistic regression) and qualitative (case study and in-depth interview) methods to analyze the institutional environment. The results show that institutional factors have a crucial impact on women's entrepreneurship and that these must be examined within an environmental context. The study concludes by presenting a comprehensive list of recommendations for Palestinian policymakers who desire to increase the proportion of female entrepreneurs in their country.

Keywords: female entrepreneurship, institutional factors, cultural norms, MENA region, Palestine, female refugees, family firms

CHAPTER 1

INTRODUCTION

1. Introduction

1.1. Statement of the Problem and Research Objectives

In the past few decades, researchers have focused on women entrepreneurs in developed countries, leaving a significant gap in the understanding of those in developing nations (Haddad & Selmi, 2020; Maseda et al., 2021). This gap is even more pronounced in regions such as the Middle East and North Africa (MENA), where women's entrepreneurship is intertwined with socio-political complexities and economic challenges (Contessi et al., 2012). In the case of Palestine, such forces shape the entrepreneurial endeavors of its women (Sultan, 2016).

More research is needed on the experiences of women entrepreneurs in several contexts. Women-led small and entrepreneurial ventures have changed the business landscape, generating employment, economic resilience, and community development (Yadav & Unni, 2016). Furthermore, entrepreneurship has become a crucial lifeline in many regions because it has empowered women economically and socially, especially in areas affected by economic hardship and social upheaval (Pusalkar, 2018).

Despite the importance of women's entrepreneurship in developing countries such as Palestine, the subject has not been fully explored (Al Matroushi et al., 2021). The interplay of cultural, social, economic, and institutional factors creates a challenging environment for aspiring women entrepreneurs. Additionally, the experience of women in family businesses, where traditional gender roles intersect with evolving commercial dynamics, adds another layer of complexity to the narrative (Bullough et al., 2021).

The Palestinian diaspora, particularly its European dimension, offers a unique example of how refugee female entrepreneurs navigate the intersection of cultural adaptation, regulatory frameworks, and institutional barriers (Street et al., 2022). Despite facing daunting challenges, these women, who are driven by motives such as income generation, societal integration, and perseverance, demonstrate remarkable resilience.

This thesis uncovers the multifaceted nature of women's entrepreneurship in Palestine (and the diaspora) through an understanding of the nuanced interplay of cultural, social, economic, and institutional factors that shape their endeavors (Cullen, 2019). It

enriches the literature by exploring these influences and offering insights that could be used to inform policy interventions and practical initiatives promoting gender equality, economic empowerment, and inclusive development both in Palestine and beyond.

The overarching objective of this thesis is to comprehend the circumstances and factors impacting Palestinian female entrepreneurs in comparison with those of their counterparts in Western nations, why such differences exist, and how they influence female entrepreneurship (Hill & Akhrass, 2018). The specific objectives of this study are as follows:

1. To explore the influence of certain informal factors (gender roles, network affiliation, family support, and motivation) in women-owned family businesses in developing countries and how these are manifested in Palestine in particular (Chapter 2).
2. To investigate the impact of formal institutional factors such as access to finance, political instability, and corruption on female-owned businesses in the MENA region, again with special attention to Palestine (Chapter 3).
3. To explore the experience of Palestinian refugee women entrepreneurs in Europe and the effects of political stability, regulatory frameworks, cultural adaptivity, and Islamic beliefs on their business practices (Chapter 4).

The methodological approach was both quantitative (regression analysis) and qualitative (in-depth semi-structured interviews). Combining the two methods allowed for more informed inferences and a better understanding of the issues (Bell et al., 2022). What is more, particular techniques were more liable to yield more reliable results given the range of objectives. The quantitative data were derived from the World Development Indicators (WDI) and World Bank Enterprise Surveys (WBES), with logistic regression chosen as the principal analytical technique; the qualitative data were derived primarily from semi-structured interviews with participating actors (including non-governmental organizations [NGOs] in Palestine and Europe; and the theoretical foundations of the analysis were grounded in institutional theory.

In the first objective, we used qualitative methods to explore the influence of cultural and institutional factors, such as traditional gender roles and family support, and analyze the main motives for being entrepreneurs in women-owned family businesses in Palestine. This approach reveals the cultural, social, and economic environments shaping female

entrepreneurial ventures, emphasizing the interaction between these factors and entrepreneurial behavior.

The second objective employs quantitative methods, particularly logistic regression, to illustrate how formal institutional factors, such as financial access, corruption, and political instability, affect female entrepreneurship in Palestine and the broader MENA region. This comparison's findings offer a broad understanding of the structural influences on women entrepreneurs, providing insights that could inform policy-making in conflict-prone areas.

The third objective used qualitative methods to examine the experiences of Palestinian refugee women entrepreneurs in Europe, focusing on how formal and informal institutional factors affect their business. This analysis shows the resilience of these women, highlighting the complex interplay between cultural adaptivity, political stability, and regulatory frameworks in shaping their entrepreneurial endeavors.

While the qualitative exploration in Objective 1 delivers a deep understanding of the cultural and social dynamics that affect female entrepreneurship at the micro level in Palestine, the quantitative analysis in Objective 2 broadens this perspective by showing how formal institutions shape entrepreneurship at a macro level in the MENA region. Objective 3 bridges these findings by examining how these formal and informal factors manifest in a different context (Europe) for Palestinian refugee women; the findings indicate that while cultural institutional factors are crucial in shaping women's entrepreneurial motivations and opportunities, formal institutional factors significantly affect the broader ecosystem in which these entrepreneurs operate. The resilience shown by Palestinian refugee women in Europe further underscores the need for policies that address both sets of factors, particularly in conflict-affected regions like Palestine. This integrated approach enhances our understanding and contributes to a comprehensive strategy for empowering female entrepreneurs in diverse environments.

1.2. Research Contributions

The objectives outlined in the previous section were considered to merit further research. As was noted above, the thesis examines women's entrepreneurship in Palestine and in the European diaspora, and, by identifying the formal and informal institutional factors

that drive it, complements the academic discourse on women's entrepreneurship in developing nations generally. Additionally, by offering insights that might inform policy interventions and practical initiatives, we seek to promote gender equality, economic empowerment, and inclusive development in Palestine and beyond. Finally, the results contribute to the literature on comparative international entrepreneurship (Freeman et al., 2020) by comparing results drawn from different institutional contexts (developing versus developed countries, MENA countries, and Palestine).

Chapter 2 (Objective 1) "Exploring the Effect of Cultural Factors on Female Entrepreneurship in Family Businesses in Palestine" Here, we aim to reveal how informal institutional factors impact women-owned or -led family businesses (e.g., traditional gender roles, connections within networks, support from family members, and personal motivation) in Palestine and developing countries (Bağış et al., 2022). By concentrating on a country such as the former, we aim to unveil the cultural, social, and economic environments that influence women's entrepreneurial ventures in the context of family-run enterprises (Althalathini et al., 2020) and enhance our understanding by emphasizing the interaction between informal institutional factors and entrepreneurial behavior.

The chapter contributes to the theoretical literature by incorporating female-family entrepreneurship into institutional theory (Adom & Anambane, 2019). Additionally, it sheds light on the relationship between family businesses and the commercial environment, especially how the institutional context influences women-led family firms (Maseda et al., 2021). Provides insights into the obstacles and opportunities women entrepreneurs in Palestine encounter when operating within family businesses. The thesis lays a foundation on which the complexities of women's entrepreneurship in developing nations can be better grasped, for example, by pinpointing the informal factors impacting women's entrepreneurship. It also offers valuable perspectives for policymakers, professionals, and scholars striving to advance gender equality and economic empowerment (Faraudello et al., 2017).

Chapter 3 (Objective 2): "Exploring the Effect of Formal Institutional Factors on Female Entrepreneurship in MENA Countries: Insights from Palestine" Here, we aim to understand how formal institutional factors (e.g., financial access, political instability, and

corruption) influence female-owned businesses in Palestine and the wider MENA region (Gimenez-Jimenez et al., 2020). Our findings make it easier to grasp the larger-scale influences shaping women's entrepreneurship and offer insights that might inform policy decisions, thence empowering female entrepreneurs in conflict-prone areas such as Palestine.

In this chapter, we show how formal institutional factors impact women's entrepreneurship in the MENA region, especially in Palestine (Laffineur et al., 2018). The conditioning factors of entrepreneurship depend on the situation in the particular country. Comparing Palestine with other MENA countries helps us understand the distinct obstacles and advantages women entrepreneurs in the former face within the setting of the latter (Ghorfi & Jurd de Girancourt, 2022). Various theoretical insights can be derived by contrasting the Palestinian entrepreneurial landscape with that of other MENA nations. By explicating barriers and facilitators, the thesis may contribute to the formulation of policies and strategies that foster gender-based economic growth and a supportive environment for female entrepreneurs (Sultan, 2016).

In Chapter 4 (Objective 3), "Exploring Voices of Resilience: Understanding Palestinian Refugee Women Entrepreneurs in European Institutional Contexts". Here, we aim to understand the impact of formal and informal (cultural) institutional factors on Palestinian refugee women entrepreneurs in Europe is explored; for example, female refugee entrepreneurs encounter hurdles and opportunities within the institutional framework, especially in the context of displacement and resettlement (Soliman et al., 2023; Toivonen, 2023).

The chapter contributes to our understanding of the challenges and opportunities faced by Palestinian refugee women entrepreneurs in Europe within the broader context of institutional theory. By identifying four themes (political stability, stringent regulatory frameworks, cultural adaptivity, and the influence of Islamic beliefs on business practices), the chapter highlights the multifaceted nature of the institutional factors that shape the entrepreneurship of refugee women (Al-Dajani, 2022). Furthermore, our comparison between Palestine and Europe underscores how contemporary political dynamics directly influence entrepreneurship, above all in conflict-affected regions such as Palestine. Despite facing significant challenges, refugee women entrepreneurs demonstrate remarkable

resilience (driven as they are by the motives referred to above; Erdirençelebi & Ertürk, 2023). Our findings might induce practical attempts to empower and facilitate the integration of refugee women entrepreneurs into European societies, thereby contributing to their economic empowerment and social inclusion. While the chapter's principal theoretical contribution lies in its application of institutional economics to corporate entrepreneurship, it also provides valuable insights that could be used to formulate tailor-made public policies, encouraging entrepreneurship within firms and developing corporate strategies that might be successfully implemented in developing countries.

1.3. Female Entrepreneurship in the Palestinian Context

Female entrepreneurship in Palestine has developed within a landscape marked by occupation and social, political, and economic upheaval. Palestinian women entrepreneurs have persisted, however, demonstrating resilience and smartness in pursuing their economic empowerment and social transformation (Sultan, 2016).

Historically, Palestinian women have contributed to family firms, agriculture, and informal sectors. Nevertheless, traditional gender roles and cultural norms have often limited their participation in the labor market and entrepreneurship (Althalathini et al., 2020). The Palestinian community is characterized by a patriarchal structure that restricts women's mobility, decision-making, and access to resources, including land, finance, and education (Althalathini, 2022). Also, the unstable political environment and the prolonged Israeli occupation of Palestinian territory have reinforced these challenges, imposing restrictions on movement, trade, and access to markets. Palestinian women face checkpoints and permit requirements on a daily basis and limited access to finance because of the fragmentation of the Palestinian economy (UN Women, 2023).

Despite all these challenges, Palestinian women continue to set up businesses and become entrepreneurs because they need and desire economic independence. Women-owned businesses range typically from small-scale ventures such as home-based enterprises and handicrafts to larger-scale initiatives in tourism, technology, and social entrepreneurship (Althalathini & Tlaiss, 2023).

To empower and encourage women to start their own businesses, actors such as NGOs, donor agencies, and international institutions have played a critical role by offering training, mentorship, access to finance, and networking opportunities. Government departments have also promoted women's economic participation through policy reforms, gender-sensitive programs, and institutional support (Cherie Blair Foundation for Women, 2021).

Notwithstanding the above, substantial obstacles remain; these range from limited access to finance, legal restrictions, and market competitiveness to cultural constraints. Meanwhile, Palestinian women have to circumnavigate gender, ethnic, and geographic discrimination (Qubbaja, 2019). Developing policies and programs that tackle the systemic barriers hindering women entrepreneurs in particular is crucial. This would involve allowing them greater access to finance, strengthening their entrepreneurial, capacity-building, leadership, and decision-making skills, and addressing systemic barriers to economic participation. In general, female entrepreneurship reflects the challenges and opportunities the country's women face in their pursuit of economic empowerment and social change.

1.4. Conceptual Framework: Institutional Economics

Institutional theory has made a substantial contribution to entrepreneurship research, for example, by highlighting the way the institutional environment defines, creates, and limits entrepreneurial opportunities and affects entrepreneurship activity rates (Noguera et al., 2013; Ruiz Arroyo et al., 2016). Institutions can be formal and informal and refer to written and unwritten rules of the game, to which individuals are expected to conform (North, 1990, 2005). Laws and regulations represent formal institutions and government procedures, whereas informal institutions are viewed as unwritten rules, represented mainly by culture, which shapes individual thoughts and behaviors.

To comprehend the dynamics of Palestinian women's entrepreneurship, the influence of institutions must be considered (McNally & Khoury, 2021). Institutions establish the rules of the game in any society, encompassing the formal and informal structures that govern entrepreneurial endeavors (Roy & Denzau, 2020). Formal institutions, such as statutory law and property rights, are explicitly designed by humans and are typically enforced by

authoritative bodies. By contrast, informal institutions, such as norms and traditions, evolve spontaneously among individuals over time (Denzau & North, 1994). The institutional approach has become a prominent method for studying entrepreneurial activity. For instance, Hodgson (2006) and North (1990) emphasized the role of institutions in shaping economic interactions. North (1991) defined institutions as “the humanly devised constraints that structure political, economic, and social interaction,” with the overarching goals of minimizing exchange risks and establishing order. Scholars have argued that markets require rules and institutions to function effectively (Mair & Marti, 2009), with individuals and organizations shaping and being shaped by institutional structures (Williams & Vorley, 2015). These institutional structures not only underpin the economy but also shape its trajectory, facilitating the identification of areas of growth or decline (North, 1991). The present thesis takes an institutional approach to analyze the formal and informal institutions shaping the entrepreneurial environment. By examining the impact of these institutions on entrepreneurship, it aims to provide insights into the unique challenges and opportunities faced by Palestinian women entrepreneurs.

1.5. Structure of the Thesis

The thesis comprises six chapters (including the Introduction and Conclusion). The Introduction comprises a review of the literature on female entrepreneurs in Palestine from a theoretical and empirical perspective and identifies research gaps. Chapter 1 demonstrates the need for an exploration of female entrepreneurs in emerging economies and an analysis of the conditions faced by female entrepreneurship in Palestine in particular.

Chapter 2 (Objective 1) examines the cultural factors that constrain or facilitate women’s involvement in family businesses in Palestine using a qualitative approach based on 10 case studies. The results indicate that cultural factors impact women’s roles in family businesses dramatically. In particular, they illuminate the degree to which the relationship between family businesses and the environment enhances the effectiveness of women’s entrepreneurial behavior within family firms. The chapter concludes by outlining a future research agenda and acting as the basis of the chapters that follow.

Chapter 3 (Objective 2) examines the influence of institutional factors on women's entrepreneurship activities in MENA countries, particularly in Palestine, analyzing 2013, 2014, and 2019 WDI and WBES data using logistic regression. The results show that the role of institutions varies across MENA countries. Formal institutions play a more significant role and have a stronger effect on female-owned businesses in Palestine than in other MENA countries. The findings highlight access to finance, political instability, and corruption as the most significant formal institutional factors directly affecting the probability of women becoming entrepreneurs and thereafter growing their businesses. By analyzing women's entrepreneurship in Palestine, we make a theoretical contribution to the literature, advancing knowledge of the formal institutional factors that affect female entrepreneurship, such as a challenging environment characterized by limited infrastructure and resource access, and a practical contribution, by helping develop programs and support policies that promote entrepreneurship.

Chapter 4 (Objective 3) tests the theoretical framework of the thesis by exploring the influence of formal and informal (cultural) institutional factors on Palestinian refugee women in Europe. After conducting interviews with 14 Palestinian refugee women entrepreneurs and analyzing their life histories, four principal themes were identified: political stability, stringent regulatory frameworks, cultural adaptivity, and the influence of Islamic beliefs on business practices. A comparison between Palestine and other regions (Europe primarily) shows how contemporary political dynamics directly influence entrepreneurship, especially in conflict-affected countries such as Palestine. At the same time, stable environments in Europe have been associated with conditions conducive to entrepreneurship. Stringent regulatory frameworks pose obstacles for refugee entrepreneurs, who are faced with bureaucratic hurdles and legal uncertainties. In terms of cultural adaptivity, refugee women navigate differences between their home country and Europe, balancing their cultural heritage with the demands of the business environment. Islamic beliefs influence entrepreneurial decisions, with Muslim women strategically incorporating religious values into their businesses. Despite the challenges they face, women refugee entrepreneurs are resilient, driven as they are by income generation, societal integration, and individual perseverance. The chapter contributes to an understanding of the hurdles and opportunities

women refugee entrepreneurs encounter using an institutional lens. It is hoped that it will inform future studies and practical efforts to empower and facilitate their integration into European society.

Finally, Chapter 5 comprises an analysis of the thesis’s principal contributions and a presentation of its limitations.

Table 1.1. provides a summary of the titles, objectives, and data sources for Chapters 2–4.

Table 1.5.1. Structure of the Thesis

Chapter	Objective	Data source
Chapter 2: “The Effect of Cultural Factors on Female Entrepreneurship in Palestinian Family Businesses”	To explore the influence of certain informal factors (gender roles, network affiliation, family support, and motivation) on women-owned family businesses in developing countries, with special reference to Palestine.	In-depth semi-structured interviews
Chapter 3: “The Effect of Formal Institutional Factors on Female Entrepreneurship in MENA Countries: Insights from Palestine”	To investigate the impact of formal institutional factors such as access to finance, political instability, and corruption on female-owned businesses in the broader MENA region, with specific reference to Palestine	WDI and WBES
Chapter 4: Institutional Frameworks and the Entrepreneurial Activities of Palestinian Refugee Women in Europe”	To explore the experiences of Palestinian refugee women entrepreneurs in Europe and to analyze the effect of political stability, regulatory frameworks, cultural adaptivity, and the influence of Islamic beliefs on their business practices	In-depth semi-structured interviews

CHAPTER 2

THE EFFECT OF CULTURAL FACTORS ON FEMALE ENTREPRENEURSHIP IN FAMILY BUSINESSES IN PALESTINE

2. The Effect of Cultural Factors on Female Entrepreneurship in Family Business in Palestine

2.1. Introduction

The leading role of entrepreneurship in economic and social development worldwide is widely recognized. It strengthens the industrial base and helps create jobs (Hollis & Hollis, 2019). Family businesses play a significant role in this economic development. They are characterized by strong family involvement, particularly from the key owner, and usually have a patriarchal structure (Hashim et al., 2021).

Recent estimates suggest that 80–90 percent of the world’s businesses are considered family enterprises (FFI Global Data Points, 2021). Family businesses provide most jobs in developed countries such as the USA, where they generate 64 percent of the GDP, employ 62 percent of the workforce, and account for 78 percent of all new jobs (Conway Center for Family Business, 2021).

Research on gender in family businesses emerged in the academic literature in the late 1970s (Nelson & Constantinidis, 2017). Researchers have pointed out that the family firm is an effective environment for women, allowing them autonomy and access to potentially more suitable jobs, and offering them leadership opportunities (Cater & Young, 2017). However, more research is needed into the increasing involvement of women in family businesses and female entrepreneurs in developing countries (Maseda et al., 2021). Female entrepreneurship is essential for the creation of new businesses and for economic growth and development, especially in emerging economies (De Vita et al., 2014). Women leading small entrepreneurial organizations have a powerful impact on the global business landscape and employment (Maseda et al., 2021). Entrepreneurship and family businesses are significant responses to economic hardship in many countries, especially developing countries. Despite women's challenges and limitations, a new generation of women in family businesses is blazing a trail. They will likely be role models for future female and male family business leaders (Campopiano et al., 2017).

Even though women play a crucial role in many private family firms (Vadnjaj & Zupan, 2009), their role is often described as ‘invisible’ or ‘unknown’ due to their informal roles and

the lack of women in leadership positions (Jimenez-Silva et al., 2009). This gender skewness has been attributed partly to patriarchal structures in family businesses (Vera & Dean, 2005), which are generally perceived as being more conservative than other businesses. This finding is particularly true in developing countries, where gender roles generated by patriarchal sociocultural norms have assigned females the role of devoted wife, mother, and family carer (Jennings & Brush, 2013). A significant shift in leadership would be of particular interest to family businesses today. Little attention has been paid to business ownership by women and their role in family businesses. Research into female entrepreneurship has mainly focused on ventures established in English-speaking countries (Verheul et al., 2006); more than half of the studies are from the USA and the UK. However, investigations conducted in developing countries are characterized as fragmented (Jamali et al., 2012). This fragmentation limits our understanding of the intricate dynamics surrounding female-owned enterprises within these regions, and this only allows some of the complexities of female-owned businesses in these countries to be fully understood. More research is needed in this area. This is especially true because social structures, work, family, and organized social life (Salvato & Aldrich, 2012) vary widely in developing countries. Examining to what extent theories about female entrepreneurship apply to developing countries is therefore essential.

As with any organization, family businesses are influenced by their environment (Wright & Kellermanns, 2011). Despite their conservativeness, family businesses are likely affected by and respond to changing institutions. One of the most apparent societal changes is related to gender equality, including changes related to the role of women and men in working life and families. The lack of information on successful women entrepreneurs, especially those running family firms, is apparent. Therefore, more empirical research and studies on women entrepreneurs and women in family businesses are needed. This study contemplates a context in which work, family, and organized social life differ from those in developed countries.

In this paper, the researchers look at the role of women in family firms from an institutional perspective. The primary purpose is to examine how cultural factors influence women's roles in family firms. The study follows North's (1990, 2005) approach to differentiating between formal and informal institutional arrangements to analyze the effect

of these factors on family businesses owned and operated by women entrepreneurs in Palestine. It aims to identify the opportunities and challenges in these women's lives and the influence of cultural factors on them. It also aims to determine women's main reasons for starting family businesses.

The focus of this study is Palestine, an emerging economy. Palestine is valuable from a cultural perspective, as the country is known for its high level of masculinity (Althalathini et al., 2020), a common phenomenon in many developing countries (Discua Cruz et al., 2012). This study contributes to the literature that supports incorporating into institutional theory the dimension of female entrepreneurship in forming family businesses. In addition, the study sheds light on the relationship between family businesses and their environment, mainly how the institutional context influences family firms led by women.

The study will discuss the factors that affect women who own family businesses. It will investigate the increasing participation of women in the economy of Palestine, whose diversity is contributed to by family businesses and entrepreneurship.

This paper is structured as follows. The theoretical background follows, and then the research methodology, discussion of the qualitative findings in the literature, the conclusion, implications for theory and practice, further research, and the study's limitations.

2.2. Literature Review

2.2.1. Research into Family Firms and Entrepreneurial Women

Despite the progress made in acknowledging the impact of women in all fields of life, society still needs fully to recognize women's role and influence in business. An environment needs to be created where women can act as leaders and entrepreneurs. This field is still insufficiently studied (Maseda et al., 2021). According to sociological theories, social structures (workplace, family, and organized social life) affect women's access to entrepreneurial opportunities and influence their performance (Salvato & Aldrich, 2012). Occupational segregation, under-representation in upper-level management positions, and expectations about family roles can limit women to specific industrial sectors and affect their motivations and goals in business (Peake & Marshall, 2017). In developing countries, the

extent to which women entrepreneurs face structural difficulties impacts the creation of ventures, their performance, and family business roles (Jaim, 2021). How these structural dimensions affect women entrepreneurs depends significantly on the country.

The perceived acceptability of women participating in entrepreneurship varies from country to country and is closely related to the expectations and cultural norms for women in that society. Research has also revealed that women starting new ventures are frequently hindered by a need for more business information, advice, and access to networks and business support systems (Weeks, 2009). Recent studies have paid more attention to positive aspects, such as the opportunities and advantages that women can offer family businesses (Vera & Dean, 2005), the increasing number of women pursuing entrepreneurial interests, and how female-owned firms now account for 34.3 percent of all companies worldwide (Heaney, 2018). Even with this increase, the impact of social structures on female entrepreneurship in developing countries differs from that in, for example, the USA or Canada. More than 30 percent of small companies are owned by women in these two countries. The differences between developed and developing countries in terms of social structures suggest that variation in environmental factors affects the performance of women-owned businesses. Very few studies examine the performance of women-owned and family businesses in developing countries (Conroy et al., 2019). A family firm's components, abilities, and resources affect entrepreneurial orientation, including innovation and risk-taking (Zahra, 2005), making family firms an excellent context for examining entrepreneurial processes (Zahra & Sharma, 2004). Studies of family firms have also generally focused on male founders and successors (Otten-Pappas, 2013), while women have been largely ignored (Lumpkin et al., 2011). With this knowledge, an institutional perspective offers excellent possibilities for analyzing the impact of the environment on the creation of family firms, especially those owned by women. According to Williamson (2000), institutional theory suggests the concept of the embeddedness of informal institutions in society, in which culture plays a significant role. The nature of informal institutions is abstract and mostly ignored (Helmke & Levitsky, 2004). In this study, we focus on the cultural factors influencing female

roles in family businesses from institutional theoretical perspectives that focus on gender roles, network affiliation, motivations, and family support.

2.2.2. Female Entrepreneurship from an Institutional Perspective

This study uses institutional theory to investigate factors affecting family firms owned and managed by women entrepreneurs. Institutional theory has proven helpful in entrepreneurship research, as the institutional environment defines and creates entrepreneurial opportunities and affects entrepreneurship activity rates (Noguera et al., 2013). Institutions can be formal and informal and have written and unwritten rules to which individuals must conform (McNicoll & North, 1991). Laws, regulations, and government procedures represent formal institutions. In contrast, informal institutions have unwritten rules that shape individuals' thoughts and behaviors, motives, values, beliefs, and identities, mainly defined by cultural factors (Noguera et al., 2013). In developing countries, these cultural factors are strong determinants of female entrepreneurship. They are societies characterized by a patriarchal culture that strongly influences the societal structure and determines whether women entrepreneurs participate fully in their country's growth and reap its benefits (Aparicio et al., 2018). Formal institutional arrangements are absent in most developing countries; women entrepreneurs are unsupported (Xiong et al., 2018). Differences in cultures and customs regarding women's participation in the economy, such as society's view of the role of women in the workplace and business, vary from country to country (Guelich et al., 2021). In family firms, it is evident that the family provides the entrepreneur with cultural inputs that need to be examined (Sharma & Manikutty, 2005). In Arab society, women who own and lead family businesses commonly face many difficulties and challenges (Goby & Erogul, 2011) from members of their families, mainly from male members (Barragan et al., 2018), because their behavior is different from what is normatively prescribed. As confirmation of these challenges, Zamberi Ahmad (2011) discovered that 75 percent of women entrepreneurs struggled to obtain funds and capital, navigate complicated bureaucratic procedures, and recruit the right talent. Other studies have stated that women are not recognized as being capable of leading a business (Zamberi Ahmad, 2011): fathers and other male family members, such as brothers, uncles, husbands, and cousins, are often assigned decision-making roles in many aspects of a woman's life (Hashim et al., 2021).

2.2.2.1. The Role of Cultural Factors

Culture is a fundamental challenge for women in developing countries who seek to start a business, mainly because of sociocultural traditions and gender stereotypes (Aparicio et al., 2018). Culture is “the collective programming of the mind that distinguishes one human group’s members from another and includes systems of values” (Hofstede, 1984: 13). It is a system of shared and socially transmitted values, rules, norms, and institutions, most of them unconscious and unwritten, that regulate the social life of groups (Hofstede, 2015). Culture can be understood by examining many aspects of a society, including country, language, religion, values, ethics, and family. This research will explore factors that affect female entrepreneurship in family firms, such as gender roles, network affiliation, motivation, and family support (Xiong et al., 2018). Culture is part of the mindset and affects individuals’ behaviors. Culture can give a comprehensive overview of how the values of different societies provide an answer to why women’s participation in entrepreneurship is generally low and varies greatly worldwide. Investigating the cultural dimensions of informal institutions may shed light on factors related to gender at the societal level and how societies perceive entrepreneurship (Minkov et al., 2012).

Gender Roles

In the late 1970s, gender roles emerged in the academic literature on entrepreneurship. Recently, analysis has focused on the characteristics of women entrepreneurs in developed countries; those in developing countries have been largely ignored despite increased female participation in the labor market in family businesses, and succession remains dominated by men, especially in developing countries (Kubiček & Machek, 2018). Women's participation is still limited to traditional roles (Welter & Smallbone, 2008). Traditionally, the role of men is to protect and provide for their families, whereas women care for the family and look after the home. In this context, women bear too much responsibility and see their ambitions limited to being good wives, mothers, and carers. Gender norms and stereotypes generally threaten women’s opportunities to be considered viable candidates for succession, essentially because these norms minimize women’s freedom and responsibilities, suppress their confidence in their abilities to start and run businesses, and challenge the father-daughter succession process (Overbeke et al., 2015).

In a family business, fathers often prefer sons over daughters (Campopiano et al., 2017) and give daughters more subordinate, less powerful, and less visible roles (Karataş-Özkan et al., 2011). Consequently, women are often considered for succession only in emergencies, such as the sudden death of an owner or when no son or male successor is available (Ottens-Pappas, 2013). Džananović and Tandır (2020) found that gender roles were the most critical barrier to female entrepreneurship. This finding is consistent with previous empirical studies in Turkey showing that socially constructed roles were the most pressing challenge facing women who wanted to start a business.

Network Affiliation

The entrepreneur's network is considered a company's most critical resource by creating personal contacts who will provide support, feedback, insight, resources, and information (Prajapati & Biswas, 2011). Women within the family community have a 'cooperative networks of relationships' orientation, with a more profound concern for stakeholders and a stronger preference for using network and team structures. Women focus on relationship building, involving family members in the business, and helping them understand the importance of the company to the family, and vice versa (Sorenson et al., 2008). Women network and integrate their worlds into the business in order to have a positive impact on business performance and reputation. Women influence other stakeholders, customers, and employees based on their relationships with them. Women in family firms also impact the larger community through economic development, the creation of jobs, and the environment (Lichy et al., 2020). For example, the specific collectivist context in the Middle East and North Africa (MENA) affects women's social networking behaviors, primarily characterized by connections within family circles and close friendships (Tong et al., 2012). Social networks help women entrepreneurs develop and manage marketing activities and promote their businesses (McAdam et al., 2018). Women entrepreneurs' social networks (Sapleton, 2009) are essential for reaching customers and expanding their businesses. In Saudi Arabia (KSA), for example, women are dependent on their family networks, as they traditionally need permission from a wakil, a male legal intermediary, who acts on their behalf to proceed with a business transaction and helps accelerate the process of legitimacy (Welsh et al., 2014). Women entrepreneurs have different personal and social

networks from men. Divisions and barriers limiting the reach and diversity of their networks might have far-reaching consequences for family business performance (Salvato & Aldrich, 2012). Access to family and kinship networks, historical and social ties with their communities, and flexibility in building long-term reciprocal relationships with their stakeholders are vital for women to flourish and continue their businesses. When evaluating entry decisions, family firms are more sensitive to social factors, such as a community's favorable attitude toward small businesses and informality as the basis of strong, long-term, reciprocal relationships, which they see as more viable contexts for starting their businesses (Bird & Wennberg, 2014).

Motivation

We examined how cultural conditions affect the reasons women become entrepreneurs to understand whether this motivation is driven by opportunity, necessity, or purpose (pursuing social or sustainable ventures) (Gimenez-Jimenez et al., 2020). In the literature, two types of entrepreneurship depend on women's motivation for starting a business: opportunity and necessity (Jennings & Brush, 2013). Necessity entrepreneurship means engaging in entrepreneurial activity because there are no other sources of income, whereas opportunity entrepreneurship aims to take advantage of an external opportunity. Even though men and women entrepreneurs share some sources of motivation, such as a desire for autonomy and economic gain (Mattis, 2004), family responsibilities and childcare are the main reasons women start and build businesses (McGowan et al., 2012). In developing countries, women decide to start businesses because of a combination of push and pull factors that men do not share. Women might be pushed into entrepreneurship by hostile external forces, such as job dissatisfaction, difficulty finding employment, insufficient salary, frustration, divorce, and inflexible work schedules. They can also be attracted to entrepreneurial activities to find independence, self-fulfillment, wealth, and other desirable outcomes (Kalemci et al., 2017). These factors incentivize more educated women to pursue entrepreneurship (Naguib & Jamali, 2015). In terms of pull factors, Yunis et al. (2018) found that women engaged in entrepreneurial activities to achieve financial independence and recognition. Other factors motivating female entrepreneurship are balancing work and family responsibilities and gaining autonomy and flexibility.

Most studies on women entrepreneurs show that they engage in entrepreneurship because of economic necessity (Kalemci et al., 2017). This finding is consistent with previous studies that revealed that women entrepreneurs are motivated mainly by need, regardless of whether they are in a developed, emerging, or underdeveloped economy (Giménez & Calabrò, 2017). Rural women start a business out of necessity more often than urban women. However, it was found that women in the United Arab Emirates (UAE) were more influenced by factors like independence, social status, and self-esteem (Bastian et al., 2018), while Alexandre and Kharabsheh (2019) discovered that pull factors more than push factors lead women in Bahrain to entrepreneurship.

Family Support

Family responsibilities are often the main reasons women become entrepreneurs (McGowan et al., 2012). There are two ways families have an impact on women entrepreneurs: on the one hand, the family supports women in their work-family balance (Eddleston & Powell, 2012), but on the other hand, women entrepreneurs face work-family conflicts, especially in societies where women are subordinate to men, as is the case in most developing countries (Shelton, 2006). Women cannot make decisions because of the patriarchal structure of these societies. Spousal support and approval are a sine qua non condition for most women to be able to start a business in MENA countries (Constantinidis et al., 2019). Women entrepreneurs need their husband's support when setting up a company and throughout its business trajectory (Adom & Anambane, 2019). Family support is crucial for business growth and success (Jennings & Brush, 2013). Studies have identified the importance of family support in different ways: support can be emotional, motivating women to decide to be entrepreneurs; psychological assistance can help deal with business challenges (Eddleston & Powell, 2012) and enhance confidence so that women can balance and manage their family-work responsibilities while expanding and operating their business; tangible support may take the form of recommendations, feedback, ideas, advice or help running the business from family members (Arregle et al., 2007); tangible family support also includes assistance with caring and household responsibilities (Eddleston & Powell, 2012) and may take the form of loans and financial help. Women entrepreneurs encounter many challenges, including a need for family support. Many studies show male domination of family

obligations in the MENA region, where support from parents and spouses plays a central role in women's entrepreneurial success (Constantinidis et al., 2019). Mathew and Kavitha (2010) discovered that women are limited by community and culture, restricting them from performing successful entrepreneurial activities.

2.2.3. Research Context: Palestine

In Palestine, micro, small, and medium sized enterprises (MSMEs) constitute 99 percent of the private sector (Middle East Investment Initiative, 2021). According to the Family Business Institute in Palestine, more than 90 percent of companies and factories are family businesses, comprising the nucleus of the national economy (Palestinian Central Bureau of Statistics, 2020). However, only a quarter of these businesses are owned by women (International Finance Corporation, 2021). Although 65 percent of Palestinian women say that they want to launch a business, only 15 percent have done so (International Finance Corporation, 2021).

In 1967, Israel adopted a 'de-development' policy for the Palestinian economy, prohibiting development. This policy was aimed at precluding Palestinian economic autonomy and preventing competition with the Israeli economy. Several restrictive economic procedures imposed after 1967 aimed to raise the structural dependency of the Palestinians on Israel by reshaping the Palestinian economy so that it was dependent on the Israeli economy. These policies and procedures turned the Palestinian market into a consumer of Israeli products and the leading source of cheap labor for Israeli businesses. Israel has prevented the import of raw materials and restricted the issuing of licenses required for industries or businesses in the Occupied Territories. Restrictions have been placed on foreign trade, research and training, land, agricultural production, and water use (Barghouthi et al., 2018). This has contributed to social problems and increased levels of poverty and unemployment, especially among households headed by women (Al-thalathini, 2015). According to the Palestinian Central Bureau of Statistics (PCBS, 2020), the unemployment rate in 2019 for Palestinian women was 62.2 percent, compared to 30.2 percent for men. Unemployment among Palestinian women has risen to very high levels, mainly because of the blockade imposed on the Gaza Strip and the lack of investment in Palestine.

Another reason for the high levels of unemployment among women is that men dominate many disciplines. There is a gender gap in poverty rates because of a lack of opportunities for women to participate in the labor market through either corporate employment or entrepreneurship (Al-thalathini, 2015). The report *Enhancing Job Opportunities for Skilled Women in the Palestinian Territories* (Heaney, 2018) showed that the most significant barriers women entrepreneurs face are the absence of financial support and the institutional and social context, specifically a society that still views women as being subordinate to men and so the man is the family's primary breadwinner. Sadeq (2011) found that the primary motive behind female entrepreneurial activities in Palestine was necessity, unlike male entrepreneurs, who were mainly driven by opportunity. Palestine presents fascinating possibilities for research into the performance of women-owned family businesses (Verick, 2014). Palestine is a developing country where women seek self-employment to overcome occupational segregation and participate in economic development.

Women's strong family orientation and education level reflect different social structures in many developing countries. Very few studies have analyzed the effect of informal institutional factors on female entrepreneurship in the Arab world, especially in Palestine, which is of growing interest due to the low number of women in the workforce and the patriarchal community. Traditional gender roles and other cultural factors in Palestine are the background of this research, which analyses the environmental factors that affect family businesses that women own.

2.3. Methodology

2.3.1. Research Approach

The study adopts a qualitative method, employing an interpretive case study approach, which is well-suited for comprehending intricate social processes (Andrade, 2014). This approach aligns with the complexities of family businesses and female entrepreneurship, emphasizing human interpretation in knowledge development (Chauhan et al., 2018). It aids in understanding the nuanced dynamics of family businesses, enhancing the applicability of qualitative case studies for theorizing about such entities (Dawson & Hjorth, 2011).

2.3.2. Case Study Design

The research framework is a multi-case study involving ten family businesses in Palestine. This design aims to scrutinize factors constraining and enabling women's engagement in family businesses within a developing country context. Particular emphasis is given to investigating how informal institutions support and impede women in these roles.

2.3.3. Participants and Interviews

Core interviews engaged 28 participants, comprising ten female owners of family businesses, 13 family member employees or potential successors, and five individuals specializing in developing businesses owned by women in Palestine. Conducted in Arabic, the interviews were subsequently translated into English; they lasted 70 to 90 minutes. In-depth semi-structured interviews facilitated deviation from general questions, offering a richer understanding of critical concepts (Guion et al., 2011).

2.3.4. Interview Guide

An interview guide was prepared based on the literature review. The interview guide addressed how informal institutional factors shape and affect family businesses owned by women in Palestine. The interview questions were divided into five sections. The first section collected demographic and general information about the interviewee, including their position, social status, age, location, level of education, the management structure of their business, the number of employees, the type of business, and how many years it had been active. The second section was designed to collect data on the effect of gender roles on family businesses owned by women in Palestine. The third section collected the necessary data to analyze how social networking influences the success of women in their businesses. Section four collected data on women's motivation for starting a family business. Finally, section five aimed to compile data about how families support women entrepreneurs.

2.3.5. Data Collection

Data were collected in two separate but related phases. The data collection and interviews were carried out between January and March 2022. Firstly, an informal panel discussion with journalists and workers who specialize in developing women-owned businesses in Palestine was held to gain an up-to-date overview and provide a framework for the research. Secondly, in-depth semi-structured interviews were conducted with a selected

sample of stakeholders of women-owned family businesses. These interviews were held via Zoom because of Covid-19. All the interviewees were in Palestine. Some asked us not to disclose their real names, so they are all anonymized. The two phases of data collection are illustrated below in Table 2.1.

Table 2.1. Overview of data collection

Phase	Selection Participants	Discussants	Employer	Recruitment and approval
1. Informal discussions	Work relationships and family networks	A	Social researcher/Women's Affairs Centre	A virtual meeting was held via the Zoom app with all women participants two weeks before the discussion, asking them to give their knowledge on the main topic of the study.
		B	Projects coordinator/Women's Affairs Centre	
		C	Journalist /Business Women Forum, Palestine	
		D	Journalist/Business Women Forum, Palestine	
		E	Lawyer/ General Union of Palestinian Women	
2. Semi-structured interviews	Personal and family networks and social media	Ten semi-structured interviews with heads of female-owned family businesses		A virtual meeting was held via the Zoom app with all women participants two weeks before the interview, asking them to give their knowledge on the main topic of the study.

Characteristics of the Sample

The sample was varied. Differences among the interviewees included their age, marital status, education, role within the family business, management structure, sector, location, business size, number of interviewees, number of employees, number of family members employed, generation of the family, and number of family owners.

Table 2.2. Characteristics of the sample

Case	Age	Marital status	Education	F/B role	How the business is led	Industry	Location	Business size	Num. of interviewees	Num. of employees	Num. of family employee members	Family generation	Num. of family owners
#1	52 33 29	Single Married Divorced	BA BA Master's	Owner Accountant Director	Female-led	Hotels	Gaza	Medium	3	150	5	Second	3
#2	60 33 40	Widow Single Married	Diploma BA BA	Owner Worker Worker	Team-led Teacher Social supervisor	Nursery and kindergarten	Gaza	Medium	3	25	4	Second	3
#3	35 29 25	Single Single Married	Master's BA Diploma	Owner Worker Worker	Female-led	Sewing and handicraft lab	Gaza	Medium	2	80	6	First	3
#4	34	Married	Master's	Owner Husband	Couple-led	Home and personal accessories	Gaza	Small	2	7	3	First	1
#5	55	Married	BA	Owner Daughter	Mother-led with her daughter	Jewelry	West Bank	Small	2	4	3	First	1
#6	42	Married	BA	Owner Worker	Female-led	Natural organic food	West Bank	Small	2	5	2	First	1
#7	33	Single	BA	Owner Worker Worker	Team-led	Palestinian heritage	Gaza	Medium	3	25	6	First	3
#8	31	Married	BA	Owner Worker Worker	Female-led	Designing traditional clothes	West Bank	Small	2	13	3	First	1

#9	40	Married	BA	Owner Worker Worker	Female-led	Small olive oil soap factory	West Bank	Small	2	6	3	First	1
#10	53	Married	Diploma	Owner Worker	Female-led	Dates and chocolate production	West Bank	Small	2	10	10	First	1

Validity, Reliability, and Generalizability

A conceptual framework was developed based on the literature review. The conceptual framework created the categories and codes for analyzing the interview data. These data were compared with the findings of the literature review. To ensure content validity, the authors designed the interview questions based on the literature review and discussed them with a panel of academics.

The interviews allowed the researchers to examine and discuss issues in depth, thus gaining a valuable understanding of the world of female entrepreneurship. Participants were also able to elaborate on their own experiences and backgrounds. The interview questions were translated into Arabic to ensure the interviewees understood them. They were then translated back into English to ensure that the Arabic version matched the exact meaning of the English version. The data were recorded. The data analysis was based on research on female entrepreneurship and family businesses. The content analysis used Dedoose, a web-based application to study heterogeneous, qualitative data. Dedoose facilitates triangulation with other secondary sources, including internal documents and photos. Lastly, to ensure the generalizability of the results, the interview questions were designed and asked to allow the interviewee time and flexibility to share their opinions, with reduced input from the interviewer to ensure no bias in the results.

2.3.6. Data Analysis

After the interviews, the case studies were interpreted in three phases (Walters, 2016). In the first phase, each case study was analyzed and interpreted using content analysis, a research method used to identify patterns in recorded communication (Inoue, 2020). The content analysis explored four aggregate dimensions: barriers because of traditional gender norms, networking as a critical factor for business success and growth, motivation because of necessity or opportunity, and family support for business growth. Codes and sub-codes were identified, as shown in Figure 2.1. This summarizes our analysis by showing how we progressed from primary to secondary codes and from secondary codes to aggregate (relational) dimensions.

Figure 2.3. Coding scheme



In the second phase, interpretative analysis was performed using the codes and categories defined from the content analysis (Byrne & Fattoum, 2015). Comments from the transcriptions were linked to the codes. The codes were then divided into groups. Within these groups, each paragraph was analyzed to identify factors relevant to informal institutional factors and women in family businesses. Mapping and linking of codes with themes were performed to understand how they related to each other. Table 2.3. summarizes the description of each case study and the key themes that reflect the factors the interviewees identified.

Table 2.3. Case overview and key themes

Case	Case description	Key themes
#1. Category: Hotels	M. A. is Gaza's top businesswoman despite the social restrictions. Her family allowed her to study abroad and choose a profession that suited her, unlike the conservative families of many girls. M. A. began her career as a hotel receptionist with her father and now manages and owns five establishments—hotels, restaurants, and shops—in Gaza.	<ul style="list-style-type: none"> - Family support is critical for business success - Strategic thinking capability - Self-growth
#2. Category: Nursery and kindergarten	A. Y. owns a nursery and a kindergarten. After her husband's death, she inherited a small kindergarten from him. She is creative and ambitious and started thinking, developing, and expanding her husband's business after his death. She is successfully growing the company with her family's financial and social support.	<ul style="list-style-type: none"> - Restrictions because of traditional gender norms and social expectations - Patience and perseverance
#3 Category: Sewing and handicraft products	E. S., a pioneer, resisted unemployment in Gaza with her hand embroidery. The story began four years ago when she failed to get a job majoring in business administration, which prompted her to think about setting up her own business by selling embroidery from inside her home. She found encouragement from family and acquaintances who purchased these embroideries, and the idea grew. She had the Sabaya Embroidery project, which is based on marketing traditional peasant embroideries in modern colors that suit the taste of today's generation. The project began to expand, including 35 women working in their homes and marketing their products. The Sabaya Embroidery project has turned into a center for teaching women embroidery and handicrafts to help them establish their projects or join the project.	<ul style="list-style-type: none"> - Lack of job opportunities - Social media and networking are essential for marketing - Managerial and planning skills
#4 Category: Home decorations and accessories	A. H. is an architecture graduate with a Master's in business administration. Desperate to find a job in both fields, she resorted to exploiting her talent and, with her husband's help, established their family project of designing home decorations and accessories. The project became a primary source of livelihood for the family and the children's expenses.	<ul style="list-style-type: none"> - Men's control over employment opportunities - Spousal support - Balancing family life and work
#5. Category: Jewelry	A. S. is the founder of Bella Jewelry, and her daughter, W., is an educated young woman with significant experience in information technology. She used that knowledge to help the family's business and enterprise grow. Currently, production is mainly based on using a machine, unlike output in previous years, which was manually produced Arabic calligraphy designs made of silver. In 2017, larger orders from institutions and companies were taken to increase production and improve quality, and production costs were reduced. Bella Jewelry has launched a social campaign where the profits from its jewelry will go to children with disabilities in Ramallah. A. S. visited a jewelry design school in the Netherlands and met	<ul style="list-style-type: none"> - Technical skills - Marketing through social media

	professional designers with success stories. She heard all the stories over the years and came back with ideas, and the company started selling unique jewelry.	
#6. Category: Organic food	L. Q. is a mother of four at Al Qbaibeh, a village near Jerusalem, where the Israeli separation wall made L. Q.'s family and many other families in these villages suffer economically, leading them to think of another source of income. She started her project of raising cows and making organic and natural goods such as yogurt, cheese, and milk. Today, she has a business with twenty cows and a distribution network that extends from one village to seven neighboring towns. She aspires to grow the business and become one of the leading dairy producers in the region.	<ul style="list-style-type: none"> - Small businesses are a necessity in the absence of income choices - Contribute to household expenses - Access to capital - Networking is critical for business success
#7. Category: Palestinian heritage	The Six Flowers is a family embroidery project that competes in local and international markets. Six sisters from one family in Gaza City, holding university degrees with different specializations, did not sit at home because of the difficult conditions in the country but instead faced life with determination through a project to embroider different shapes and tools to be marketed via the internet and social media. The women are the six flowers who can successfully use their embroidery skills to establish their project with the support and encouragement of their father. The six sisters learned embroidery at school through handicraft classes. The father founded this project, helped his daughters overcome all penalties, followed them step by step, and encouraged family, parents, and relatives.	<ul style="list-style-type: none"> - Parents' support - Technical skills - Marketing through social media - Difficulties finding jobs
#8. Category: Designing and sewing	I. S., a Palestinian fashion designer, created her label Rozwina. She found her passion and mission in reinventing the old traditional fashion to serve the requirements of the contemporary fashion world, assuring everyone who wears her designs of a beautiful look imbued with the endless heritage of Palestinian style and its beautiful techniques. Despite the difficulties and challenges she faced at the beginning of her career, being from a conservative family, I. S. worked hard to prove her ability to raise her children, take care of her home and family, and pursue her project. It did not take long for her talent and creativity to be evident to everyone, and there was demand for her designs. I. S.'s strong insistence and persistence in learning the secrets of the profession from her sewing mother and gaining her technical expertise, in addition to her love for fashion, vibrant and striking colors, and unique cuts and designs, gave her a distinguished reputation beyond her small town. Beit Ur became the name Rozwina, a label that ladies from all over Palestine are looking for.	<ul style="list-style-type: none"> - Balancing home and work life (time pressures) - Technical skills - Women's entrepreneurship within the boundaries of traditional gender norms.
#9. Category: Olive oil soap	H. M. founded Mira soap in Nablus, Palestine. The soap factory produces soap from pure Palestinian olive oil with natural additives. She needed all the support and funding she could get. Being a mother of five children, her husband's and her family's help and support were and still are very significant. Through her long-term engagement with businesswomen, H. M.'s project was given different business development services, such as developing her necessary skills, guidance, and counseling in the registration procedures; officially registering her project; and working with local and international consultants to develop the product and the cover, which had a clear impact on the product cover to become more competitive in the local and global markets. She participated in one of the most important exhibitions in Berlin in 2017, which was a real commercial experience to compare Mira soap with products from other countries. Today, Mira soap is facing many challenges, starting from the availability of raw materials, along with the difficulty of exporting to the neighboring Arab markets with the imposed taxes and high transportation costs.	<ul style="list-style-type: none"> - Networking is critical for business success - Expansion is desirable, but competition is keen - Family support - Consulting and skills development are crucial reasons for the success of projects

#10. Category: Dates and chocolate.	J. H., a mother of three, is the entrepreneur behind a unique project north of Jericho. Owner of Dates company, she started her business with great support from her husband and family. J. H. and her family had always loved caring for their date trees, and her love grew when she decided to take this project in hand. J. H.'s success story started with a very spontaneous idea. She began making fruit baskets at home and introduced dates from the family's small farm. Her children encouraged her to be more creative with the dates. This started generating income, and the business had clear potential to grow.	<ul style="list-style-type: none"> - Balancing home and work life (time pressures) - Contribute to household expenses - Family support - It provides jobs for family members
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In the third phase, codes and sub-codes were identified, progressing from primary to secondary codes and from secondary codes to themes, as depicted in Table 2.4. (Temple & Young, 2004). Mapping and linking of codes with themes were performed to understand their interrelationships (Gioia et al., 2012).

Analysis of all the case studies was combined to detect differences and similarities, define categories, and provide meaningful descriptions of the results related to the role of women in family businesses. Additionally, constant navigation between the data and existing literature was employed, utilizing concepts and theories to deepen understanding of the data. This in-depth analysis of interviews and cross-reading of the available data facilitated a comprehensive exploration of the role of women entrepreneurs in family businesses (Cesaroni & Paoloni, 2016).

Table 2.4. Thematic coding

First-Order Code	Second-Order Code	Representative Quotations Underlying Second-Order Constructs
<ul style="list-style-type: none"> - Patriarchal structures in family businesses. - A woman's primary role is caring for the family and raising children - Gender inequality and stereotypes limit women's succession opportunities in family businesses, perpetuating an invisible and underrepresented role for women. 	Gender roles	<p>#1. M. A. "People probably tend to think that till now, I face difficulties because I am the only woman in a field full of businessmen in a conservative society such as Gaza's..."</p> <p>#6. I. S. "Despite the difficulties and challenges I faced at the beginning of my career in a conservative oriental family, I worked hard to prove that I could raise my children, take care of my home and family, and pursue my project."</p>
<ul style="list-style-type: none"> - Social media and networking are essential for marketing, allowing women entrepreneurs to reach customers effectively through personal and social networks. - Personal contacts are crucial for the success of women-led businesses, providing 	Network affiliation	<p>#3. E. S. "In the beginning, I created a Facebook page on social networking sites and started promoting the embroideries I sewed..."</p> <p>#5. A. S. "The mother said a family project began to develop slowly, and</p>

essential support, feedback, insights, resources, and information.		then the project was developed in terms of marketing and nicely designed..."
<ul style="list-style-type: none"> - Involvement in entrepreneurial activity is driven solely by necessity, often due to difficulty finding jobs and a need to contribute to household expenses. - You engage in entrepreneurial activity driven solely by opportunity, aiming for financial independence, female status recognition, and personal independence. 	Motives	<p>#2. A. Y. "After my husband's death, I became lonely and helpless with a little girl, but I needed a source of livelihood to take care of my daughter..."</p> <p>#3. E. S. "Four years ago, when I failed to get a job majoring in business administration, I thought about setting up my own business by selling embroidery from inside my home at first..."</p> <p>#6. L. Q. "I am a mother of four kids. In these villages, we suffer economically because of mobility difficulties..."</p>
<ul style="list-style-type: none"> - Financial assistance: loans and financial support for women entrepreneurs. - Family involvement: family members' recommendations, feedback, ideas, advice, and practical assistance contribute to business success. - Work-family balance: family support is instrumental in enabling women to achieve a harmonious balance between work and family responsibilities. - Spousal approval: spousal support and approval are indispensable prerequisites for most women when initiating a business. 	Family support	<p>#1 M. A. "My father supported me, of course. He trusted me and allowed me to choose the field I wanted..."</p> <p>#6 L. Q. "With the help and support of my family, I started Al Qubeiba Dairy Farm..."</p> <p>#7 Six Flowers. "We successfully used our embroidery skills to create our own business with our father's financial and emotional support and encouragement... After that, our father founded this project and helped us overcome all the penalties. We followed it step by step and encouraged the family, parents, and relatives."</p>

2.4. Findings

This section presents the key findings from the interviews, shown in Figure 2.1. They are grouped into four aggregate dimensions that guide the presentation of the research findings.

2.4.1. Gender Roles

The interviews conducted with women in Palestine revealed a pervasive perception of gender discrimination, particularly in job applications, highlighting constraints imposed by traditional gender roles. Women face obstacles such as unequal treatment, lower wages, and limited access to specific job sectors. Gender roles shape career choices, perpetuating inequality in the workplace. Women entrepreneurs particularly need help accessing opportunities, securing resources, and overcoming biases in funding and networking. The intersection of gender and entrepreneurship is

amplified in a society with deeply ingrained values. Addressing these issues requires a comprehensive approach encompassing systemic and cultural factors. Solutions include policy reforms, awareness campaigns, and educational initiatives to promote equal opportunities and challenge stereotypes. Empowering women economically and socially is crucial for sustainable development in the region, necessitating concerted efforts from policymakers and advocates.

2.4.2. Network Affiliation

The women in Palestine that we interviewed focused on relationship building, involving family members and relatives in the business, and helping them understand the importance of the company to the family, and vice versa. In addition, these women depended on social networks to reach customers and market their products.

In Palestine, social media and networking have become instrumental tools for women-led businesses, essential in marketing and facilitating effective outreach. These platforms go beyond conventional marketing strategies, offering unique advantages for women entrepreneurs in a region where traditional gender roles and societal expectations may pose additional challenges.

In summary, integrating social media and networking is transformative for women-led businesses in Palestine. These tools serve as effective marketing channels and empower women entrepreneurs by leveraging personal and social connections, fostering community support, and overcoming traditional barriers to business success.

2.4.3. Motives

The interviews showed that multiple motives encourage women to start and run businesses in Palestine. These motives vary in terms of their priority. The most crucial motive that encouraged the women in Palestine that we interviewed to start and run their businesses was economic necessity, because they had no other sources of income.

The entrepreneurial landscape in Palestine reflects a diverse array of motivations among women. Many engage in entrepreneurial activities driven by necessity and opportunity. These motivations are shaped by the socioeconomic context, cultural factors, and the unique challenges faced by women in the region.

Necessity-Driven Entrepreneurship

Job Scarcity and Economic Challenges. Necessity-driven entrepreneurship often arises from limited job opportunities in the traditional employment sector. High unemployment or job scarcity

levels push women to create economic opportunities, contributing to household income and financial stability.

Household Contributions. Many women in Palestine engage in entrepreneurship out of the need to contribute to household finances. Economic responsibilities often extend beyond individual income and entrepreneurship becomes a means to address the family's financial needs, covering expenses such as education, healthcare, and daily living costs.

Opportunity-Driven Entrepreneurship

Financial Independence. Some women in Palestine choose entrepreneurship to achieve financial independence. By starting and managing their businesses, they aim to have greater control over their financial resources, reduce dependency on others, and contribute to their economic well-being.

Personal Growth and Empowerment. Opportunity-driven entrepreneurs view entrepreneurship as a means for personal growth and empowerment. By taking charge of their businesses, women can develop new skills, enhance their confidence, and overcome societal barriers, challenging traditional gender roles.

Understanding the dual nature of necessity and opportunity-driven entrepreneurship among women in Palestine is essential for policymakers, support organizations, and the broader community. Tailoring initiatives to address both sets of motivations can contribute to more effective support systems, fostering sustainable and impactful entrepreneurial endeavors among women in the region.

2.4.4. Family Support

The interviews show that the approval and support of a husband' or father are critical requirements for the entry of women into business. A lack of family support has a negative impact on women's management skills and affects their self-confidence when starting their businesses. The significance of family support in the growth and success of women's businesses in Palestine is multifaceted, reflecting both emotional and financial dimensions. This support not only helps women entrepreneurs to overcome challenges but also plays a crucial role in shaping their confidence and success. These findings illuminate the nuanced cultural dynamics influencing women's roles within family businesses in Palestine.

Emotional Support

Emotional support from family members, particularly fathers, is a foundation for women entrepreneurs. Encouragement and positive reinforcement contribute to developing confidence and empowering women to navigate the challenges of entrepreneurship.

Also, in a society where, traditional gender roles may limit women's participation in business, emotional support from fathers can be a driving force in challenging stereotypes. It provides women with the assurance that their pursuit of entrepreneurship is not only accepted but valued within the family.

Resilience in the Face of Challenges. Entrepreneurship often involves uncertainties and setbacks. Emotional support from family members acts as a buffer, helping women entrepreneurs maintain resilience and perseverance during challenging times.

Financial Support

Financial backing from family members, including fathers, provides the necessary startup capital for women-led businesses. This support may come from initial investments, loans, or assistance securing the resources needed for business operations.

In addition, as businesses grow, ongoing financial support from family members becomes crucial for expansion and sustainability. This support may include marketing, technology, or infrastructure investments, contributing to the enterprise's long-term success.

2.5. Discussion

In this section, we delve deeper into the outcomes of our research, shedding light on the persistent challenge's women entrepreneurs face in Palestine. Subsequently, we propose a model based on our analysis.

The business landscape in Palestine remains profoundly influenced by gender issues, presenting substantial hurdles for women entrepreneurs. These challenges impede their economic participation and result in a diminished contribution compared to their male counterparts. The women's perceptions in Palestine underscore the complexity of their involvement in business, with a prevalent sense of gender discrimination, particularly in job applications. The interviews consistently revealed that gender roles impose restrictive and formidable constraints on women entrepreneurs, a sentiment echoed by most participants.

For instance, interviewee J. H. (case #10) highlighted the pervasive gender inequality in Palestinian society, expressing that many jobs and projects favor men over women. Additionally, the responsibilities of married women were emphasized as a significant obstacle. This sentiment was corroborated by interviewee A. H. (case #4), who specifically pointed out the dominance of men in engineering jobs, contributing to the hurdles faced by women in pursuing certain professions.

Moreover, a notable finding was the reported lack of trust among women entrepreneurs, manifesting as a fear of failure. Interviewee I. S. (case #8) attributed this fear to the perceived inability to compete in a market where men predominantly control businesses. This resonates with the findings of McGowan et al. (2012), who emphasized how the male-dominated nature of entrepreneurship can create challenges for women, especially in balancing work and family life.

Kalemci Tuzun and Araz Takay's (2017) study aligns with our findings, indicating that patriarchal norms in the Middle East, where women are often viewed as secondary income earners, continue to limit their participation in the labor market. Achieving gender equality in such societies proves challenging due to deeply ingrained patriarchal traditions and religious influences, as observed by Jaim (2021).

The interviews underscored the importance of networking as a critical resource for businesses, particularly in reaching customers, a sentiment strongly emphasized by most women entrepreneurs. One participant, interviewee E. S. (case #3), shared her experience, stating: "In the beginning, I created a page on social networking sites, on Facebook, and started promoting the embroideries I sewed. I found encouragement from family and acquaintances who bought these embroideries." This finding aligns consistently with prior research, such as the work of Prajapati and Biswas (2011), who elucidated the crucial role of personal social networks and social capital in fostering positive word-of-mouth communication. Additionally, they emphasized the significance of social media in creating and seizing opportunities to solicit feedback.

The networks established by women entrepreneurs serve as a dynamic interface between the personal and commercial realms. As discussed earlier, women adeptly integrate their connections into their business strategies, leveraging the fluidity between personal relationships and commercial ventures to affect business performance and reputation positively. This integration is

particularly pronounced in the digital landscape, where social media platforms play a transformative role.

The advent of social media has streamlined the marketplace, offering women entrepreneurs a powerful tool to craft and manage their marketing activities. McAdam et al. (2018) noted that this digital facilitation has significantly simplified business processes. By strategically utilizing social media platforms, women entrepreneurs can promote their products or services effectively, engage with their audience, and build a robust online presence.

In essence, the reliance on networking, primarily through digital platforms, represents a cornerstone for women entrepreneurs in Palestine. It facilitates customer reach and serves as a conduit for familial and communal support, intertwining the personal and professional spheres to bolster business success. The strategic use of social media emerges as a transformative force, simplifying the intricacies of business management and enhancing the visibility and impact of women-led enterprises in the marketplace.

Recognizing the cultural factors influencing individuals' entrepreneurial aspirations is crucial, as motives play an important role in shaping the entrepreneurial process (Jennings & Brush, 2013). In Palestine, our study identified diverse motivations prompting women to initiate and manage businesses, the prioritization of these motives varying among individuals. Notably, economic necessity and the absence of alternative income sources emerged as the primary driving force encouraging women in Palestine to embark on entrepreneurial ventures.

Upon analyzing the factors motivating women to start and run businesses, two prominent key themes surfaced: financial returns and job security. The significance of financial returns was underscored by interviewee A. H. (case #4), who said: "Due to the lack of jobs in my field of work, the high unemployment in Gaza City, and the spread of Corona disease, I resorted to developing my skills and refining my talent in a profession to obtain a permanent source of income to support my family, and self-affirmation is another reason." This sentiment was echoed by interviewee L. Q. (case #6), who emphasized that the primary motivation for seeking financial returns was to support her children and husband.

The impact of family responsibilities, particularly after marriage and having children, was evident in the motivations expressed by interviewee E. S. (case #3). Her statement encapsulated the evolving priorities: "When I was single, I started my business to achieve self-affirmation, but

after that, when I married and had kids, I learned how to make money from my business to support my family." This observation underscores the additional burden and responsibility placed on women after marriage, where the imperative to earn money for familial support takes precedence.

This finding aligns cohesively with broader research, such as the work by Giménez and Calabrò (2017), revealing that women entrepreneurs across diverse economies, whether developed, emerging, or underdeveloped, are primarily motivated by necessity. The consistent theme of need as a driving force underscores the socioeconomic context, where women, faced with limited alternatives, turn to entrepreneurship to secure financial stability and support their families.

In essence, the motivations of women entrepreneurs in Palestine reflect the complex interplay between economic constraints, familial responsibilities, and the quest for self-affirmation. Understanding these motives enriches our comprehension of entrepreneurship in the Palestinian context. It provides valuable insights for crafting supportive policies and initiatives that address the diverse needs of the region's women entrepreneurs.

Examination of the interviews underscores the indispensable role of family support in fostering the growth and success of women's businesses, aligning with insights from Jennings and Brush (2013). Case #7 interviewees highlighted the vital nature of family encouragement: "We were able to use our embroidering skills successfully to establish our own business with the support and encouragement of the father." They emphasized the foundational support provided by their father, which is crucial for overcoming obstacles and progressing step by step with familial encouragement.

Interviewee H. M. (case #8) echoed this sentiment: "At the beginning, I faced many problems because of my housework and childcare, but after the project became profitable, my husband and my family supported me and helped me take care of the children and the project work." This exemplifies how family support extends beyond mere encouragement, encompassing practical assistance in managing household responsibilities and business endeavors.

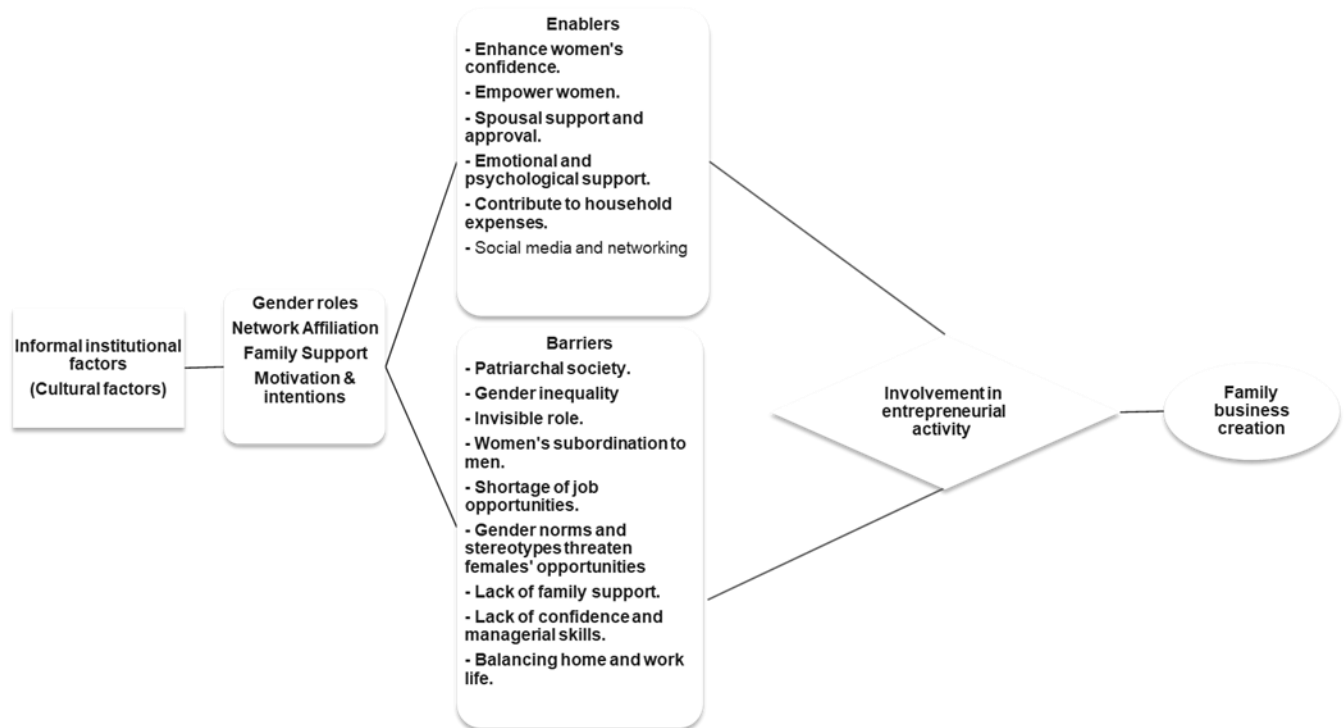
The positive impact of family support on women's management skills and self-confidence is a recurrent theme, as interviewees from case #2 highlighted. They emphasized that without encouragement from home, women may lack the confidence to navigate foreign markets and effectively showcase their abilities and products.

Moreover, the interviews underscored the need for husbands' support and permission in the entrepreneurial journey, consistent with insights from Adom and Anambane (2019). The requirement for permission was universal, married women seeking approval from their husbands and single women obtaining consent from their fathers before initiating their businesses. This aligns with the findings of Mehtap et al. (2019), emphasizing that a lack of family support hampers women's ability to enhance their management skills and build self-confidence.

In summary, the interviews highlight the multifaceted dimensions of family support, encompassing encouragement, practical assistance, and the need for spousal or paternal approval. Recognizing the essential role of the family in women's entrepreneurial trajectory, especially in a cultural context like Palestine, emphasizes the importance of fostering familial support structures to empower and enable women entrepreneurs to thrive.

Therefore, our research and case analysis outcomes are consolidated in Figure 2.2 below, providing a comprehensive overview. This figure classifies the identified factors according to institutional theoretical perspectives.

Figure 2.4. Cultural factors affecting women-owned family businesses



2.6. Conclusions

This paper's primary objectives were to examine the factors that restrict and enable women's involvement in family businesses and their creation of businesses in Palestine, a developing country, and to determine how and why informal institutional factors support and constrain women in these roles.

We aimed to examine and understand how these factors play out in livelihood challenges, patriarchal contexts, and gender roles, and how these factors affect women's businesses. We used a qualitative study of ten women engaged primarily in family businesses in Palestine. The characteristics of the context of Palestine offer exciting insights into entrepreneurship, gender, and the relationships between businesses and families. The first highlights the formidable challenges women encounter due to entrenched gender roles and patriarchal norms. The results of the study showed that women often face additional challenges and impediments because of their gender. Patriarchal norms regarding the role of women continue to restrict their participation in the labor market and entrepreneurial activity. The second insight underscores the critical importance of adept social networking and marketing skills tailored to markets where reputation significantly influences business performance; women entrepreneurs can exploit their social networks and benefit from marketing skills that are particularly adapted to those markets where reputation positively impacts business performance. The third observation concentrates on motivation and states that women are motivated to start and run businesses in Palestine. The relative importance of these motives varies. The need to generate income and job security is the most important, followed by independence, freedom, a sense of achievement, and personal growth.

A notable finding is that the fourth observation, which concentrates on family support, indicates that the approval and support of the husband or father are critical requirements for the entry of women into business. A lack of family support has a negative impact on women's management skills and affects their self-confidence when starting their businesses. Women internalize cultural and social pressures that are transformed into continuous cognitive pressure on the individual, resulting in discouragement of entrepreneurial behavior. The ten case studies showed that a vast network, a willingness to use social networks, and understanding markets are necessary for growth. These entrepreneurial skills and an ability to challenge social norms that

traditionally limit women's opportunities are significant elements for entrepreneurial success. Policymakers should therefore remove the obstacles preventing the success of women-owned businesses'. These businesses diversify household income while contributing to the region's socioeconomic development. Policies that eliminate the negative impact of culture on women-owned businesses should be promoted. Policymakers should support women-owned businesses financially during the current economic crisis provoked by Covid-19. For instance, micro-loan programs with low interest rates or crowdfunding could be implemented with NGO assistance. Furthermore, the government could support mentoring programs for women entrepreneurs at all levels. Support with loans and training in management skills by professional family business owners with successful startups could positively influence women who own businesses and help them grow their businesses.

Our study contributes to the fields of family business and entrepreneurship. Firstly, it has implications for a more contextualized understanding of the relationship between businesses and families by emphasizing what is attainable for women within economic and sociocultural constraints. Secondly, our study highlights the importance of ingrained attitudes to family in the research into women's entrepreneurship and gender. By considering their family relationships, we have improved our knowledge of how women make career choices and participate in the labor market.

In the future, researchers should work on the influence of cultural factors on women's entrepreneurial activity, as defined in this study, to understand further the effect of female entrepreneurship on a business's long-term performance and sustainability. Scholars also need to study successful entrepreneurship projects started and run by women in various countries and try to understand the reasons for their success. More evidence is needed about what makes women's entrepreneurship work. It would also be interesting to study the effects of the Israeli government's policies of closure and blockage on Palestinian entrepreneurs. The enforcement of the policy of cultural closure negatively affects society as a whole and women entrepreneurs in particular.

This study has two limitations. Firstly, the interviews were conducted virtually. While this enabled the researchers to reach more participants, it did not provide the intimacy of face-to-face interviews. Secondly, the research was based on data from a single MENA country. This provided a rich and instructive context for analysis; however, research on the effect of cultural factors on

female entrepreneurship in family businesses in other developing countries is needed to validate these experimental results.

CHAPTER 3

The Effect of Formal Institutional Factors on Female Entrepreneurship in MENA Countries: Insights from Palestine

3. The Effect of Formal Institutional Factors on Female Entrepreneurship in MENA Countries: Insights from Palestine

3.1.Introduction

Entrepreneurship is recognized as a leading factor in economic and social development worldwide, strengthening industrial bases and creating jobs (Vogel, 2015). It therefore plays a major role in global economic growth, even though it has usually been considered to be male-dominated. The study of gender roles in entrepreneurship emerged in the academic literature in the late 1970s (De Vita et al., 2014).

Over the years, much attention has been devoted to analysing the characteristics of female entrepreneurs in developed countries. However, more research is needed on the increasing involvement of women in entrepreneurial activities in developing countries (Al Matroushi et al., 2021). Most of the many studies focusing on female entrepreneurship in the past few decades have shown that women are less likely than men to be involved in various forms of entrepreneurial activity worldwide (Gërguri-Rashiti & Rotabi, 2021). This finding is particularly true in developing countries, where rooted gender roles shaped by patriarchal sociocultural norms frequently limit women to conventional roles as caring wives, mothers and family caretakers. Scholars have broadly explored this gender gap in entrepreneurship, which manifests in different dimensions such as participation rates, motives for enterprise ownership, industry preferences and

business performance. Within this narrative, entrepreneurship is often represented as a domain associated with men, supporting societal perceptions of it as a male-dominated sphere (Howell & Nanda, 2019; Sadeghi & Biancone, 2017). Therefore, women tend to show lower confidence in their entrepreneurial abilities, possess distinct social networks and have a greater fear of failure than men (Koellinger et al., 2011). Due to these challenges, only a tiny fraction of women engage in self-employment in these regions, where they face numerous barriers, including the challenges of balancing work and family responsibilities, navigating patriarchal social structures and contending with gender-based bias (Panda, 2018; Qin, 2021). The societal impact of this gender gap is significant, as it hampers the potential economic growth and development of these countries. Institutional theory offers excellent possibilities for analysing the impact of the institutional environment on women's entrepreneurship and a fascinating framework for disentangling the complexities generated by these particular circumstances and their effects on the willingness of women in developing countries to engage in entrepreneurial activities (Eijdenberg et al., 2019). The importance of formal and informal institutions to entrepreneurship is a subject of ongoing interest. The present research examines the role of specific formal factors, particularly those related to political instability, corruption and access to finance, that strongly challenge women's engagement in economic activities, especially in becoming entrepreneurs (Klyver et al., 2013). In doing so, it uses advances in this field of research to delve deeper into how formal institutional factors affect female entrepreneurship in Palestine. Thus, we explore the following research question: How do formal institutional factors affect female-owned businesses in MENA countries, especially Palestine?

Given the prominent gender gaps in entrepreneurship in the Middle East and North Africa (MENA) region, women entrepreneurs continue to face substantial challenges stemming from societal norms, cultural constraints, political instability, corruption and limited access to financing (Bastian et al., 2019). These factors create a challenging business environment, making it difficult for women to start and sustain their own ventures. Ongoing conflicts and changes in governance also disrupt operations and deter women from pursuing entrepreneurial activities, while corruption hinders fair competition and access to crucial resources, further exacerbating gender disparities. Moreover, women entrepreneurs need help accessing capital and financial services, hindering their

ability to invest and grow their businesses (Laffineur et al., 2018). Despite the above adversities, women in the MENA region have demonstrated exceptional resilience and innovation, defying the odds to build successful enterprises that contribute to economic growth and societal progress. If gender equality in entrepreneurship is to be encouraged, then these multifaceted challenges need to be addressed and supportive policies implemented that foster an enabling environment for women entrepreneurs, ultimately promoting sustainable economic development and empowering women across the region (Touissate & Azdimousa, 2021).

Examining women's entrepreneurship in Palestine can provide new insights into women's entrepreneurship and entrepreneurship in general. A lack of infrastructure and limited access to finance, in combination with war, political instability and conflict, and cultural standards and customs that control women's independence and their access to resources, make this context a unique laboratory for studying entrepreneurship in the face of severe hardship (Shamieh & Althalathini, 2021).

This study bridges the literature gap by focusing on women's entrepreneurship within a MENA country such as Palestine. The dearth of research on accomplished female entrepreneurs in this region (Chatty & Rabo, 2020) means there is a pressing need for more empirical research and studies to understand the intricacies and potential solutions for enhancing women's entrepreneurship in such contexts.

This study contributes theoretically to the literature on female entrepreneurship, with the creation of knowledge related to formal institutional factors' effect on female entrepreneurship in Palestine and practical contributions to the design of support policies for female entrepreneurial activities.

This paper is structured as follows. Section 2 presents the conceptual framework of institutional factors, women's entrepreneurship and our hypotheses regarding the object of study. Section 3 describes the research methodology and datasets used to analyse women's entrepreneurship. Section 4 reports on the research results and Section 5 discusses them. Finally, Section 6 provides the conclusions and areas for future research.

3.2.Theoretical framework

3.2.1. Women's entrepreneurship from an institutional perspective

Institutional theory has proven helpful in entrepreneurship research, as the institutional environment defines and creates entrepreneurial opportunities and affects entrepreneurship activity rates (Noguera et al., 2013). Institutions may be formal or informal, and refer to written and unwritten rules of the game to which individuals are expected to conform. Laws, regulations and government procedures represent formal institutions and are viewed as written rules, whereas informal institutions are viewed as unwritten rules that shape individual thoughts and behaviours, mainly defined by culture (North, 1995). Government programmes and policies can provide support for new businesses by improving access to credit and lowering the entry barriers to creating a company (less bureaucracy, low minimum capital required) and growth and expansion (tax regime, difficulties in hiring or firing staff) (Gimenez-Jimenez et al., 2020). Nevertheless, in most developing countries formal institutional arrangements must be in place to provide such support (Xiong et al., 2018).

Differences in culture and customs regarding female participation in the economy, such as society's view of the role of women in the workplace and business, vary from country to country (Cross-Sectional Data, 2020). It is hard to achieve gender equality in societies such as those in the Middle East, where patriarchal traditions and religion shape consensus on social rules, regulations and cultural behaviour (Jaim, 2021). In Arab society, women who own and head businesses may face many difficulties stemming from formal institutions (Aljarodi et al., 2022) and sociocultural factors (Erogul et al., 2016), because these factors vary from normatively prescribed behaviour. As confirmation of these challenges, the study conducted by Hashim et al. (2021) discovered that in Arab countries, such as the Gulf States (Bahrain, Kuwait, Oman, Saudi Arabia, Qatar and the United Arab Emirates), almost 75% of female entrepreneurs struggled with access to finance, navigating complicated bureaucratic procedures and processes, and acquiring the appropriate skills. Although various classifications of institutions have been proposed, the present study follows the institutional type posited by North (1990), who presented institutions as formal (laws, policies, constitutions, contracts, rights and regulations) and informal (culture, values and attitudes).

3.2.2. The role of formal institutional factors

In many developed countries, the formal institutional environment is regarded as gender-neutral. One reason for this is that legislation or property rights related to operating businesses do not recognize gender (Warnecke, 2013). While much research has shown that formal institutions can influence the legitimacy and acceptance of entrepreneurship, especially among women in developing countries (Aparicio et al., 2018), regulations play a crucial role in encouraging or discouraging women from engaging in entrepreneurial activities. These institutions are defined by rules, laws, and sanctions that affect individual organizations and society (North, 1995). With regard to this, a study by Laffineur et al. (2018) showed that women in most MENA countries lack sufficient support and encounter a dearth of programmes or policies tailored to assist female entrepreneurs. They therefore need greater help accessing critical resources for entrepreneurship, such as property, finance and education. Moreover, constraining labour market regulations, such as family policies (public provision of childcare, paid leave, part-time leave), negatively influence women entrepreneurs both directly and indirectly.

3.2.2.1. Political instability

Unfavourable and unstable political environments discourage any form of entrepreneurship and restrain its development among women. While a hostile, unstable political environment affects the entire entrepreneurship landscape, in gender-segregated societies women entrepreneurs suffer more due to the additional burden they face from gender discrimination (Panda, 2018). Thus, the political instability in MENA countries poses huge challenges for women entrepreneurs, impacting various aspects of their business endeavours. The unrest, economic fluctuations and uncertain regulations deriving from such instability create obstacles for women looking to establish and expand their businesses (Forouharfar, 2020). Real-life examples from Syria, Iraq, Yemen and Lebanon highlight the impact of instability on women's entrepreneurial initiatives. In Syria, the civil war has led to destruction, displacement and economic downturns that severely hinder women entrepreneurs' activities. Similarly, in Iraq, ongoing violence and bureaucratic hurdles hamper women's ability to secure funding and grow their businesses. The conflict in Yemen has devastated the economy and infrastructure, restricting access to services and disrupting business activities for

women (Saleh et al., 2022). In Lebanon, women entrepreneurs face increased obstacles due to instability and uncertain regulations, making it harder for them to succeed in the business landscape (Tlaiss, 2022). These instances highlight the pressing demand for approaches to counter the effects of political unrest on female entrepreneurship in the Middle East.

Another case in point is Palestine, where women entrepreneurs face significant challenges due to more than 60 years of political conflict and instability between Israel and Palestine. The absence of an autonomous state, national authority and power has led to many challenges and obstacles in Palestinian society (Kuttab, 2010), the only constants for Palestinians being political, economic and social instability (Elmuti et al., 2016).

Several restrictive economic measures imposed on Palestine by Israel after 1967 aimed to increase the former's "structural dependency" on the latter by reshaping the Palestinian economy (George Abed, 2015). These policies and measures turned the Palestinian market into a consumer of Israeli products and the leading source of cheap labour for Israeli businesses. Israel has prevented raw material imports and restricted the issue of licences required for industries or businesses in the Occupied Territories (Stier, 2013), with restrictions being placed on foreign trade, research and training, land, agricultural production and water use (Barghouthi et al., 2018). The recession intensified due to ongoing business closures and the cutting off of direct international support after the 2006 elections. Another factor that has influenced the Palestinian economy is the country's political and geographical division between political factions or groups within the Palestinian territories, such as Fatah and Hamas, and particularly the political and geographical split that occurred in June 2007 (Sultan, 2016).

Uncertainty with respect to security and internal political tensions constrain women and limit their access to employment opportunities and freedom of movement (Thapa Karki & Xheneti, 2018). The political and economic circumstances facing the Gaza Strip negatively impact businesses and markets. The blockade imposed by Israel in 2006 that stopped many goods from entering Gaza led to a rise in prices and difficulty obtaining the necessities projects. Furthermore, electricity outages increase the operational costs of some projects (Economy Profile of West Bank and Gaza, 2017).

This also contributed to social problems and increased levels of poverty and unemployment, especially among households headed by women (Althalathini, 2015). According

to the Palestinian Central Bureau of Statistics (PCBS, 2020), the unemployment rate for Palestinian women reached 62.2% in 2019, compared to 30.2% for men. These record levels are mainly due to the blockade imposed on the Gaza Strip, as well as a lack of investment in the Palestinian territories and a male-dominated environment. In addition to the above, Palestinian women face not only general regulations, but also legal gender-specific restrictions on areas such as mobility, which negatively affect venture creation and business performance. Thus, all of the prevailing circumstances in Palestine, characterized by political conflict, a declining economy and the traditional patriarchal Arab society, turn the case of Palestinian women into a complicated issue (Shalhoub-Kevorkian, 2009). We therefore hypothesize the following:

H1: Higher political instability in Palestine compared to other MENA countries has a more negative effect on female-owned businesses.

3.2.2.2. Access to finance

Many scholars have identified access to finance as one of the critical restriction's women entrepreneurs encounter in developing countries (Naguib & Jamali, 2015). In this respect, entrepreneurs need a financial, credit or commercial history and proper guarantees. The lack of these leads to difficulties obtaining financing and loans from banks and financial institutions, and this is particularly common among women entrepreneurs. It also opens the door to exploitation by lending entrepreneurs with very high interest rates and deceptive practices (Ghosh & Neogi, 2017; Ghosh et al., 2017).

Women entrepreneurs usually face greater difficulties in obtaining financial support due to having a weaker credit history resulting from varying work records, lower wages and insufficient savings (Khaleque, 2018). In addition, government programmes that extend financial resources to businesses prefer male-owned businesses, meaning fewer opportunities for women. Traditional lenders may be hesitant to extend credit to female entrepreneurs due to perceived risk factors or gender biases. What is more, collateral requirements and stringent lending criteria can further hinder access to finance for women entrepreneurs, especially those operating in male-dominated industries or sectors. Women therefore often start up with their own savings or borrow from family and friends (Arasti et al., 2021).

Prior research conducted on Palestine has revealed that female entrepreneurs frequently need financial assistance to launch and grow their enterprises (De Vita et al., 2014). Furthermore, studies suggest that family financial support plays a significant role in the performance of female-owned businesses, aligning with existing literature on the subject (Andriamahery & Qamruzzaman, 2022).

There appears to be a negative relationship between public financial institutions as finance providers and firms' outcomes; this can be illustrated by reflecting the limited financial resources that these institutions can generally provide, which can cause women-owned businesses to be slow-growing and not innovation-oriented, therefore limiting the probability of them being more profitable and productive (Caputo et al., 2017).

In MENA countries, women are regularly brought up within an adverse conservative sociocultural environment that disregards their skills. This manifests in a family's reluctance to finance a women's enterprise, banks' reluctance to take risks on projects established by women, and a general unwillingness to accept women as decision-makers or stand as guarantors for loans (Çetin & Keser, 2018). Access to finances is therefore one of the most critical obstacles women entrepreneurs face due to the difficulty of obtaining the required guarantees. Many commercial banks and financial institutions require guarantees in the form of properties, which are often not registered in the woman's name. This suggests that special efforts and programmes are required to promote and support women. We therefore hypothesize the following:

H2: A lack of financial accessibility has a negative impact on female-owned businesses in Palestine, whereas improved financial accessibility positively influences female businesses in other MENA countries.

3.2.2.3. Corruption

Corruption often stems from weaknesses or deficiencies in formal institutional structures such as governmental systems, legal frameworks and regulatory bodies. In this sense, corruption can be seen as a failure of formal institutions to effectively enforce laws and regulations designed to prevent bribery, embezzlement and other corrupt practices (Tonoyan, 2011). In Palestine, for example, it has been suggested that corruption within governmental institutions reflects a failure

of formal institutions to uphold integrity, transparency and accountability in public administration (Iriqat & Yehya, 2020).

Generally speaking, women entrepreneurs in MENA countries face considerable difficulties due to rampant corruption and governmental inefficiencies (Singh & Belwal, 2008). Denied loans with higher collateral than competing men, women find starting or gaining employment challenging (Stensöta & Wängnerud, 2018). All countries suffer from corruption, but to different degrees. In Saudi Arabia, for instance, women struggle with bureaucracy and lengthy procedures, and to balance the external business environment (e.g. liaising with other organizations) with their family matters (Yousuf Danish & Lawton Smith, 2012). In Egypt, women entrepreneurs have been found to encounter hurdles due to corruption in government entities and bureaucratic barriers when starting and expanding their businesses (World Bank Group, 2014). Similarly, in Jordan, women have been found to face obstacles in accessing resources, contracts and fair business opportunities due to corruption and favouritism (Jackson et al., 2019). In Tunisia, female entrepreneurs have been found to need help competing in the market and securing financing due to corruption in the sector and a lack of transparency in regulatory processes (Bahri et al., 2020). Such examples highlight the challenges that women entrepreneurs in MENA countries face due to corruption and governmental inefficiencies. Corruption has been dominant in Palestine since the Palestinian National Authority (PNA) came into being, and has been attributed to administrative inefficiencies and a pursuit of unjust benefits, exacerbated by substantial financial support inflows into the PNA's coffers. The spread of corruption has raised many questions and reflects unsuccessful attempts by the international community to resolve the conflict in Palestine-Israel through economic incentives (Iriqat & Yehya, 2020).

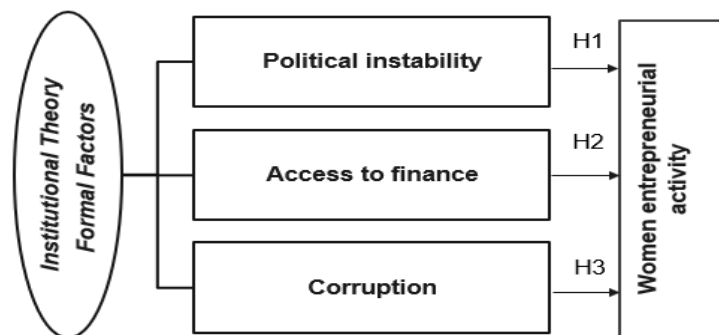
In Palestine, the adverse effects of corruption have affected the state and the citizens; as in all developing countries, corruption is widespread in Palestine due to the weakness of political will and the absence of the appropriate will to carry out administrative reforms. The effects extend from economic to political development, leading to a social development problem. Corruption has brought with it a high cost at all levels, ranging from social issues and moral concerns to real threats to the ambitions of the Palestinian people for prosperity and development (Sheloo Ismail Iriqat, 2019). Corruption in its different forms (favouritism, nepotism, waste of public funds, sexual harassment in public jobs, etc.) continuously aggravates women's sufferance by

marginalizing and discriminating against them (Goel & Nelson, 2019). Palestinian women struggle against a system of discriminatory legislation, policies and cultural and social traditions. The United Nations Convention against Corruption is the only global convention on corruption control. It is considered to present an opportunity for the Palestinian feminist movement, by bringing all sides together to change the current situation of women affected by discrimination. The belief is that it can provide a basis for serious efforts to enhance integrity and combat corruption (Joutsen, 2012) by monitoring work done by public officials and enforcing accountability. In addition, the feminist movement calls on all civil and governmental authorities to support policies that prevent women from falling victim to corruption by increasing women's representation in senior public and decision-making positions, considering gender in employment, job rotation and promotions, and considering the crime of sexual harassment in public jobs a crime of corruption (Bailey, 2015).

Tragically, it is the international community's financial aid to the Palestinians that is mainly responsible for raising corruption rates in Palestine. There is no monitoring of development projects after governments receive the financial support (Shehada, 2015). Although a large proportion of said support has been allocated to projects to empower women and their involvement in the labour market, only a small part goes to developing and implementing such projects (Qubbaja, 2019). We therefore hypothesize the following:

H3: The higher corruption index in Palestine compared to other MENA countries has a more negative effect on female-owned businesses.

Figure 3.1. Conceptual model of the study



3.2.3. The Palestinian context

We must highlight how the case of the Palestinian community differs from any other MENA country because of how Palestine is divided into various regions, namely the West Bank and Gaza Strip. These regions have been under occupation, severely affecting life in Palestine, and Palestinians have very little freedom. The occupation has resulted in Israeli control over the economy, land, resources (mainly electricity and water), borders, urban planning and people's freedom of movement, all of which have created new social relations and networks (Barghouthi et al., 2018). Palestine is one of the nations with the lowest rates of economic capital and entrepreneurial opportunities (Hillis et al., 2018). Thus, despite Palestinian businesswomen representing a powerful force for economic expansion and growth, women's career choices in Palestine are affected by the overall economic and political situation, the specific features of the Palestinian market, educational attainment (Al-thalathini, 2015), political instability, female stereotypes and the society's culture. All of these factors have restricted women's participation in the labour market (Naser et al., 2009). In addition, women benefit unequally from the market economy and privatization compared to men, as they face many structural barriers (Sadeq et al., 2011). In Palestine's patriarchal society, obtaining loans from commercial banks is complex for women, with land, houses and property owned mainly by men (Istanbuli et al., 2014).

Palestinian businesswomen usually establish and run businesses while fulfilling most household duties and caring for children and other family members' dependents (Daoud et al., 2019). They generally need help with many barriers: a shortage of resources, lack of technical training and information, foreign trade problems, lack of understanding of the trading process, the small size of businesses and inadequate government support for entering foreign markets (Hillis et al., 2018). Furthermore, political instability has increased the pressure on businesswomen (Sadeq et al., 2011), with structures and prohibitions blocking the development of their projects and undermining an economy highly dependent on Israeli goodwill (Althalathini, 2022).

The 2021 UNMAS Annual Report stated that Gaza had witnessed a 12-year-long blockade, closure of the Rafah passenger crossing by Egypt, internal Palestinian political division and three major wars (2008, 2012 and 2014) over six years, which have destroyed urban locations, including homes, schools, health facilities, cultural heritage sites, productive assets, infrastructure and public buildings. They have also disrupted the supply of essential services and undermined already

vulnerable living conditions, leaving around 1.3 million (70%) of the Gaza population in need (UNMAS Annual Report 2021, 2022). Current political and security instability risks include frequent invasions by Israeli occupation forces in specific locations, open offensives/wars by Israeli occupation forces, a tightening siege and the closure of borders, a deteriorating internal security situation, and violations of human rights. In addition, Palestinian political division has resulted in the paralysis of the Palestinian Legislative Council; the Palestinian unity government does not have full authority or roles in the Gaza Strip. Additionally, there is no adequate protection of human rights defenders and inadequate freedom of association.

3.3.Methodology

The methodology employed in this paper entailed carrying out a logistic regression to link formal institutional factors and female entrepreneurship in MENA countries and Palestine.

3.3.1. Data collection

This study used data from different countries across the MENA region, with a focus on Palestine. The MENA countries in the sample are Morocco, Lebanon, Jordan, Tunisia and Egypt. A concatenated dataset approach was adopted to analyse women-owned businesses in Palestine and across the Middle East and North Africa (MENA). Concatenating datasets involves combining data from multiple sources into a single, comprehensive dataset that allows for more robust and wide-ranging analyses. In this case, the primary data sources were the World Bank Enterprise Surveys (WBES) and World Development Indicators (WDI), which provide valuable insights into the dynamics of female entrepreneurship and a detailed picture of female entrepreneurship in Palestine and the broader MENA region (Manresa et al., 2024).

After removing all missing data and answers with "do not know," 1,282 observations covered 2013-2014–2019 in the West Bank and the Gaza Strip, and 12,763 observations covered 2013-2020 from other MENA countries. The WBES is an essential global survey-based study of entrepreneurship, and it shows the numerous current and accurate global development data available, including national, regional and global estimates (Nguyen & Jaramillo, 2014). Its database has been widely used in many empirical studies on developing countries (Williams &

Kedir, 2018). The World Development Indicators (WDI) comprise the main set of development indicators from the World Bank, which are gathered from officially acknowledged international sources. They cover national, regional and global estimates and display the most up-to-date and accurate global development data accessible (Dreher et al., 2008).

Dependent variable

Female entrepreneurship (F.E.)

The dependent variable, F.E., includes indicators of total female entrepreneurial activity (Noguera et al., 2013) from the WBES. Female entrepreneurship is a binary variable, with a value of 1 for female entrepreneurs and 0 for male entrepreneurs. It defines entrepreneurs who have started up and currently own a new business. The data included 1,282 observations from Palestine and 12,763 observations from other MENA countries.

We use a binary gender variable because of the limitations of the available data and the research objectives. The WBES dataset, which forms the core of the analysis, does not include non-binary or gender-diverse categories. Given the data constraints, maintaining the binary framework is essential to ensuring the consistency and accuracy of the analysis. By focusing on 'female entrepreneurship' as defined in the binary framework of the WBES, the study aims to deliver targeted insights into the gendered barriers. It supports relevant to women in these regions. While this study employs a binary approach to gender due to the nature of the data, it is essential to recognize that gender is increasingly understood as a spectrum. Future research could benefit from a more inclusive approach incorporating non-binary and gender-diverse perspectives, especially as data collection methodologies evolve to better reflect the diversity of gender identities.

Independent variables

Formal institutional factors

Female entrepreneurship is considered to be conditioned by formal institutional factors such as political instability, access to finance and corruption (Sultan, 2016).

Political instability: Political instability is a natural tendency of a government to break down and fall either because of conflicts or rising violent struggles between different political parties. Political instability sometimes appears if there is a rapid shift of government and policy,

increasing the probability of subsequent fluctuation (Rosillo-López, 2021). Palestine is known to be a region with one of the highest levels of political fluctuations due to its occupation, the division in the government between politicians and the policies of closure and siege, all of which have a significant impact on all aspects of life, whether economic or social (Barghouthi et al., 2018). Restrictions, such as political instability and an unfavourable business environment, tend to affect women entrepreneurs more and can significantly influence their capability and ability to develop their businesses (Althalathini, 2022). The World Bank classifies corruption into a five-category variable: 0 = no obstacle, 1 = minor obstacle, 2 = moderate obstacle, 3 = major obstacle, 4 = very severe obstacle.

Access to finance: This is defined as the ability of individuals or firms to obtain financial services, including credit, deposits, payment, insurance, and other risk management services. Numerous scholars have shown that access to financial resources contributes to business growth by enabling businesses to obtain credit, which is essential for both new ventures and existing enterprises. This, in general, leads to economic growth, strengthening competition, as well as increasing demand for labour (Beck et al., 2009). Access to finance is one of the most significant barriers women entrepreneurs encounter due to the difficulty of obtaining the required guarantees. Many financial institutions need guarantees in the form of property, which are rarely registered in the woman's name. Consequently, women often need more collateral to access commercial loans (Naguib & Jamali, 2015). In addition, the procedures and policies employed by financial institutions that lend to women are often characterized by high-interest rates (Arasti et al., 2021).

Corruption is defined as the misuse of public office for personal interest (Fisman & Golden, 2017). Ceva and Ferretti (2021) have indicated that corruption worsens when combined with political patronage. This phenomenon is based on ambiguous boundaries or grey areas between public matters and personal interests, allowing officials to use state resources for personal gain (Perry, 2018). In the case of Palestine, corruption has played an influential role in politics, with lawlessness, clientelism and corruption becoming systematic due to the lack of effective control mechanisms. Consequently, relations and bureaucratic positions in the Palestinian Authority have been based on personal and family relations rather than professionalism and expertise (Shehada, 2015). This perspective invites a broader examination of how corruption may impact women's entrepreneurship within this context.

Control variables

Finally, this paper takes business cost, business procedures, female labour force, firm size, women in top management, electricity supply, transportation and tax considerations as control variables. We also controlled for the specific year of analysis.

Business cost: The cost to register a business, normalized as a percentage of gross national income (GNI) per capita, directly affects the feasibility of starting a business. In regions like Palestine, where resources are scarce and financial barriers are commonplace, high registration costs can act as obstacles for women looking to enter the entrepreneurial space. By reducing these expenses, more women might be encouraged to launch their businesses, thus contributing to development (Althalathini et al., 2020).

Business setup procedures: The time needed to establish a business in terms of days reflects the hurdles and administrative processes involved in getting started. Lengthy and convoluted procedures can discourage women entrepreneurs, who often juggle societal expectations and family responsibilities. Simplifying and streamlining these procedures could make it easier for them by cutting down on the time and energy required to kickstart a business (Althalathini, 2022; Sultan, 2016).

Female labour force participation: The percentage of women aged 15-64 actively engaged in the workforce. In places like Palestine, where cultural norms and social pressures impact women's engagement in the workforce, a higher female workforce participation rate could signify increased opportunities and support for women venturing into entrepreneurship. Policies and programmes aimed at empowering women and boosting their presence in the job market could expand the pool of female entrepreneurs in Palestine (U.N. Women, 2019).

Firm size was considered a control factor due to its potential impact on women's entrepreneurship, (OECD, 2012). It is typically measured by the number of full-time employees in the survey year (Ayyagari et al., 2013). In the context of Palestine, it is observed that many projects initiated by Palestinian women focus on consumer-oriented business activities, resulting in relatively small enterprises (Sultan, 2016).

Women in top management: Gender diversity in top management has been identified as a possible driver of business performance. The absence of women in leadership roles is one of the most common features of today's corporate world in developing countries (Sekkat et al., 2015).

Electricity obstacles: Palestine faces frequent power outages and electricity shortages, which can disrupt productivity, hinder the functioning of essential services, and increase operational costs for businesses. These obstacles have resulted from various factors, including limited access to energy resources, infrastructure constraints and regional political tensions (Burbar & Shkukani, 2021). Addressing these obstacles is crucial to sustainable economic development and to improve overall quality of life in Palestine.

Transportation: Women face general regulations and legal gender-specific restrictions on mobility, which limit their ability to leave their local communities, reducing business growth opportunities and negatively affecting venture creation and business performance. Ethnic segregation, a hostile social climate, poor infrastructure, closures and blockage and low levels of public transportation create multifaceted barriers to daily travel, especially for Palestinian women (Kerzhner et al., 2018).

Tax implications: Excessive regulatory burdens and government tax policies may hamper business performance and growth as a whole, while they also have an impact on the advancement of women's entrepreneurship. For example, the "time tax," which denotes the time top management dedicates to dealing with regulations can particularly burden women entrepreneurs already juggling responsibilities. Changes in tax rates or access to tax breaks can also influence the growth path of women-led businesses. While tax considerations are relevant to all entrepreneurs, when combined with gender dynamics they can determine whether women-led businesses evolve and endure (Ogundana, 2022).

Table 3.1. Description of study variables

Variables		Description
Dependent variable	Female entrepreneurship	A binary variable that takes the value of 1 for women entrepreneurs and 0 for men entrepreneurs
Independent variables	Political instability	To what degree is political instability an obstacle to the current operations of this establishment? 0 = No obstacle; 1 = Minor obstacle; 2 = Moderate obstacle; 3 = Major obstacle; 4 = Very severe obstacle

	Access to finance	To what degree is access to finance an obstacle to the current operations of this establishment? 0 = No obstacle; 1 = Minor obstacle; 2 = Moderate obstacle; 3 = Major obstacle; 4 = Very severe obstacle
	Corruption	To what degree is corruption an obstacle to the current operations of this establishment? 0 = No obstacle; 1 = Minor obstacle; 2 = Moderate obstacle; 3 = Major obstacle; 4 = Very severe obstacle
Control variables	Business cost	The cost of registering a business is standardized by presenting it as a percentage of gross national income (GNI) per capita.
	Business procedures	The time required to start a business is the number of calendar days needed to complete the procedures to operate a business legally. If a procedure can be sped up at additional cost, the fastest procedure, regardless of cost, is chosen.
	Female labour force	The labour force participation rate for people aged 15-64 is the proportion of the economically active population: all people who supply labour for the production of goods and services during a specified period.
	Firm size	Number of full-time employees in the survey year
	Women in top management	Is the Top Manager Female? A binary variable that takes the value of 1 for a top female manager and 0 in the other case
	Electricity supply	To what degree is electricity supply an obstacle to the current operations of this establishment? 0 = No obstacle; 1 = Minor obstacle; 2 = Moderate obstacle; 3 = Major obstacle; 4 = Very severe obstacle
	Transportation	To what degree is transportation an obstacle to the current operations of this establishment? 0 = No obstacle; 1 = Minor obstacle; 2 = Moderate obstacle; 3 = Major obstacle; 4 = Very severe obstacle
	Tax considerations	To what degree are tax rates an obstacle to the current operations of this establishment? 0 = No obstacle; 1 = Minor obstacle; 2 = Moderate obstacle; 3 = Major obstacle; 4 = Very severe obstacle

3.3.2. Data analysis

Because of the dichotomous nature of the dependent variable, the impacts of formal institutional factors on female entrepreneurial activity were examined using a binomial logistic regression model, following previous studies (Noguera et al., 2013). This model mainly estimates the probability of a status happening. In this study, the status is that of a female starting a new start-up or owning and managing an SME.

$$P(Y) = \frac{1}{1 + e^{-(b_0 + b_1x_1 + \dots + b_nx_n + \varepsilon_i)'}}$$

$$P(Y) = \frac{e^{(b_0+b_1x_1+\dots+b_nx_n+\varepsilon_i)}}{1 + e^{(b_0+b_1x_1+\dots+b_nx_n+\varepsilon_i)'}}$$

where

P = probability of Y occurring

Y = dummy dependent variable ; 0 = not female entrepreneur, 1 = female entrepreneur

b_0 = intercept

ε_i = error term for individual i

b_1 to b_n = coefficients of the independent variable (X)

X is the independent variable(s) of political instability, access to finance and corruption.

Maximum likelihood estimations were employed to calculate the logit coefficient that displays alterations in the odds of the dependent variable. To assess the fitness of the models, we utilized the Wald chi-square test and likelihood ratio test.

It is likely to compute a continuous independent variable's more intuitive marginal effect on the probability. The marginal effect is $dy/dx = f(bX)b$, where $f(bx)$ is the density function of the cumulative probability distribution function [$f(bX)$, which ranges from 0 to 1]. The marginal effects depend on the values of the independent variables, so evaluating these effects at the means of the independent variables is often helpful (Williams, 2012).

Finally, our dataset contains 14,045 observations, 12,763 from other MENA countries and 1,282 from Palestine. Version 16.0 of the STATA program was used to perform the analysis. The descriptive statistics and correlation coefficients were checked and are shown in Tables 3.2. and 3.3.

3.4. Results

Tables 3.2. and 3.3. display the mean values, standard deviations and correlation matrix for other MENA countries and Palestine. In the analysis, we also calculated the variance inflation factors (VIFs) of variables. The absence of significant multicollinearity was warranted by computing the VIF values for all variables, which were below 10. The mean VIF value was 1.24 for Palestine and 2.74 for other MENA countries, and they therefore did not meet the critical value of 10 (Senaviratna & A. Cooray, 2019).

Table 3.2. Descriptive Statistics and Correlation Matrix for Palestine

Variables	Obs	Mean	Std. dev.	Min	Max	1	2	3	4	5	6	7	8	9	10	11	12
Female entrepreneurship	1,282	0.183	0.386	0	1	1.000											
Political Instability	1,282	2.686	1.558	0	5	-0.056*	1.000										
Financial accessibility	1,282	0.097	0.296	0	1	0.023	-0.081*	1.000									
Corruption	1,282	2.036	1.424	0	5	-0.089*	0.506*	-0.055	1.000								
Business Cost (Female)	1,282	45.977	37.178	4	92	-0.171*	0.613*	-0.010*	0.510*	1.000							
Business Procedures	1,282	9.417	3.524	5	13	-0.197*	0.589*	-0.115*	0.484*	0.963*	1.000						
Female labor force	1,282	32.725	20.639	15.574	59.23	0.193*	-0.447*	0.111*	-0.345*	-0.744*	-0.857*	1.000					
Top women Management	1,282	0.037	0.190	0	1	0.300*	-0.039	0.033	-0.095*	-0.102*	-0.119*	0.116*	1.000				
Firm Size	1,282	1.562	0.707	1	3	0.153*	-0.108*	-0.014	-0.136*	-0.198*	-0.186*	0.123*	-0.023	1.000			
Electricity obstacle	1,281	1.486	1.607	0	4	-0.108*	0.408*	-0.079*	0.392*	0.512*	0.540*	-0.467*	-0.067*	-0.106*	1.000		
Transportation obstacle	1,281	0.823	1.721	0	4	-0.059*	0.110*	0.006	0.247*	0.220*	0.230*	-0.190*	-0.082*	-0.011	0.305*	1.000	
Tax obstacle	1,281	1.201	1.769	0	4	0.013	0.150*	0.058*	0.215*	0.084*	0.032	0.038	0.017	-0.062*	0.099*	0.102*	1.000

* Significant at $p \leq 0.05$

Table 5.3. Descriptive statistics and correlation matrix for MENA countries

Variables	Obs	Mean	Std. dev.	Min	Max	1	2	3	4	5	6	7	8	9	10	11	12
Female entrepreneurship	12,763	0.209	0.407	0	1	1.000											
Political Instability	12,763	2.437	1.422	0	5	0.063*	1.000										
Financial accessibility	12,763	1.521	1.316	0	1	0.012	0.252*	1.000									
Corruption	12,763	2.198	1.459	0	5	0.021*	0.553*	0.312*	1.000								
Business Cost (Female)	12,763	20.952	9.874	2.9	40	-0.068*	0.254*	-0.001	0.110*	1.000							
Business Procedures	12,763	7.779	2.328	3	11	0.114*	0.315*	-0.041*	0.127*	0.553*	1.000						
Female labor force	12,763	21.830	10.437	13.2	59.66	0.241*	0.196*	-0.010	0.093*	-0.366*	0.611*	1.000					
Top women Management	12,763	0.053	0.224	0	1	0.249*	-0.001	0.007	0.022*	-0.039*	-0.016	0.038*	1.000				
Firm Size	12,763	1.759	0.776	1	3	0.108*	-0.014	-0.046*	-0.028*	-0.086*	0.026*	0.093*	-0.024*	1.000			
Electricity obstacle	12,763	1.491	1.427	0	4	0.016	0.264*	0.350*	0.253*	0.085*	-0.029*	-0.077*	0.008	0.010	1.000		
Transportation obstacle	12,763	1.144	1.245	0	4	0.004	0.161*	0.327*	0.226*	-0.179*	-0.213*	-0.113*	0.002	0.051*	0.405*	1.000	
Tax obstacle	12,763	1.686	1.337	0	4	0.010	0.266*	0.342*	0.352*	-0.052*	-0.047*	-0.041*	-0.016	-0.032*	0.252*	0.285*	1.000

* Significant at $p \leq 0.05$

Table 3.4. presents the results of the logistic regression. Model 1 only includes the control variables business cost, procedures, female labour force, firm size, women in top management, electricity supply, transportation, tax considerations and year dummies. In Model 1, the coefficients of the control variables displayed significance and influenced women's entrepreneurship in both Palestine and the other MENA countries, with the exception of the female labour force and tax considerations in Palestine, and tax considerations in the other MENA countries. These variables had no impact on women-owned businesses and were not significant. This observation is supported by the log-likelihood statistics, which were -501.743 and -4249.353, respectively, with a p-value of 0.000.

Model 1 accurately predicted 84.11% of the responses for Palestine, whereas, in the case of the other MENA countries, it accurately predicted 82.11% of the responses, which was statistically significant for both Palestine and the other MENA countries, with a p-value ≤ 0.001 .

Our analysis revealed that control factors impact the involvement of women in entrepreneurship in both Palestine and the other MENA countries. High operational costs are an obstacle for women entrepreneurs, potentially impeding their capacity to initiate and maintain business ventures. Complicated business protocols and prolonged procedures also present difficulties, underscoring the importance of simplifying administrative processes (Althalathini et al., 2020). The representation of women in top positions positively influences female entrepreneurship, indicating that enhanced gender diversity in leadership cultivates a more encouraging atmosphere for women (Knörr, 2011). The presence of women has increased in all fields of work, and their participation in the workforce has also extended in both lower-level positions and those with a medium level of responsibility; however, women are still poorly represented in higher positions, especially in developing countries (Nziku & Henry, 2020). Likewise, occupational segregation, under-representation in upper-level management positions and expectations regarding family roles can also limit women to specific industrial sectors and affect their roles in higher managerial positions (Peake & Marshall, 2017). Furthermore, company size significantly boosts entrepreneurship, as larger firms provide resources and avenues for success (Vladimirov et al., 2017).

In addition, issues of electricity accessibility, high taxes and transportation barriers negatively affect entrepreneurship (Laffineur et al., 2018). In summary, addressing gender challenges and advocating for gender inclusivity in leadership roles could bolster women's entrepreneurship in both Palestine and other MENA countries, thereby contributing to economic progress and empowerment.

Model 2 measures the effect of formal institutions (political instability) and control variables on female entrepreneurship. It behaved as expected in both Palestine and the other MENA countries. That is, it had a negative and significant effect ($p\text{-value} \leq 0.01$), and this effect was more potent in Palestine than in other MENA countries. Model 2 accurately predicted 84.19% of the responses in Palestine and 81.97% in the other MENA countries, which were statistically significant in both, with $p\text{-value} \leq 0.001$. This supports H1, which stated that Higher political instability negatively affects female-owned businesses in Palestine and other MENA countries. However, this effect has been found to be stronger for Palestine. Financial accessibility challenges impede women's ability to launch and expand businesses, worsening existing barriers related to

resource accessibility, economic prospects, legal frameworks and safety concerns (Saleh et al., 2022).

Furthermore, the situation in Palestine serves as an example of how political instability affects female entrepreneurship. Due to over six decades of conflict and instability between Israel and Palestine, women entrepreneurs in Palestine face challenges due to the lack of a state entity or authoritative power structure (Al-thalathini, 2015); these factors restrict women's participation in the labour market and their creation of businesses (Naser et al., 2009).

Model 3 includes measures for the effect of formal institutions (financial accessibility) and control variables on female-owned businesses. Based on our analysis, we find that the lack of financial accessibility negatively and significantly affects female-owned businesses in Palestine ($p\text{-value} \leq 0.05$). In contrast, improved financial accessibility has a positive and significant effect ($p\text{-value} \leq 0.01$) on female-owned businesses in other MENA countries. Model 3 accurately predicted 84.11% of the responses for Palestine. In the case of the other MENA countries, it accurately predicted 82.11% percent of the responses; the results were statistically significant for both $p\text{-value} \leq 0.001$. This supports H2: a lack of financial accessibility negatively affects female-owned businesses in Palestine; however, in other MENA countries, the improved financial accessibility positively affects female-owned businesses.

Research indicates that in countries where women have better access to finance, female entrepreneurship is more likely to flourish (Naguib & Jamali, 2015). By providing avenues for obtaining loans, grants or venture capital, improved financial accessibility empowers women to pursue entrepreneurial ventures, contribute to economic growth and enhance their socio-economic status.

Conversely, in Palestine, the lack of financial accessibility presents severe difficulties for women entrepreneur start-ups; they are limited to depending on one of two financial options either financing the business with their own savings or borrowing from families and friends both of which are likely to be insufficient. While bank loans are available, they come with their own set of challenges. Stringent loan requirements, limited credit availability and concerns about repayment obligations contribute to the immense pressure experienced by women entrepreneurs. As a result, despite the existence of bank loans as a potential financial resource, women entrepreneurs in Palestine continue to struggle with financial constraints that hinder their business growth and

success. Therefore, women's companies may fail due to insufficient funding (Qubbaja, 2019). This reliance on internal sources for financing and the minimal role of bank loans in Palestinian territories highlights the financial constraints facing women entrepreneurs (Sabri, 2008).

Model 4 includes measures of the effect of formal institutions (corruption) and control variables on female-owned businesses, revealing that corruption negatively and significantly impacts female-owned businesses ($p\text{-value} \leq 0.01$). This effect is stronger in Palestine than in the other MENA countries. Model 4 accurately predicted 84.11% of the responses for Palestine, whereas, in the case of the other MENA countries, it accurately predicted 81.95% of responses; statistical significance was found for both ($p\text{-value} \leq 0.001$). This supports H3, namely that the higher corruption index negatively affects female-owned businesses in Palestine and other MENA countries; however, this effect is stronger for Palestine. Thus, corruption in its different forms (favouritism, nepotism, waste of public funds, sexual harassment in public jobs, etc.) continuously aggravates women's suffering by marginalizing and discriminating against them (Goel & Nelson, 2019). One significant barrier to female entrepreneurs' progress in the Palestinian National Authority is the widespread governmental corruption within the organization. A lack of accountability and transparency are characteristic of this corruption, which makes it difficult for enterprises to operate, especially those run by women (Iriqat & Yehya, 2020). Corruption erodes fair competition and impedes economic initiatives in Palestine, since it exists at all levels of government agencies.

The whole MENA region is affected by this problem, beyond Palestine, with women entrepreneurs being disproportionately affected by typical constraints such as corrupt practices and bureaucratic hurdles (Singh & Belwal, 2008; World Bank Group, 2014).

Table 3.4. Logistic regression results

Variables	Palestine								MENA Countries							
	Model 1		Model 2		Model 3		Model 4		Model 1		Model 2		Model 3		Model 4	
	dy/dx	Robust S.E.	dy/dx	Robust S.E.	dy/dx	Robust S.E.	dy/dx	Robust S.E.	dy/dx	Robust S.E.	dy/dx	Robust S.E.	dy/dx	Robust S.E.	dy/dx	Robust S.E.
Female entrepreneurship																
Political Instability			-0.015**	0.005							-0.001**	0.000				
Financial accessibility					-0.000*	0.000							0.004**	0.001		
Corruption							-0.002**	0.001							-0.009**	0.003
Business Cost (Female)	0.003*	0.001	0.002	0.001	0.002*	0.001	0.003*	0.001	-0.005***	0.001	-0.005***	0.001	-0.005***	0.001	-0.005***	0.001
Business Procedures	-0.040**	0.018	-0.039**	0.018	-0.039*	0.018	-0.040*	0.018	0.016**	0.006	0.015*	0.006	0.016*	0.006	0.016*	0.006
Female labor force	0.000	0.001	0.000	0.001	0.000	0.001	0.000	0.001	0.002**	0.001	0.002**	0.001	0.002**	0.001	0.002***	0.001
Top women Management	0.358***	0.046	0.358***	0.047	0.358***	0.046	0.359***	0.047	0.307***	0.014	0.307***	0.014	0.308***	0.014	0.308***	0.014
Firm Size	0.067***	0.014	0.066***	0.014	0.067***	0.014	0.067***	0.014	0.042***	0.005	0.042***	0.005	0.042***	0.005	0.039***	0.005
Electricity obstacle	-0.000***	0.000	-0.001*	0.001	-0.000*	0.000	-0.000*	0.006	0.006**	0.003	0.007**	0.003	0.007*	0.003	0.008**	0.003
Transportation obstacle	-0.003**	0.001	-0.004**	0.006	-0.003*	0.002	-0.003*	0.001	-0.002	0.003	-0.001	0.003	-0.001	0.003	-0.000	0.003
Tax obstacle	-0.002	0.001	-0.001**	0.000	-0.002*	0.001	-0.002*	0.001	0.004	0.003	0.004	0.003	0.004	0.003	0.006*	0.003
Year dummy	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Model fit statistics																
Wald Chi-square	107.37		111.41		109.09		107.43		993.92		988.59		989.94		972.04	
Log-likelihood	-501.74315		-500.24484		-501.74313		-501.71712		-4249.3533		-4217.8955		-4220.5074		-4114.3715	
Prob> Chi2	0.000		0.000		0.000		0.000		0.000		0.000		0.000		0.000	
N of observations	1221		1221		1221		1221		9983		9892		9900		9698	

* Significant at $p \leq 0.05$. ** Significant at $p \leq 0.01$. *** Significant at $p \leq 0.001$.

3.5. Discussion

The determinants of entrepreneurial activity behave differently between Palestine and other MENA countries, resulting in differences in the impacts of formal institutional factors across MENA countries. Formal institutional factors, like political instability, access to finance and corruption, play a critical role in shaping female entrepreneurship in the MENA region, and particularly in Palestine. The presence of unrest and political conflict in MENA countries poses hurdles for women entrepreneurs by impacting economic stability, resource accessibility and legal frameworks. Real world instances from conflict-affected areas such as Syria, Iraq, Yemen and Lebanon highlight how political turmoil hampers women's business pursuits (Saleh et al., 2022). In Palestine, the political conflict is complicated and more deeply rooted than in any Arab country because prolonged conflicts with Israel have led to an environment marked by downturns, limited resource access and gender-specific constraints.

In addition, women entrepreneurs face challenges and limitations that hinder their economic participation resulting in their perceived lesser contribution compared to men. It implies that women face unique challenges and complexities in the business environment that are not

necessarily experienced by men. This could be due to various factors such as cultural norms, societal expectations, limited access to resources, or gender-based discrimination.

The results of this research show that constraints caused by political conflict and instability are restrictive and problematic due to the anomalous political issues and government conflict in Palestine, closures and restrictions on movement imposed by Israel, wars and partition, these policies have led to declining employment opportunities and reduced the opportunities for women to establish and maintain business projects. The results of our research provide support for H1, namely, that women entrepreneurs in MENA countries, and especially Palestine, are affected by the overall political situation (Shamieh & Althalathini, 2021).

The second hypothesis is also supported. Financial accessibility displays a positive association with female entrepreneurship in MENA countries and a negative one in Palestine. Improved access to finance enables women to overcome barriers such as limited capital, facilitating the initiation and expansion of businesses. However, in Palestine, the lack of financial accessibility exacerbates existing challenges, forcing women entrepreneurs to rely on limited resources or face significant pressure from bank loans. Previous studies have shown that access to finance influences women's engagement in entrepreneurship, which can hinder their ability to create and grow their businesses, develop new products and services, and hire staff. In other words, women may experience a weaker financial safety net than men in the community as they encounter additional constraints, such as the gender wage gap and gender roles that place financial issues in the domain of men's expertise (Ghosh et al., 2017).

The third hypothesis posited that corruption has a negative and significant effect throughout MENA countries, and particularly Palestine. Our analysis found that corruption severely affects women's entrepreneurial activity due to the weakness of the political situation and the absence of sufficient will to carry out administrative reforms; the effects extended from economic to political development, leading to a social development problem (Shehada, 2015). This situation can impede the advancement of women's entrepreneurship, as integrity and transparency are vital in the business environment. Widespread governmental corruption within the Palestinian National Authority undermines integrity, transparency and accountability, making it difficult for businesses, especially those run by women, to operate. Moreover, corrupt practices and bureaucratic hurdles

disproportionately affect women entrepreneurs in the MENA region, hindering the expansion and viability of women-owned enterprises.

Overall, our findings underscore the multifaceted challenges facing women entrepreneurs in MENA countries and Palestine, ranging from financial constraints and bureaucratic hurdles to political instability and corruption. Addressing these challenges requires comprehensive policy interventions and institutional reforms aimed at promoting gender inclusivity, enhancing financial accessibility and combating corruption. By creating an enabling environment for women entrepreneurs, policymakers can unlock their full potential as drivers of economic growth and empowerment in the region.

3.6. Conclusion

The aim of this paper was to analyse how formal institutional factors impact female entrepreneurship in MENA countries, and particularly Palestine. Our findings indicate that the most critical factors that have significant effects on woman entrepreneurship are political instability, lack of access to finance and corruption. The findings of this study make several theoretical contributions to the understanding of female entrepreneurship, particularly in the context of the Middle East and North Africa (MENA) region and Palestine.

The study contributes theoretically to the literature by shedding light on women's entrepreneurship while creating knowledge regarding the impact of formal institutional factors on women's entrepreneurship in MENA countries, with a particular focus on Palestine. We show that the conditioning factors of entrepreneurship vary depending on the situation of the country where they take place. In this regard, the significance of comparing Palestine with other countries in the MENA region lies in understanding the distinct obstacles and advantages that women entrepreneurs in Palestine face within the broader regional setting. By comparing Palestine with other countries in the region, the study illuminates the distinct obstacles and advantages faced by women entrepreneurs within the broader context of the Middle East and North Africa. This comparative analysis offers researchers insights into whether the challenges encountered by women entrepreneurs in Palestine are unique to the region or shared across the MENA region, enabling the customization of policies and interventions to address specific needs. In this regard, the comparison highlights the unique challenges facing women entrepreneurs in Palestine,

including geopolitical circumstances such as conflict, limited access to resources and socio-economic instability. The study emphasizes the importance of further research and empirical studies on female entrepreneurship in the MENA region, particularly in Palestine, to bridge existing literature gaps and provide valuable insights for policymakers aiming to support female entrepreneurial activities in developing countries like Palestine.

Overall, we found that the responsibility to improve the institutional environment for women entrepreneurs still rests with the decision-makers and governments in MENA countries, and especially Palestine. Improving the institutional environment in Palestine by lowering market entry barriers, upgrading the quality of regulations and enhancing clarity and transparency may help this country diversify its income sources. Policymakers should also support women entrepreneurs financially during the current economic crisis triggered by Covid-19. For instance, micro-loan programmes with low interest rates or crowdfunding could be implemented with NGO assistance. Furthermore, the government could support mentoring programmes for successful women entrepreneurs at all levels. Support with loans and training in management skills from professional family businessowners with successful start-ups could positively influence women who own businesses and help them grow their businesses.

Finally, this study has several limitations. Firstly, the lack of published papers on female entrepreneurship and institutions in developing and MENA countries, specifically Palestine, makes it challenging to build upon the literature and draw a clear picture of the institutional environment. Thus, there is a need for international organizations and new researchers to research entrepreneurship in these countries and create databases on entrepreneurship in general and female entrepreneurs in particular.

The second limitation is that the study only considers some specific variables, and other relevant variables could be used as predictors and moderating variables. Future research could consider using other indices to measure women's entrepreneurial activity.

Thirdly, this work focused on Palestine, and observations on this country are relatively few and far between, and only available for specific years. In addition, most of the well-known database sources neglect the West Bank and Gaza Strip region. Although this provided a rich and instructive context for analysis, future research studies could investigate the long-term influence of institutional factors on entrepreneurial activities and sustainability in the region. It could also

examine how institutional factors explain the configuration of women's ventures across emerging nations.

CHAPTER 4

Voices of Resilience: Understanding Palestinian
Refugee Women Entrepreneurs in European
Institutional Contexts

4. Voices of Resilience: Understanding Palestinian Refugee Women Entrepreneurs in European Institutional Contexts

4.1. Introduction

The global landscape is marked by increasing conflicts, disruptions and emergencies that have far-reaching effects on countries and regions (Smith, 2018; UNHCR, 2020). This turbulence has widespread repercussions for vulnerable communities that has resulted in the large-scale movements of refugees globally. The challenges faced by refugees encompass a mix of social and economic obstacles (Gibney, 2018). Regardless of where they end up, displaced people face complex problems, including persecution and discrimination, poverty, poor living conditions,

limited healthcare access and a lack of jobs for themselves and their families (Lundahl et al., 2023). Women and girls constitute a significant proportion within this vast exodus, making up half of the world's refugee population (UNHCR, 2020). Women encounter additional difficulties, such as increased vulnerability to violence and exploitation, that influence their journeys and experiences (UN Women, 2020); although women make up half of those forced to leave their homes, they often experience marginalisation and disadvantages dealing with obstacles that worsen their situation. These difficulties appear in education, healthcare, job options and decision-making. In the context of displacement, women's voices are often suppressed, their ability to act is limited and their contributions are not fully recognised (UNHCR, 2019).

Forced migration has become an important issue of our times, as countless individuals have been forced to leave their homes for safety, stability and a sense of normality. According to the statistics of the UNHCR Report (2020), 80 million people worldwide were facing the talk of forced displacement at the end of 2020, with a large number migrating to Europe for safety and a better future. refugees in European countries face additional institutional obstacles, including language barriers, legal systems, long-standing asylum claims and other difficulties that increase the complexity of their subsequent integration process (Calakovic, 2019; Kayembe, 2019). The asylum-seeking procedures in most European countries prohibit permitting and requiring refugees to work during the application period. This leads to excessive rejections and re-applications, which extend the process over several years (Douglas et al., 2019). Despite being granted the right to work after achieving refugee status, access to employment is challenging due to various obstacles such as lack of opportunity to evaluate experience and qualifications. Many refugees thus find themselves venturing into entrepreneurship because of these barriers instead of seeking employment in the conventional manner (Desai et al., 2020; Kone et al., 2020). These problems are more often observed among women refugees compared to their male counterparts (Ritchie, 2017). We have therefore emphasised gender entrepreneurship, which refers to the practice of starting and running businesses with a focus on gender-related issues, challenges and opportunities. It involves individuals initiating activities that address gender disparities, promote equality and empower women economically. This type of entrepreneurship is a path for refugee women to overcome obstacles and create opportunities for their empowerment (Street et al., 2022); research has shown that gender entrepreneurship can empower refugee women by helping them

take charge of their lives, earn income and build community resilience (Bikorimana and Nziku, 2023). Refugee women face numerous institutionally based problems, such as cultural barriers, discrimination based on their gender and a lack of available resources (Bikorimana and Nziku, 2023; UN Women, 2020). Migrant women use entrepreneurship to deal with these barriers and create a chance for a better life, thereby assisting the positive development of the local society (Welfens, 2019).

Among these communities, Palestinian women refugees face challenges due to conflict; these challenges include displacement, limited access to essential services and persistent political instability. As they travel across Europe and other regions in search of safety, these women encounter hurdles that affect their security and prospects for starting a business (Sultan, 2016). Palestinian refugee women are of particular concern because they are so obviously different from other refugees in terms of their issues and circumstances. Palestinian women refugees face multifaceted challenges stemming from the enduring Israeli–Palestinian conflict, which has led to their displacement, often resulting in the loss of their homes, livelihoods and sources of income. Forced to flee their communities, they confront the harsh realities of displacement, grappling with the loss of social support networks and the disruption of their lives (Godwyn and Stoddard, 2017; World Bank Group, 2019).

As they navigate the complexities of migration and resettlement, Palestinian women refugees face additional hurdles that affect their security and entrepreneurship prospects. These challenges include language barriers, cultural differences and discrimination, as well as legal barriers to employment and business ownership in different host countries. The trauma of displacement and the ongoing conflict in their homeland may also affect their mental health and well-being, further complicating their integration and adaptation to new environments (Schmich and Mitra, 2023).

Despite these formidable challenges, Palestinian refugee women demonstrate resilience, resourcefulness and determination in overcoming adversity. They often rely on their social networks, community organisations and entrepreneurial skills to create opportunities for themselves and their families. However, addressing their unique needs and circumstances requires tailored interventions and support mechanisms that recognise their distinct experiences and challenges within the broader refugee population (Al-Dajani, 2022).

A differentiated approach to examining the effect of institutions on these women's entrepreneurial landscape has to be acknowledged (Lülf, 2019; Purkey, 2019). The stability of the political system, security perspectives and the complete vagueness of international relations have genuinely become drivers of entrepreneurship (Koinova, 2021). The fact that cultural flexibility, religious dynamics and valuation drivers are significant components also makes the process of entrepreneurship difficult by increasing the level of complexity (Cullen, 2019).

The existing literature has predominantly focussed on women migrants, particularly in the context of entrepreneurship, while acknowledging that women refugees encounter distinct challenges (Al-Dajani, 2022). However, there is a noticeable gap in the literature regarding the specific experiences of female refugee entrepreneurs, particularly Palestinian women refugees embedded in a blended set of both home and host institutional factors. Despite the growing interest in refugee entrepreneurship, empirical research on the intersection between institutions and women refugee entrepreneurship remains scarce. This might also indicate that extant studies tend to overlook gender dynamics, rendering female refugee entrepreneurs largely invisible in the academic discourse (Desai et al., 2020; Kloosterman and Rath, 2001).

We therefore seek to fill this gap by exploring the influence of institutional factors on entrepreneurship among Palestinian women refugees. This study adopts an institutional theory perspective (North, 1990) tailored to the European environment. Employing a qualitative research approach involving interviews with 14 Palestinian women refugee entrepreneurs across Europe and thematic analysis ensures a comprehensive exploration of their narratives and experiences, thereby contributing valuable insights to the existing body of knowledge on refugee entrepreneurship (Althalathini et al., 2020). Our findings reveal that both formal and informal institutions condition entrepreneurial activity by Palestinian women refugees. Formal factors such as political stability and stringent regulations are highlighted. We identify that these elements have an immense role in the functioning of the business environment (Street et al., 2022). At the same time, we recognise the critical influences of informal institutional elements such as cultural adaptivity and religiosity, which, in turn, influence decisions and practices (Gsir, 2017; Koinova, 2021). Thanks to these results, we contribute to the literature by focussing on Palestinian women and determining the variety of challenges and opportunities they face. First, this study provides empirical insights by examining how Islamic culture intersects with entrepreneurship, particularly

focussing on women's entrepreneurial activities in Europe, with particular attention to halal businesses (Baran, 2020; Muhammad et al., 2020; Tlaiss, 2014). This research also underscores the need for businesses to align with Islamic law while serving the European community (Roomi, 2011). Moreover, this paper expands the scope of women's entrepreneurship research by offering empirical insights into how women entrepreneurs from conservative Arab cultures adapt to the more open European culture and the resulting impact on their entrepreneurial activities and ability to navigate cultural shifts within the entrepreneurial context (Bullough et al., 2021).

Second, beyond cultural dimensions, this study contributes to institutional theory by emphasising the influence of formal institutional factors – notably, political stability and security considerations for entrepreneurial activity (Brieger and Gielnik, 2020) within the context of Palestinian refugee women in Europe. By understanding these dynamics, policymakers, researchers and humanitarian organisations can develop targeted interventions and support mechanisms to enhance the socioeconomic well-being and empowerment of Palestinian refugee women entrepreneurs, ultimately contributing to their long-term stability and resilience (Gimenez-Jimenez et al., 2020).

Following this introductory section, the paper proceeds with a comprehensive literature review and theoretical framing, including an elaboration of the research contexts (Section 2). Section 3 offers a detailed description of the methodology employed. The analysis is then presented in Section 4. The findings are discussed comprehensively in Section 5, while Section 6 concludes by identifying potential avenues for future research.

4.2. Literature Review

4.2.1. Refugee Entrepreneurship

Refugee entrepreneurship is acknowledged for its ability to empower and include marginalised communities, especially those faced with challenges in terms of their surroundings, social exclusion, job market hurdles and financial struggles (Meister and Mauer, 2019). Refugees often opt for self-employment to overcome these obstacles (Schmich and Mitra, 2023); however, previous studies have mainly lumped refugee entrepreneurship into conversations about ethnic minority business ventures without delving deeply into the distinct nuances of refugee entrepreneurship (Desai et al., 2020). Recent studies have started emphasising the importance of

examining refugees as a unit. This shift began around 2015 when the European Union (EU) saw a rise in asylum seekers, which sparked interest in establishing refugee entrepreneurship as a separate field of study (Shneikat and Alrawadieh, 2019). Previously, studies on refugee entrepreneurship were often grouped under migrant entrepreneurship research, with refugees being viewed as a category of migrants (Zalkat et al., 2023). Researchers generally agree that refugees encounter different institutional obstacles than migrants do when starting a business. Unlike migrants with established migration networks and social connections, refugees lack these advantages in the host country (Wyszynski et al., 2020). The inability to return to their home country or use border ties limits their entrepreneurial opportunities. Refugees also often deal with distress and uncertainty about their stay, which affects their interest in self-employment. Notably, refugees commonly mention institutional challenges such as access to funding, bureaucratic hurdles and low self-assurance more frequently than economic migrants (Kone et al., 2020).

Research has indicated that migrants, including refugees, turn to self-employment when they cannot secure other employment. Migrants originating from Western nations, such as Denmark and Sweden, are overrepresented in self-employment, with their earnings typically lower than employed migrants (Andersson and Wadensjö, 2004; HEISIG et al., 2017). The disadvantage perspective (Dahlberg et al., 2023) suggests that migrants often face challenges in the job market due to cultural levels and language barriers. Economic circumstances, more refugees and discrimination add to newcomers' difficulties seeking employment (Bevelander and Pendakur, 2012; Hammarstedt and Miao, 2019).

The global refugee crisis has brought attention to the experiences of displaced individuals, including women, who face unique challenges and opportunities as they navigate their journeys. Among these populations are Palestinian refugee women in Europe; their entrepreneurial endeavours offer insights into resilience, adaptation and innovation within the context of forced migration (Dorai, 2003). Understanding potential institutional factors that shape the entrepreneurial experiences of Palestinian refugee women is crucial for developing effective support mechanisms and policy interventions tailored to their needs (Abou Chakra and Al Jardali, 2022).

4.2.2. Institutional Theory

Through an institutional lens, we aim to shift from seeing refugee women as passive victims to recognising them as active participants who navigate and reshape their entrepreneurial paths within the complex realm of refugee entrepreneurship. According to North's (1990: 3) discussion, institutions provide the fundamental rules of the game that define and structure the socioeconomic environment in which individuals and communities operate. These institutions encompass formal elements, such as legal frameworks and government regulations, and informal elements, including cultural norms, traditions and social expectations.

Within the entrepreneurship field, prior studies have shown that both formal and informal institutions determine individuals' decision-making for new venture creation and firm growth (Bruton et al., 2010; Mickiewicz et al., 2021; Urbano et al., 2019; Welter, 2011). Likewise, the simultaneous influence of formal and informal institutions on the entrepreneurial endeavours of (Palestinian) refugee women is fundamental to understanding the multifaceted challenges and opportunities they encounter in their pursuit of economic stability and empowerment (Brinkerhoff, 2016). For Palestinian refugee women, institutional theory provides a lens through which we can understand the complex interplay of formal and informal institutional factors that shape their entrepreneurial experiences. The Israeli–Palestinian conflict exacerbates these challenges, limiting access to resources, markets and financing for female entrepreneurs due to checkpoints and geopolitical instability (OCHA, 2021). These formal institutional factors hinder entrepreneurial endeavours by limiting mobility, disrupting supply chains and restricting access to financing and investment opportunities.

Informal institutional factors, such as societal perceptions and cultural norms, societal perceptions and patriarchal society, additionally restrict women's employment, fuelled by misunderstandings about the costs related to employing women, including marital status and maternity leave (Althalathini and Tlaiss, 2023). Ongoing gender differences restrict women's access to employment opportunities, which can be seen in the shocking gender disparity in the unemployment rate in the West Bank and Gaza Strip, which reached 21% among males compared to 40% among females (PCBS, 2023). Despite enduring successive wars and economic obstacles, Palestinian women in formal employment often find themselves limited to part-time roles, especially in education and clerical work, with significant wage gaps persisting in the public sector,

where women earn 84% of the daily wages of their male counterparts (World Bank Group, 2018). Women in Palestine suffer from double marginalisation, as Palestinian people living under Israeli occupation and within a male-dominated society that imposes cultural restraints on women (Irving, 2016). However, Palestinian women demonstrate remarkable resilience and determination, aspiring to move to European countries to overcome barriers and capitalise on entrepreneurial opportunities, which reflects their tenacity in the context of their refugee status and environmental changes.

4.2.2.1. Formal Institutions

In the entrepreneurial context, formal institutions such as laws, government regulations and economic systems shape the opportunities and challenges individuals and communities encounter (Acemoğlu and Robinson, 2016). Understanding these institutions is vital for exploring entrepreneurship among refugee women living in Europe. The legal frameworks and policies of the host country define the boundaries of entrepreneurial activities. These formal institutional aspects significantly influence access to resources, barriers to market entry and overall business sustainability (Desai et al., 2020). To fully grasp the landscape, it is essential to delve into these policy dimensions (Zhang, 2017).

Political Stability and Entrepreneurship

Political stability is a pivotal catalyst that fosters or impedes entrepreneurial activity. As provided by European countries, a stable political environment is a conducive platform for investment, innovation and business creation (Kaciak and Welsh, 2020). For Palestinian refugee women, political stability creates an environment that supports launching and maintaining a business (Brinkerhoff, 2016). However, the converse is true in situations of instability or geopolitical conflicts, where the entrepreneurial plans of Palestinian refugee women may encounter disruptions that affect resource availability, market dynamics and risk perceptions. Establishing businesses in European countries often stems from the desire for a secure and stable environment. Security considerations significantly influence entrepreneurial choices, with careful assessments of risks associated with operating in potentially volatile settings. These security threats affect mobility, investment decisions and overall business strategies. Understanding how security conditions influence entrepreneurial behaviour is essential for informed policy design (Sultan, 2016; Welter and Smallbone, 2010).

Unfavourable and unstable political environments, meanwhile, discourage any shape of entrepreneurship and restrain the development of women's entrepreneurship (Brinkerhoff, 2016). While a hostile, unstable political environment affects the entire entrepreneurship landscape, women entrepreneurs suffer more because of the additional burden they face due to gender discrimination, especially in gender-segregated societies (Jennings and Brush, 2013). A case in point is Palestine, where women entrepreneurs face significant challenges due to more than 60 years of political conflict and instability between Israel and Palestine; the absence of an autonomous state, national authority and power has led to many challenges and obstacles in Palestinian society (Kuttab, 2010). The persistent political turmoil has further compounded the obstacles faced by women, exacerbating gender-based challenges and restricting their opportunities for economic empowerment.

The triad of political, economic and social instability is a harsh reality for Palestinian women. Political conflict disrupts normal economic activities and creates an environment where entrepreneurship struggles to take root (Sultan, 2016; Turner and Shweiki, 2014). A stable political framework is needed to establish the conditions for robust business development. Economic instability, stemming from protracted conflict, amplifies the hurdles women entrepreneurs face, again affecting resource availability, market dynamics and overall business sustainability. Social challenges are intertwined, with gender discrimination heightened in an atmosphere of political unrest, further constraining the aspirations and growth potential of women entrepreneurs (Elmuti et al., 2016).

Laws and Regulations

Laws and rules can make it challenging for refugees to start a business. The uncertain status of migrants and refugees, along with the long wait times for asylum applications and stays in camps – ills that are accentuated by the overarching uncertainty associated with refugee status – makes it even harder for them to pursue entrepreneurship (Lyon et al., 2007; Wauters and Lambrecht, 2008). Prolonged inactivity can also limit their chances of finding work in the job market, which is crucial for starting a business (Baglioni and Calò, 2023; Yaakov, 2018).

A study in the Netherlands has shown that refugees may become less interested in entrepreneurship over time due to their stay in the host country (Berns, 2017). Strict regulations in

most EU countries could also hinder immigrant entrepreneurs from setting up businesses (Scholten et al., 2017). In EU countries, asylum seekers who do not have refugee status are usually not allowed to start a business (Prifti, 2023). Despite the EU policy support (2011/95/EU) stating that refugees should have access to employment and self-employment, official work bans, set work restrictions and labour market tests in certain countries make it difficult for them to work in general or to start a business (Abbas, 2020; European Union, 2020). Immigrant entrepreneurship often begins informally due to the costs of taxes and regulations, particularly in low-skilled sectors (Collins, 2003; Lyon et al., 2007). The high minimum wages in EU nations can also lead entrepreneurs in low-skilled sectors to operate informally by depending on paid family labour to sustain their businesses (Kloosterman, 1999, 2003). In some countries where regulations are loosely enforced (like the Netherlands), informal entrepreneurship thrives (Ozasir Kacar and Essers, 2019).

Another common obstacle is the bureaucracy and red tape involved in setting up a business and ensuring compliance with regulations (Wauters and Lambrecht, 2008). Upon arrival, refugees often need more trust in the government due to their experiences with state services (Lyon et al., 2007). Research has shown that refugees need clarification to understand business regulations (Wauters and Lambrecht, 2008). In addition to the rules and services provided by the state, studies have highlighted the issue of communication about support programmes for entrepreneurs, as refugees need to be more informed about assistance opportunities (Lyon et al., 2007; Rath, 2011).

4.2.2.4. Informal Institutions

Culture is “the collective programming of the mind that distinguishes one human group’s members from another and includes systems of values” (Hofstede, 1984: 13). It is a system of shared and socially transmitted values, rules, norms and institutions, most of which are unconscious and unwritten, that regulate the social life of groups (Hofstede, 2015). Culture can be understood by examining many aspects, including the country, language, religion, values, ethics and family. Cultural norms based on gender pose a significant obstacle to entrepreneurship for refugee women (Erdirencelebi and Ertürk, 2023; Rath and Swagerman, 2015). The presence of very few women refugee entrepreneurs in practice can be attributed to factors such as lower human

and financial capital and limited work experience among women (Wauters and Lambrecht, 2008). These challenges, in turn, can be traced back to cultural norms that may discourage women from working outside the home or engaging in business activities. Such norms also often allocate a disproportionate share of family and childcare responsibilities to women (Street et al., 2022). Informal institutional factors significantly shape entrepreneurial behaviour among Palestinian refugee women in Europe. These factors, often deeply rooted in cultural norms and social dynamics, play a crucial role in determining the success and challenges women entrepreneurs face. This literature review thus delves into two critical informal institutional dimensions: cultural adaptivity and religious dynamics (Shinnar et al., 2012).

Cultural Adaptivity and Entrepreneurial Behaviour

Cultural adaptivity among Palestinian refugee women entrepreneurs refers to how these individuals negotiate the cultural differences between their country of origin and their host countries in Europe (Gsir, 2017). In their entrepreneurial pursuits, these women must balance preserving their cultural heritage and responding to the demands of the European business environment (Price and Chacko, 2009). Comprehending cultural nuances – including communication styles, gender roles and social expectations – thus becomes crucial and influences their networking, marketing and overall business strategies (Lazarczyk-Bilal and Glinka, 2020). The path Palestinian refugee women take from a culture characterised by gender inequality in Palestine to one where gender equality is the norm in Europe is complex and influenced by a wide range of institutional and cultural elements (Think Tank | European Parliament, 2020). The striking differences between these two settings substantially affect women’s participation in the workforce and entrepreneurship, which emphasises the challenges this transformative process entails.

Deeply rooted cultural traditions in Palestine limit women to conventional responsibilities in the home. These roles frequently centre on providing care, maintaining the home and caring for the family. Women’s goals tend, therefore, to be restricted to being devoted spouses, mothers and family caregivers. Gender inequality is also institutionalised and supported by cultural norms, which makes it difficult for women to pursue other opportunities (Althalathini and Tlaiss, 2023). As these women transition to Europe, they encounter a society that upholds gender equality as a fundamental principle. The cultural shift is accompanied by liberal ideologies and legal frameworks guaranteeing women’s rights and opportunities for broader participation in various

spheres, including entrepreneurship and the workforce. However, this transition involves a complex process of shedding old norms and adopting new ones (Holvikivi and Reeves, 2020).

The cultural and institutional factors from their home country continue to exert an influence, which creates a complex interplay between conservative gender norms and the egalitarian ethos of their host country (Adeeko and Treanor, 2021). The expectations and limitations experienced in Palestine may persist, which can shape the aspirations and challenges these women face in their new European context. The process of adaptation involves not only navigating a different business environment but also negotiating conflicting gender expectations and reshaping their personal identities (Althalathini et al., 2020). Exploring the refugee women's adaptation to European culture adds a valuable dimension to the existing literature and contributes a nuanced understanding of the dynamics involved when individuals navigate cultural shifts within the entrepreneurial context.

Religious Dynamics and Entrepreneurial Choices

Islamic values shape women's business decisions in Europe. According to Tlaiss (2014), principles such as conduct, social responsibility and adherence to halal practices influence entrepreneurs' choices. These values often guide decision-making processes for product offerings, customer relationships and business ethics. For Palestinian women entrepreneurs, incorporating values into their businesses signifies a dedication to preserving their religious identity while actively engaging economically. This fusion of faith and entrepreneurship can enhance their businesses' perceived credibility among Muslim and non-Muslim consumers (Essers et al., 2010). Muslim women entrepreneurs encounter challenges and opportunities where faith intersects with business in predominantly a non-Muslim society. Mohammed (2013) has delved into the factors that affect women entrepreneurs' experiences and highlighted the balance between religious beliefs and societal norms. Challenges include biases, stereotypes and misunderstandings linked to Islam that could influence business interactions and market accessibility. Nevertheless, opportunities emerge as Muslim women use their business to support cultural awareness and cater to specialised markets, such as the increasing demand for halal products and services (Muhammad et al., 2020).

Indeed, Muslim men and women are encouraged to participate in employment guided by ethical principles and values to please God (Musa Olaofe, 2023). Engaging in economic activities

is thus expected to be rooted in moral and legitimate foundations, adhering to permissible actions while avoiding forbidden practices such as the consumption of pork, alcohol and participation in gambling, as well as refraining from charging and collecting interest and involvement in bribery (Nurendra, 2020). Entrepreneurship can also be viewed as a religious and economic responsibility to generate income to fulfil financial obligations to the less fortunate and to contribute to the country's overall welfare (Rehan et al., 2019).

Certain ethnic groups also often encounter heightened levels of discrimination, with notable instances observed among Muslim refugees residing in non-Muslim countries (Najib, 2014). Within the EU, a distinct tendency exists towards more negative views on immigration compared to global perspectives, as evidenced by recent polls (Gallup/IOM, 2017). Past research has elucidated the adverse impact of discrimination on various facets of integration, extending beyond just labour market opportunities, that can impede access to financial loans and hinder the ability to attract local and migrant clients from diverse ethnic backgrounds when pursuing entrepreneurial endeavours (Kloosterman, 2010; Wauters and Lambrecht, 2008). This underscores the pervasive challenges faced by certain ethnic groups, particularly Muslims, and emphasises the multifaceted nature of discrimination that extends into different spheres of life, including economic participation and entrepreneurship.

In general, the theoretical framework rooted in institutions serves as a guiding lens for our research methodology. By emphasising the significance of formal and informal institutional factors in shaping entrepreneurial experiences, we have designed our study to delve into the personal narratives, challenges and perceptions of Palestinian women refugees engaged in entrepreneurship in Europe

4.3. Methodology

The qualitative research used in-depth interviews as the primary method; this involved semi-structured interviews with Palestinian women refugees engaged in entrepreneurial activities (Wilson et al., 2016). This approach delved into personal stories, the challenges faced and the perceptions of formal and informal institutional factors interventions within this demographic. This approach is suitable for understanding complicated social processes, and it supports the idea that knowledge development concerning the social world relies on human interpretation (Christou,

2022). We also emphasised how and why formal and informal institutional factors can support and constrain women in these roles. Coming from the same country and having refugee experience as a consequence of war, they may share many similar experiences and reflections about life in Europe. Specifically, in-depth semi-structured interviews adopted the interview questions from the previous literature (Vacchelli, 2017; Wilson et al., 2016). The initial method used to contact refugee women entrepreneurs in Europe participants involved reaching out through personal networks established within the Palestinian refugee community in Europe. Contacts were also made through refugee organisations and community centres that support and assist Palestinian refugees in various European countries. These channels facilitated the identification of potential participants and enabled the initiation of the snowball sampling technique (asking initial informants to recommend others) to expand the sample size (Edmonds, 2019).

4.3.1. Data Collection

The collected data were subjected to thematic analysis, a method to identify patterns, recurring themes and variations in refugee narratives (Abebe, 2022). The analysis also involved coding that used a framework based on the emergent themes in the data. Through this comprehensive qualitative approach, the study sought to uncover Palestinian women refugees' nuanced experiences and perspectives in entrepreneurial endeavours to contribute to a deeper understanding of their challenges and successes (Christou, 2022). Our approach therefore allowed us to deeply understand how the formal and informal institutional context influenced women's pursuit of entrepreneurship. This study employed in-depth interviews involving 14 Palestinian refugee women in Europe. All interviews were audio recorded for accuracy; interviews in Arabic were transcribed and translated into English to facilitate analysis while accurately preserving participants' responses. This method guaranteed the precision of the data analysis and the credibility of the findings (Maneesriwongul and Dixon, 2004). All Arabic transcripts were ultimately translated into English to incorporate quotations from the interview, which presented a barrier to their utilization in a primarily English-language scholarly context. Translating interview transcripts and reports required significant effort and posed a risk of losing nuances in meaning.

Each interview was accompanied by detailed field notes that offered insights into the encounter, contextual observations and analytic reflections. The interviews, ranging from 45

minutes to 1.5 hours, explored challenges associated with entering the formal labour force (Althalathini et al., 2020). Following each interview, detailed field notes were documented to capture the essence of the encounter, contextual observations regarding interactions and behaviour, and analytical insights. This meticulous approach ensured a comprehensive and nuanced understanding of the experiences and perspectives of Palestinian refugee women in the study.

An interview guide was prepared based on the literature review presented in the paper. The interview guide addressed informal and formal institutional factors affecting Palestinian refugee women entrepreneurs in Europe (Berglund, 2007). The interview questions were divided into five sections. The first section collected respondents' demographic and general information, including their social status, age, location, education level, business type and age of business. The second section focussed on the general background and main challenges in their entrepreneurial journey and allowed them to share their journey and experiences as a Palestinian refugee woman in Europe. The third section was designed to collect data on the effect of formal institutional factors and how regulations and laws affect Palestinian women refugees' entrepreneurs to start their businesses. The fourth section collected the data necessary to analyse how informal (cultural) factors affect Palestinian women refugees' entrepreneurs to start their businesses. Finally, the fifth section collected data on the women's motivations for starting a business.

4.3.2. Sampling

The snowball sampling technique (asking initial informants to recommend others) (Edmonds, 2019) was employed to select the 14 Palestinian women refugee entrepreneurs who reside and operate in various European countries (including Germany, Sweden, Italy, the Netherlands, Spain, Denmark, Norway, Belgium and France). In addition, we actively sought to engage with key informants from relevant NGOs, such as UNRWA and UNHCR, and local organizations, such as those in European countries that support refugee integration and entrepreneurship, like the Refugee Entrepreneurship Network (REN) or the Migrant Women's Association. This collaborative approach allowed us to gain crucial insights into the challenges and opportunities faced by European refugee women entrepreneurs, making us all part of the solution. The inclusion criteria required a minimum residence of 1 year in Europe, age over 18

years, age of the business, proficiency in either English or Arabic and entry into Europe as a refugee through any of the European refugee streams.

Several strategic considerations underpinned the decision to select a sample from various European countries instead of focusing on a specific nation. Due to the small population and homogeneous cultural background, and the same of conservative environment and religious background of Palestinian women refugees, it was beneficial to gather sufficient information and reflect on their experiences depending on the same environment that comes from and reflects everyday experiences, and obstacles rooted in a specific conservative and cultural setting. posed a challenge in assembling a sufficiently diverse sample within any European country, it was challenging to gather a sufficiently diverse sample from any single country. The shared cultural and political background of the Palestinian women refugees supported the idea of a European strategy, as it reflects everyday experiences and obstacles rooted in a specific political and cultural setting (EU Neighbors, 2022).

However, while Palestinian refugee women share a common cultural heritage, Europe itself is highly heterogeneous in terms of its political, economic, and social landscapes. This diversity across Europe provides a rich contextual backdrop that directly influences the entrepreneurial journeys of Palestinian refugee women. Countries differ in economic opportunities, social attitudes toward refugees, and local business environments, creating varying levels of support and barriers to refugee entrepreneurship. By selecting participants from multiple European countries, we captured this spectrum of experiences, providing a more comprehensive understanding of how Palestinian refugee women navigate different challenges depending on their host country's specific context. This diversity enriches the study's findings, ensuring that the research reflects shared cultural elements and the distinct realities shaped by various European settings.

Despite these differences in European environments from one country to another, Palestinian refugee women must adapt to this variation, even though the degree of challenge differs. Adapting to these new environments requires effort, as some European contexts are politically stable, supportive, and relatively easy for refugees to navigate, while others present more significant difficulties. Nevertheless, this study examines the differences broadly, focusing on how these varying contexts impact Palestinian refugee women rather than evaluating how supportive these environments are. Moreover, there is some uniformity in the in refugee and

asylum procedures across European countries created a framework for understanding entrepreneurial hurdles (OECD, 2020). Similar legal frameworks and regulations across European nations provide a comparable basis for understanding the challenges and opportunities faced by Palestinian women entrepreneurs, thus ensuring that the findings are applicable across diverse European contexts (Betts et al., 2013). In summary, adopting a pan-European approach for sampling Palestinian women refugee entrepreneurs aligns with the practical constraints of population size, the consistency of legal frameworks and the shared cultural context within Europe.

Over half of the women interviewed had initiated a small, informal solo business. These businesses were predominantly situated in the low-wage, service-oriented sector, specifically focussing on catering or tailoring. Table 4.1. provides a comprehensive description of the sample and offers a snapshot of the critical characteristics of the Palestinian refugee women entrepreneurs participating in the study, including their age, marital status, country of residence, business legitimacy, business age, business size, industry focus and duration of stay in Europe.

Table 4.1. Characteristics of Palestinian Refugee Women Entrepreneurs

Participant	Age	Marital Status	Country of Residence	Business Legitimacy	Business Age	Business Size	Industry Focus	Duration of Stay in Europe
A	30	Married	Germany	Informal	2 years	Small	Catering	3 years
B	28	Single	Sweden	Informal	6 months	Small	Makeup Artist	3.5 years
C	45	Married	Sweden	Informal	1 year	Small	Catering	2 years
D	32	Divorced	Italy	Informal	1.5 years	Small	Tailoring	3 years
E	37	Married	Netherlands	Informal	1 year	Small	Catering	2.5 years
F	26	Single	Spain	Informal	8 months	Small	Tailoring	3.5 years
G	35	Married	Spain	Formal	3 years	Small	Grocery Shop	4 years
H	51	Married	Denmark	Formal	2 years	Small	Tailoring	4.5 years
I	43	Married	Norway	Informal	1 years	Small	Catering	4 years
J	29	Married	Belgium	Informal	1 year	Small	Catering	2 years
K	25	Single	Belgium	Formal	1.5 years	Small	Beauty Salon	3 years
L	55	Widow	France	Informal	3.5 years	Small	Catering	5 years
M	42	Married	Spain	Informal	3 years	Small	Catering	6 years
N	39	Married	Germany	Formal	2.5 years	Small	Tailoring	3 years

4.3.3. Data Analysis

The data analysis followed an inductive strategy and employed a sequential cross-check process to guide the thematic analysis (Althalathini et al., 2020). After meticulously reviewing each transcript to find common themes regarding the interaction of institutional factors and women refugee entrepreneurs, initial codes were generated and themes with theoretical underpinnings were constructed (Peterson, 2017). Subsequently, a deductive phase was followed by an inductive approach to scrutinise the data related to the research questions and to determine appropriate emergent themes and sub-themes (Temple and Young, 2004), as illustrated in Table 4.2. below.

Table 4.2. Thematic Coding

Representative Quotes Underlying Second-Order Constructs	First-order themes	Second-order themes
<p>“Going through the asylum process has felt like a never-ending journey. Dealing with all the paperwork and interviews is truly draining. I have been in this situation for two years. The constant uncertainty is taking a toll on my ability to make solid business decisions. It is hard to commit to investing or making long-term plans under these circumstances” (Participant A)</p>	<p>- Challenges of the asylum process and prolonged stays</p>	<p>Legal and Regulatory</p>
<p>“They often mention ‘seeking asylum’. It seems like ‘seeking permission’. No work, no contribution. I lack work opportunities and chances to contribute, which is quite frustrating. That is why I have decided to start my business even though the regulations make it quite challenging.” (Participant C)</p>		
<p>“The bureaucracy is such a headache! It is not just the language barrier but the piles of paperwork. When discussing starting a business, they conveniently leave out the avalanche of regulations. It can be truly daunting in addition.” (Participant B)</p>	<p>- The pervasive bureaucracy</p>	
<p>“The rules keep changing. There are more forms to deal with, and figuring out permits and licenses feels like navigating through a maze. I am eager to contribute, but the bureaucratic process holds me back. At times, it almost feels as if they are making it hard, for us on purpose”. (Participant F)</p>		
<p>“The situation here has made an impact. The political stability in this region assures me that I can invest, explore ideas without worrying about sudden disruptions and build a successful business. On the contrary, every move in Palestine felt uncertain because of the conflict”. (Participant G)</p>	<p>- Influence of political conditions</p>	<p>Political Stability</p>
<p>“The challenges faced by projects in Palestine, including uncertainty and vulnerability, discourage the launch of initiatives. The persistent risk of destruction or closure creates an atmosphere that dampens the drive and self-assurance required to kickstart a business venture. This sense of unpredictability contrasts with the stability and security found in Europe.” (Participant J)</p>		
<p>“Security plays a role. In Europe, I feel secure when attending business meetings, exploring ventures and making decisions without the concerns about security problems that were common in Palestine. This sense of safety enables me to concentrate on the business aspects rather than being preoccupied with threats”. (Participant I)</p>	<p>- Supportive environment</p>	

<p>“Arriving in Europe brought me a feeling of security that I did not have in Palestine. The stability here gave me the confidence to chase after my dreams without worrying about disturbances. In Palestine, the ongoing political conflict made it extremely challenging to make any long-term plans, let alone manage a business effectively”. (Participant E)</p>		
<p>“In Palestine, networks and communication depend on personal relationships and family support; our culture is often subtle and intertwined with rooted traditions, and this was crucial for networking and marketing; however, in Europe, in business settings, communication tends to be more straightforward and organised. Adjusting my communication approach was a challenge but essential for building connections. Even basic gestures such as greetings and business customs needed to be modified”. (Participant K)</p>	<ul style="list-style-type: none"> - Navigating cultural differences 	<p style="text-align: center;">Cultural Adaptivity</p>
<p>“...language posed a challenge. It was not easy to convey business concepts in a language. Additionally, dealing with diverse customers during negotiations presented its challenges. There were moments when I found myself uncertain about norms. I had to maintain a mindset rely on observation to learn and occasionally seek clarification to prevent any misinterpretations”. (Participant L)</p>		
<p>“It is a profound shift. In Palestine, women are often confined to specific roles and norms, like a mother and a wife. While in Europe, where gender equality is a core value, offers freedom and hurdles. Although I value the opportunities here, I sometimes feel the weight of my country’s traditions. It feels like balancing between two worlds. While the equalitarian culture in Europe offers rights and opportunities, letting go of customs can be challenging at times”. (Participant H)</p>	<ul style="list-style-type: none"> - Balancing cultural heritage and European business demands 	
<p>“I have always considered myself a citizen of the world. Being born in Palestine and living in different countries shaped my perspective. But when I started my business here, I encountered stereotypes and stigma associated with being a refugee. The best way I found to address this was to work around it. The reward of running the business goes beyond financial gains. It is about reclaiming our identity and respect”. (Participant D)</p>		
<p>“When I attempted to reach out to customers, I observed that a few potential clients seemed hesitant because of existing biases they hold against Muslims. It is disappointing to see how stereotypes can impact business connections and restrict the progress of my business.” (Participant M)</p>	<ul style="list-style-type: none"> - Challenges faced by Muslim women entrepreneurs in non-Muslim countries 	<p style="text-align: center;">Religious Dynamics</p>
<p>“As an entrepreneur who wears a hijab, I often find myself in a position where I need to work hard to earn trust. There have been instances where clients have been sceptical because of how I look. To ease the tension, I often use humour to address my headscarf. Once they get to know me beyond that, communication becomes smoother. It is a process of defying stereotypes and demonstrating that my abilities are more important than my appearance.” (Participant J)</p>		
<p>“As a woman, I observed a shortage of halal goods and services in the market. It can be tough for many of us to locate establishments that respect our lifestyle preferences. That is why I took the initiative to open a halal restaurant that serves the needs of the Muslim community and enlightens non-Muslims about halal traditions.” (Participant M)</p>	<ul style="list-style-type: none"> - Emergence of halal businesses 	
<p>“My moral values are like my guiding light. For example, how I behave and fulfil my social duties influences how I engage with customers and give back to society. Following halal practices is essential for me, as they affect the services or products I provide and the ethical principles I uphold in business transactions.” (Participant N)</p>		
<p>“Incorporating the principles of Islam into my business goes beyond a decision; it is a strategic move. It boosts the credibility of my business, resonating with people who value the blend of faith and entrepreneurship. It is akin to conveying, ‘I stay true to my beliefs while ensuring my business is inclusive for all’.” (Participant D)</p>	<ul style="list-style-type: none"> - Balancing religious practices with European business norms 	
<p>“Social media has been a powerful tool. We showcase our halal certifications, behind-the-scenes glimpses and stories of our diverse clientele. This approach attracts the Muslim community and sparks curiosity among non-Muslims, encouraging them to try something new.” (Participant A)</p>		

4.4. Findings

The thematic analysis showed that all 14 participants showcased the intertwined influence of both formal and informal institutional factors. These narratives showed how (i) stable political environments foster entrepreneurial activities, (ii) how the stringent regulatory frameworks in some EU countries posed obstacles for women refugee entrepreneurs, (iii) the importance of cultural adaptability for refugee women venturing from traditional Arab societies to more liberal European settings and, (iv) how religious beliefs have affected women's businesses by shaping their perspectives on Islamic values and culture within their enterprises. Although these areas are intertwined in their narratives, we illustrate these themes separately for analysis.

4.4.1. Political Stability

The research findings highlighted a connection between the success of women's ventures and a stable political environment. In European countries, political stability is recognised as supporting and encouraging entrepreneurial initiatives and fostering an atmosphere for investment, innovation and business establishment (Welfens, 2019). Regions, like Palestine, that are in situations of instability and geopolitical conflicts pose challenges for entrepreneurship (Turner and Shweiki, 2014). One of the interviewees shared insights on the challenges related to instability in Palestine and the motive behind coming to Europe:

I relocated to Europe seeking safety because the stable political landscape provides a sense of security and assurance to initiate and sustain businesses. However, in Palestine, nothing is guaranteed. Your hard work and investment could be destroyed or closed down at any moment due to ongoing conflicts. This constant threat makes it incredibly challenging to summon the motivation and confidence needed to start a business. It is like building on shaky ground. (Interviewee C)

More than one participant underscored the profound impact of security threats on the entrepreneurial activities of Palestinian refugee women in Europe:

Absolutely, security is a major factor. In Europe, I can move freely, attend business meetings and explore opportunities without the constant worry about safety. In Palestine, security threats such as the fear of armed clashes, Israeli military operations and the presence of checkpoints everywhere. It's not just about physical safety; there's also the fear of being caught in the crossfire or targeted violence.

The situation is unpredictable, and the constant presence of security forces adds to the tension. All these factors severely restrict our mobility and make it challenging to conduct business activities safely and effectively. (Interviewee D)

4.4.2. Stringent Regulatory Frameworks

The legal and regulatory procedures and frameworks present challenges and barriers for refugees looking to start businesses and engage in entrepreneurial activities. The uncertain status faced by refugees, exacerbated by the protracted asylum application process, significantly limits the ability of women refugees to engage in entrepreneurship and establish a business (Lyon et al., 2007; Wauters and Lambrecht, 2008). This is illustrated by Interviewee A:

You submit your applications patiently and anticipate responses. Then, go through the cycle again. While framed as a safety measure, it often feels like confinement. The lack of employment and the uncertainty that comes with it push many towards entrepreneurship as a means of survival—a declaration that says, “I refuse to be idle; I will forge my path.”

The pervasive bureaucracy and red tape in establishing new businesses and ensuring compliance are also substantial barriers (Wauters and Lambrecht, 2008). Negative experiences with state services upon arrival lead to distrust among refugees, which creates an additional hurdle in their entrepreneurial journey, while a lack of clarity regarding regulations and insufficient communication of existing services exacerbate these challenges (Lyon et al., 2007; Rath, 2011). This is confirmed by Interviewee I: *“The bureaucracy is suffocating. Each form seems like a task; I submitted my permit applications months back. I’m still in limbo. It is as if the system overlooks that we are trying to operate businesses and pursue our aspirations”*. The regulatory environment, including official work bans and labour market tests in certain countries, presents obstacles to employment in general and to entrepreneurship in particular. The EU Qualification Directive that emphasises access to employment and self-employment may face challenges in implementation, which can create barriers for refugees. Immigrant entrepreneurship often starts informally due to the cost implications of taxes and compliance, particularly in low-skilled sectors (Collins, 2003; Lyon et al., 2007). Informal entrepreneurship thus emerges as a strategic response to strict regulations and bureaucracy, with evidence suggesting that refugee entrepreneurship often starts informally due to the challenges associated with formal compliance. Moreover, loose enforcement

of regulations, as observed in the Netherlands, contributes to higher levels of informal entrepreneurship. This is explained by Interviewee E:

You can't depend on a job when you're seeking asylum, in uncertainty. It is as if they overlook our obligations and aspirations. I am finding myself contemplating starting an informal business, as a way to regain control over their own life and narrative. It's not just about making money but about reclaiming a sense of agency and autonomy in the face of challenging circumstances.

4.4.3. Cultural Adaptivity

Palestinian refugee women entrepreneurs demonstrate remarkable cultural adaptivity as they navigate the variances between their origin in Palestine and their host countries in Europe. This adaptivity involves a delicate balance between preserving their cultural heritage and meeting the demands of the European business environment. Scholars like Gsir (2017) have extensively discussed these entrepreneurs' challenges and opportunities in bridging cultural differences. Most participants reiterated the same points:

Transitioning from Palestine to Europe presented me with a blend of hurdles and opportunities. In Palestine, my roles were housekeeping and taking care of the kids. However, in Europe, where gender equality takes precedence, I needed to adjust my perspective. It felt like navigating between two worlds – striving to uphold my roots while meeting European market expectations. (Interviewee B)

One of the critical aspects of this adaptivity is understanding and adjusting to cultural nuances, including communication styles and gender roles. As highlighted by Lazarczyk-Bilal and Glinka (2020), these nuances significantly influenced the networking, marketing and overall business strategies of Palestinian refugee women entrepreneurs in Europe. For instance, communication in Palestine tends to be more indirect and deeply rooted in cultural context. Understanding and navigating this indirect communication style requires sensitivity to cultural nuances, patience and the ability to discern underlying meanings beyond the words spoken. It is essential to interpersonal relationships and business interactions in Palestinian society.

In contrast, in Europe, communication is often more direct and structured, particularly in learning the language of the host country, which hinders communication and integration with the local community: *"I faced a prolonged period of unemployment due to language barriers. I*

recognised my talent and passion for pastries and transitioned my skills into full-time work by establishing my bakery. This was a transformative step toward financial independence”
(Interviewee I).

Many interviews with Palestinian refugee women entrepreneurs in Europe reveal their efforts to achieve cultural integration by establishing businesses such as renowned Palestinian restaurants or shops specialising in Palestinian handicrafts. These endeavours helped to mitigate cultural differences and foster cultural assimilation and diversity. Interviewee F explained:

It was initially challenging, especially with the language barrier. However, starting a business focusing on Palestinian cuisine helped me connect with the local community and bridge cultural gaps. It has become more than just a restaurant: it is a cultural exchange hub.

Integrating scholarly insights with first-hand accounts from Palestinian refugee women entrepreneurs enriches our understanding of their challenges, resilience and adaptability in navigating cultural differences between their home country and Europe. These entrepreneurs exemplify the transformative power of cultural adaptivity in the entrepreneurial journey, embodying the fusion of tradition and innovation in the pursuit of success. *“By showcasing Palestinian handicrafts in my shop, I preserve my heritage and introduce it to the locals. Seeing people from different backgrounds appreciate our culture through our products is heart-warming”* (Interviewee K). These entrepreneurial initiatives undertaken by Palestinian refugee women in Europe are powerful tools for cultural integration and diversity that foster mutual understanding and appreciation within their communities.

4.4.4. Islamic Religion

Muslim women entrepreneurs in non-Muslim countries encounter multifaceted challenges rooted in cultural biases, stereotypes and a lack of understanding about Islam. These challenges significantly influence various aspects of their entrepreneurial journey. Overcoming stereotypes about Islam and dispelling misconceptions remain significant challenges. Misconceptions about Islam may lead to preconceived notions about the compatibility of Muslim women with business practices, creating barriers to building professional relationships. Most of the interviewees explained that *“Dealing with stereotypes and misunderstandings about Islam can be quite a hurdle. Some clients or partners may worry that my religious views could impact*

our business dealings, making it harder to establish connections” (Interviewee E). Networking events sometimes focussed on religious identity rather than business acumen. Palestinian women who are refugees and entrepreneurs residing in Europe encounter difficulties due to stereotypes and misconceptions about Islam. These misunderstandings could cause concern among clients or partners regarding the impact of beliefs on business dealings. As a result, networking gatherings might veer towards conversations about identity rather than emphasising the entrepreneur’s professional abilities and knowledge. Essentially, the individual being interviewed was shedding light on how cultural and religious prejudices could affect business connections and networking prospects for entrepreneurs.

This fusion of faith and entrepreneurship was also used as a strategy to enhance their businesses’ perceived credibility among Muslim and non-Muslim consumers. According to Interviewee J:

Integrating the values of Islam into my business is not a choice; it is a decision. It enhances the reputation of my business by connecting with individuals who appreciate the harmony between faith and business. It is like communicating: “I uphold my beliefs while making sure my business is welcoming to everyone.”

The analysis of the interviews revealed various motivations driving Muslim entrepreneurs to initiate halal-focussed businesses. These included addressing the unmet needs of the Muslim community, promoting cultural diversity and educating non-Muslims about halal practices:

As a Muslim woman, I observed a need in the market for halal goods and services. It can be tough for many of us to locate establishments that respect our lifestyle preferences. That is why I chose to launch a halal eatery that not only serves the tastes of the Muslim society but also enlightens those from other backgrounds about halal traditions. (Interviewee M)

Entrepreneurs have a strong responsibility for providing accessible and inclusive options for diverse communities. This study identified challenges that encompassed initial misconceptions about halal practices, concerns about market viability and the need to balance cultural aspects with broader market demands.

Halal business entrepreneurs adopted various strategies to ensure the success and acceptance of their ventures. These included active community engagement, leveraging social

media for marketing, balancing adherence to halal standards and appealing to a broader audience. Research has explored the effectiveness of these strategies in building a positive brand image (Maqsood and Ayyub, 2023), and halal business entrepreneurs often need help with problems related to halal practices, uncertainties about market potential and the challenge of aligning values with market requirements. Entrepreneurs may initially need more awareness regarding halal practices, which can result in misunderstandings among customers or investors. This can hinder acceptance and credibility in the market, which can prompt entrepreneurs to educate and enlighten stakeholders on the authenticity and advantages of halal offerings.

4.5. Discussion

By exploring those institutional forces affecting Palestinian refugee women entrepreneurs in Europe, we came up with different implications for theory, literature, policymaking and practice.

4.5.1. Theory and Literature

The research findings contribute to theory and the literature by offering detailed insights into the obstacles and opportunities encountered by Palestinian refugee women entrepreneurs in Europe. By examining themes such as political stability, regulatory frameworks, cultural adaptability and the influence of Islamic beliefs, this study enriches our understanding of entrepreneurship by Palestinian women refugees within the broader context of institutional theory. Specifically, it emphasises the multifaceted nature of the challenges faced by marginalised entrepreneurs and underscores the importance of considering factors such as gender, culture, religion and socio-political context in entrepreneurship research and practice. As its first contribution, this study provides valuable knowledge to guide policy decisions, support initiatives and academic studies to foster refugee entrepreneurship and economic integration.

The present research underscores the significant impact of political stability on entrepreneurial activities. Stable political environments, such as those in certain European countries, foster an atmosphere conducive to investment, innovation and business establishment. In contrast, regions marked by instability, like Palestine, pose considerable challenges for entrepreneurship due to ongoing conflicts and geopolitical tensions. The interviewees' narratives

illustrated how the desire for safety and security motivated refugees to seek opportunities in more stable environments (Goel and Nelson, 2022). This instability hinders economic pursuits and restricts women's mobility and access to resources due to security issues (Kuttab, 2010). The stable political conditions in Europe offer a foundation for entrepreneurship by instilling feelings of security and confidence (Kaciak and Welsh, 2020; Ryan, 2015).

This study also highlights the hurdles posed by structures for refugee entrepreneurs. Uncertain legal status and lengthy asylum application procedures impede refugee women's ability to engage in entrepreneurship and establish businesses. The bureaucratic challenges and administrative processes in launching and running businesses introduce barriers that often prompt refugees to turn into entrepreneurship to survive. These obstacles are further compounded by the ambiguity surrounding regulations and inadequate dissemination of support programmes (Al-Dajani, 2022). The uncertainty associated with refugee status, including the unpredictable asylum application process and the potential separation from family members, creates challenges for refugees interested in entrepreneurship. Prolonged stays in camps and the subsidiary protection status could also further complicate the integration process, potentially decreasing the chances of labour market integration (Baglioni and Calò, 2023; Yaakov, 2018). Wauters and Lambrecht (2008) and Rath (2011) have also emphasised that confusion among refugees regarding business regulations exacerbated the problem of insufficient or inadequate communication of existing regulations and services. Insufficient awareness of available support programmes further complicates the situation for entrepreneurs, as illustrated by the interviews (Lyon et al., 2007).

The second contribution of this study focusses on institutional theory (North, 1990) and the factors that shape entrepreneurial experiences, including gender, culture and religion. By exploring how these informal institutional factors intersect in the paths of refugee women, this study enhances our understanding of the unique challenges marginalised entrepreneurs face and underscores the importance of taking an intersectional approach in entrepreneurship research and application. Research on refugee women's entrepreneurship within different cultural, political and religious contexts still needs to be explored. The participants in this study showcased resilience in navigating the resistance imposed by European society. In doing so, they strengthened their capabilities, fostered societal changes and achieved economic independence, which induced them to lead change.

As shown in the interviews, Palestinian refugee women entrepreneurs demonstrate adaptability as they navigate the cultural nuances between their home country and Europe. This adaptability involves striking a balance between preserving their heritage and meeting the demands of the business landscape. Understanding and adapting to subtleties – such as language, communication styles and gender roles – play a role in successfully integrating into the European market. Despite encountering obstacles like language barriers and conflicting gender norms, these entrepreneurs use their background to establish businesses that promote exchange and diversity (Erdağ, 2015). The shift from a culture of gender inequality in Palestine to one promoting gender equality in Europe creates opportunities and challenges for these women entrepreneurs (Think Tank | European Parliament, 2020). As Adeeko and Treanor (2021) discuss, while Europe offers a more open business environment, the echoes of traditional gender norms from their home country continued to influence their entrepreneurial journey. This complex interplay between conservative gender norms and the egalitarian ethos of Europe shapes the aspirations and challenges faced by Palestinian refugee women entrepreneurs, as also noted in Althalathini and Tlaiss (2023). For instance, Arab women generally face challenges in navigating legal procedures independently when starting a business, as they are accustomed to relying on male relatives in their home countries to handle such matters. However, in Europe, they are expected to take on the responsibilities typically attributed to men due to principles of equality and self-reliance. Moreover, Palestinian women entrepreneurs often find themselves negotiating conflicting gender expectations and reshaping personal identities within the context of conservative norms and the more open-minded environment of their host country (Althalathini et al., 2020). This negotiation process highlights the resilience and adaptability of these entrepreneurs as they strive to succeed in unfamiliar cultural landscapes. Despite facing challenges such as limited finances and childcare responsibilities, some Palestinian refugee women entrepreneurs have embarked on ventures like home-based food catering businesses, as Althalathini et al. (2020) observed. However, market acceptance and viability uncertainties remained significant, indicating the complexities of starting businesses in new cultural and economic contexts.

The impact of beliefs on the endeavours of Muslim women in Europe also emerged as a critical theme. Muslim women entrepreneurs face challenges stemming from prejudices and stereotypes about Islam, which could affect their ability to forge connections and access business

opportunities. However, these entrepreneurs have strategically infused principles into their ventures to uphold their religious identity and bolster their businesses' credibility among diverse communities. Businesses focusing on halal products became avenues for promoting diversity, catering to the community's needs and fostering mutual understanding among non-Muslims regarding halal practices (Tlaiss and McAdam, 2021). Tlaiss (2014) has shown that Islamic principles, including conduct, social responsibility and adherence to halal practices, significantly shape the business decisions of Muslim women entrepreneurs in Europe. These values are the guiding principles in decision-making processes related to product offerings, customer relationships and overall business ethics. Muslim women entrepreneurs try to preserve religious identity in business by incorporating Islamic values into businesses by Muslim women in Europe. They value honesty, integrity and fairness in every interaction, in line with the moral foundations of Islam. They also provide goods and services that adhere to guidelines and cater to Muslim customers looking for halal-certified products. This signifies a profound dedication to preserving their religious identity while actively participating economically (Essers et al., 2010).

The main motives for refugee women to engage in entrepreneurial activities can differ. The most crucial motive is to generate income. Starting a business allows refugee women to generate income to support themselves and their families even as they send money to their home country. This allows them to overcome financial hardships and improve their overall livelihoods. The lack of job opportunities and lack of work opportunities during their asylum journey make entrepreneurship the only path to generate income (Newman et al., 2023). Another motive is integration into society. Establishing a business can facilitate the integration of refugee women into their host communities by providing opportunities for social interaction, networking, community engagement and building personal relationships. Finally, most interviewees emphasised that, in addition to their desire to obtain a source of income, another main reason that led to opening a business was resilience and adaptivity. Entrepreneurship became a coping mechanism for trauma, displacement and adversity, as building and managing a business can offer a sense of control and empowerment amid challenging circumstances (David and Coenen, 2017).

4.5.2. Practical Implications

Understanding the institutional factors that shape entrepreneurial experiences is crucial for informing policy decisions aimed at supporting refugee entrepreneurship and promoting economic

integration into the host country. This study highlights the need for policy reforms to address barriers such as the uncertain legal status of refugees, lengthy asylum application procedures and inadequate dissemination of support programmes. Policymakers can use these insights to design targeted support initiatives that provide refugees, particularly women, with the resources and opportunities needed to establish and grow their businesses. Fostering cultural understanding and inclusivity within entrepreneurial ecosystems is also essential for creating an enabling environment for refugee entrepreneurs.

For practitioners working with refugee entrepreneurs, the findings of this study offer practical implications for supporting and empowering marginalised communities. Understanding the challenges faced by Palestinian refugee women entrepreneurs, such as language barriers, bureaucratic complexities and cultural disparities, can inform the design of tailored support programmes and initiatives. Practitioners can leverage these insights to provide refugees with access to training, mentorship and networking opportunities to enhance their entrepreneurial skills and capabilities. Additionally, promoting diversity and inclusivity within business ecosystems can create a supportive environment where refugee entrepreneurs can thrive and contribute to economic development.

4.6. Conclusions

This paper analysed the impact of (formal and informal) institutional factors on Palestinian refugee women entrepreneurs in Europe. Building on the work of North (1990) and drawing upon the narratives of 14 women refugee entrepreneurs residing and working in Europe, the comprehensive findings discussed in this study indicated the multifaceted nature of the challenges and opportunities faced by these entrepreneurs. These entrepreneurs have navigated and are navigating a complex landscape shaped by political, regulatory, cultural and religious factors, thus demonstrating resilience, adaptability and resourcefulness in pursuing their entrepreneurial aspirations.

Political instability and geopolitical tensions present significant barriers to entrepreneurship by limiting access to resources and markets. Regulatory challenges, such as uncertain legal status and bureaucratic complexities, can further hinder entrepreneurial pursuits. Additionally, cultural norms and religious beliefs influence entrepreneurial decisions, shaping the

strategies adopted by refugee women entrepreneurs. According to the interviews, despite these obstacles, Palestinian refugee women entrepreneurs demonstrated resilience, adaptability and resourcefulness in navigating institutional barriers and pursuing their entrepreneurial aspirations. They leveraged their skills, networks and innovative approaches to address the needs of their communities and contribute to economic empowerment.

Our contribution to the literature on Palestinian refugee women entrepreneurs in Europe is significant, considering that research on refugee women's entrepreneurship within an institutional context remains underexplored. The participants in this study showcased resilience, adaptability and resourcefulness, leveraging their skills and networks to pursue entrepreneurial endeavours and contribute to economic empowerment. In doing so, they strengthened their capabilities, fostered societal changes and achieved economic independence, inducing them to lead change. By offering insights into the complexities of refugee entrepreneurship and the importance of institutional factors, our study informs future research, policy development and practical interventions aimed at fostering inclusive and sustainable entrepreneurship among refugee populations.

Despite the importance of our findings, the study has some limitations. First, we are aware of the small sample size and its reliance on a group of 14 participants. The narratives of these Palestinian refugee women entrepreneurs do, however, offer valuable insights, although it is important to say that they may not represent the diversity of experiences within this population fully. Future research could benefit from including larger sample sizes and diverse participants to ensure the findings are robust and relevant. Second, the time-consuming nature of collecting data from the key informants and the difficulty in conducting interviews with Palestinian women entrepreneurs in different countries due to time constraints led to this relatively small sample size. Finally, the reliance on personal networks and refugee organisations to identify participants may have resulted in a non-random sample that might not fully represent the diversity of experiences among Palestinian refugee women entrepreneurs in Europe. This limitation could affect the generalisability of the findings and may introduce biases in the interpretation of results.

In conclusion, this research sheds light on the challenges and opportunities experienced by Palestinian refugee women entrepreneurs in Europe. Through analysis, it has uncovered how political dynamics, regulations, cultural norms and religious influences intertwine to shape their journey. Despite facing hurdles like uncertainty, bureaucratic complexities, language barriers and

cultural disparities, these entrepreneurs exhibit resilience, flexibility and ingenuity in navigating the intricacies of entrepreneurship.

CHAPTER 5

CONCLUSIONS

5. Conclusions

5.1. Principal Conclusions

Entrepreneurship has been defined as “the process by which individuals seek opportunities without regard to the resources they currently control” (Stevenson & Jarillo, 2007, p. 23). Entrepreneurship plays a significant role in economic development, although it is usually male-dominated. In the late 1970s, the role of gender emerged in entrepreneurship literature (De Vita et al., 2014).

Over the years, scholars have tended to devote their attention to the characteristics of women entrepreneurs in developed countries. Accordingly, female entrepreneurship has been regarded as a fundamental driver in the creation, running, and growing of businesses and economic growth (Hernández-Carrión et al., 2016), and the topic has been addressed from social, political, and academic perspectives. In particular, the emphasis on female entrepreneurship highlights the importance of new business creation in economic growth and development. Female entrepreneurship has indeed made a remarkable contribution to economic and social change (Brush & Cooper, 2012; Radović-Marković, 2015), and this has been underpinned—in many parts of the world—by the transformation of institutional environments (Noguera et al., 2013; Waseem, 2018). Furthermore, women’s entrepreneurial activity has had a significant effect on employment rates (Welter & Smallbone, 2008) and family support. Entrepreneurship has emerged as a response to economic hardship in many countries, especially among women.

In exploring female entrepreneurship, researchers from disciplines from psychology and sociology to economics have investigated the forces shaping the conditions surrounding women’s entrepreneurial endeavors. Motivation (i.e., the reasons why women embark on entrepreneurial paths) has been a focus (Hribersek & Bird, 2022; Kobeissi, 2010; Tlaiss, 2013). Researchers have also examined the challenges facing female entrepreneurs (Danish & Smith, 2012; Jennings & Brush, 2013) and the factors facilitating their success.

The primary goal of the present thesis was to explore the circumstances surrounding female entrepreneurs in Palestine and as refugees in Europe by examining the challenges they

encountered, the support that was available to them, and the key actors involved. The aim was to gain insights into the circumstances and factors influencing female entrepreneurs, especially when compared with Western countries and the MENA region. The thesis reveals the dynamics of entrepreneurship in MENA countries with special reference to Palestine. It has accomplished this by conducting an empirical analysis of female entrepreneurial activity in Palestine and examining how institutional perspectives shape it—in particular, how formal and informal institutions impact entrepreneurs—and their effects on individual women entrepreneurs and a broader entrepreneurial environment that includes both genders. The thesis explores how institutional frameworks, such as regulations and socio-cultural norms, generate opportunities and obstacles. It addresses the ways reforming policies are perceived and how they influence women’s decisions regarding entrepreneurship. According to the literature, institutional reforms shape women’s choices and opportunities, and the present findings bear this out.

The thesis highlights the degree of institutional variation across different regions within Palestine. It considers the specific challenges and opportunities faced by Palestinian women in the occupied territories, as well as those living in refugee camps and diaspora communities. By adopting a nuanced approach that considers diverse socio-economic and political realities, the thesis provides insights into the multifaceted nature of female entrepreneurship in the Palestinian context.

The thesis takes an international and regional comparative approach, exploring both developing and developed economies, albeit it concentrates on the MENA countries and Palestine at a regional level. The primary data source used to this end took the form of in-depth interviews to gather information on women’s entrepreneurship in Palestine and Palestinian refugee women’s entrepreneurs in Europe. Data from WDI AND WBES were also used. The thesis employs a range of analytical methodologies (e.g., thematic analysis and logistic regression).

The thesis contributes to a deeper understanding of the institutional factors influencing female entrepreneurship in Palestine and among Palestinian women refugees. For instance, our analysis of the interplay between formal and informal institutions and women’s entrepreneurial endeavors in Palestine demonstrates the profound effects of informal institutional factors such as patriarchal norms and the critical role of family support. Formal institutional factors such as political instability and limited access to financial resources further constrain women’s

entrepreneurship. For Palestinian refugee women in Europe, the entrepreneurial landscape is complicated by additional cultural, regulatory, and religious factors, yet they display remarkable resilience and adaptability. The thesis aims to inform policy interventions and support mechanisms tailored to Palestinian women entrepreneurs' unique needs and circumstances.

The objective of Chapter 2 was to analyze the influence of informal institutional factors on women's involvement in family businesses and their creation thereof in Palestine using case studies based on 10 women engaged primarily in family businesses in Palestine. Our thematic analysis of the interviews highlighted the moderating factor of economic freedom. Informal institutions (i.e., gender norms, network affiliation, family support, and motivation) played a significant role and strongly impacted the interviewees. They often faced additional challenges and impediments because of their gender, suggesting that the business environment in Palestine is still shaped by gender. Women entrepreneurs have their fair share of challenges and constraints that hinder their economic participation and lower their contribution rates relative to men. They feel it is more difficult for them, and they have a greater sense of gender discrimination, especially when they apply for jobs. Adept social networking and marketing skills tailored to markets where reputation significantly influences business performance are essential.

The results show that Palestinian women open and run businesses for many reasons, depending on priority. Economic necessity and lack of other income sources are the most important motives. Moreover, family support indicates that the husband's or father's approval and support are critical requirements for the entry of women into business. For instance, a lack of family support negatively impacts women's management skills and affects their self-confidence.

The objective of Chapter 3 was to analyze the influence of formal institutional factors on female entrepreneurship. We applied logistic regression using WDI and WBES data for six MENA countries (including Palestine). The results show that formal institutions (i.e., political instability, access to finance, and corruption) play a more significant role in female-owned businesses in Palestine than in other MENA countries. Political instability creates obstacles for women entrepreneurs but has a greater effect in Palestine, worsening economic uncertainty, restricting access to resources, and imposing gender-specific limitations. Prolonged conflict, such as the tensions between Israel and Palestine, has far-reaching consequences that result in limited job opportunities and decreased chances for women to participate in economic activities. The

availability of financial resources plays a role in determining the success of female entrepreneurship; improved access helps women overcome financial constraints and start their businesses. However, in Palestine, the lack of resources exacerbates existing difficulties, making it challenging for women entrepreneurs to establish and expand their enterprises. Corruption further complicates the situation, particularly in Palestine, where inadequate governance structures and administrative reforms undermine business ethics and transparency. In conclusion, the results highlight the necessity for policy measures and institutional changes that tackle women entrepreneurs' challenges in MENA countries (including Palestine), promoting gender equality, improving accessibility, combating corruption, and unleashing the potential of women as catalysts for economic progress and empowerment within the region.

The objective of Chapter 4 was to examine the influence of formal and informal institutions (namely, political stability, stringent regulatory frameworks, cultural adaptivity, and the influence of Islamic beliefs) on Palestinian refugee women entrepreneurs in Europe. An interpretive qualitative research method (thematic analysis) was employed to analyze the interviews with 14 women entrepreneurs in different European countries (Althalathini et al., 2020). The interviews shed light on the impact of obstacles, political conditions, regulations and roles, the cultural environment, religious interpretations, and entrepreneurial motivation on Palestinian women's entrepreneurship within the context of European countries. The results reveal how current political circumstances directly impact the landscape in conflict-ridden areas like Palestine, posing significant challenges. By contrast, stable political conditions in Europe are conducive to entrepreneurial endeavors. At the same time, strict regulatory structures, bureaucratic red tape, and legal ambiguities present hurdles for refugee business owners. The ability to adapt culturally is essential as female Palestinian refugees negotiate the distinctions between their home country and Europe and attempt to strike a balance between traditions and business demands. Islamic principles influence their choices; Muslim women strategically integrate values into their ventures. Despite the above obstacles, refugee women entrepreneurs demonstrate resilience fuelled by the need to generate income, integrate socially, and persist in their objectives.

5.2. Theoretical and Practical Contributions

As noted in Chapter 1, the present thesis has theoretical and practical implications. It contributes to knowledge in an under-researched field (i.e., female entrepreneurship in MENA countries, Palestine in particular). The thesis achieves this through the application of institutional theory (Bastian et al., 2019; Laffineur et al., 2018; Sultan, 2016). It shows how the institutional context can facilitate or hinder women entrepreneurs when they are deciding whether to become part of a family business (Chapter 2). Secondly, it can either encourage or discourage entrepreneurship (Chapter 3). Thirdly, it uncovers the challenges and opportunities that Palestinian refugee women entrepreneurs encounter in their efforts to become entrepreneurs. The findings provide insights into the complexities of navigating political, regulatory, cultural, and religious factors in host countries. It also underscores the resilience and adaptability of refugee women entrepreneurs and stresses the need to surmount barriers in their quest for economic integration (Chapter 4). Overall, the thesis makes a practical contribution by focusing on how formal and informal institutions affect women's involvement in entrepreneurship within Palestine and as refugees in Europe.

Each chapter has specific theoretical and practical implications. For example, Chapter 2 provides a framework that can be used to examine general institutional factors and how they influence women's entrepreneurship. It also presents empirical evidence of how women are involved in family businesses and entrepreneurship in Palestine by explaining the role of informal institutional factors such as gender roles, patriarchal norms, social connections, and family backing. It shows how these factors impact women's entrepreneurship and provide an insight into the relationship between societal expectations, cultural norms, and economic opportunities, for instance, by highlighting the hurdles posed by gender and patriarchal norms and, on the other hand, the importance of acquiring networking and marketing skills that cater to particular markets.

The thesis has practical implications for policymakers, professionals, and female business owners in Palestine. First, policymakers must address the barriers that impede the progress of women-led enterprises. This could involve implementing measures that advance gender equality, provide assistance, and establish mentorship schemes tailored to the needs of

female entrepreneurs. For example, initiatives such as microfinance programs with low interest rates or crowdfunding campaigns supported by NGOs might be introduced.

Policymakers should also prioritize efforts to mitigate the effects of social norms on women's entrepreneurship. By challenging gender stereotypes and fostering a positive atmosphere for women in the business sector, policymakers can cultivate an environment that encourages the development and prosperity of female-run ventures.

Chapter 3 contributes significantly to the theoretical understanding of female entrepreneurship in the MENA region—Palestine in particular—through its analysis of the impact of formal institutional factors such as political instability, lack of access to finance, and corruption on women entrepreneurs. In doing so, the thesis provides valuable insights into the unique challenges and opportunities faced by these individuals.

One theoretical contribution is the comparative analysis between Palestine and other MENA countries, which offers an in-depth understanding of the factors influencing women's entrepreneurship across the region. By highlighting women entrepreneurs' obstacles and advantages in Palestine, the thesis might enable policymakers to tailor their interventions to address specific regional requirements. This comparative approach enhances our theoretical knowledge by identifying the common challenges and unique circumstances that influence women's entrepreneurial activities.

The thesis also sheds light on the significance of recognizing the unique challenges experienced by women entrepreneurs in Palestine, namely, political turmoil and limited access to resources. By acknowledging these hurdles, researchers can develop more nuanced theoretical frameworks that explain the complex interplay between institutional factors and women's entrepreneurship in conflict-affected regions such as Palestine. Additionally, the study emphasizes the need for more research and empirical studies on female entrepreneurship in the MENA region, thereby filling gaps in the literature and providing policymakers with evidence-based insights.

As has been noted, practitioners and organizations supporting female entrepreneurship should tailor their programs and interventions to address the unique challenges faced by women entrepreneurs in Palestine. This may involve providing targeted support in areas such as access to finance, business training, networking opportunities, and advocating for policy changes that empower women entrepreneurs and promote gender equality. Policymakers might incorporate a

women's entrepreneurial dimension into the formation of all small and medium-sized enterprise-related measures by meeting women's financing needs at all stages of the business continuum, providing development and support services, providing access to corporate, national, and international markets, technology access and utilization, R&D and innovation, and so on. By addressing the practical implications outlined in this thesis, stakeholders can contribute to empowering women entrepreneurs in Palestine and the broader MENA region, fostering economic growth and social development.

Chapter 4 contributes to the literature in several ways. First, it provides empirical insights into the intersection of culture and entrepreneurship within Islamic culture, mainly focusing on Palestinian women refugee entrepreneurs in Europe. By exploring how religious interpretations influence women's entrepreneurship and the establishment of halal businesses, the study expands our understanding of the complex relationship between cultural norms, religious beliefs, and entrepreneurial behavior. It sheds light on how Palestinian women work toward cultural and social acceptance while maintaining their alignment with Islamic law and serving the European community.

Secondly, the thesis highlights the influence of formal institutional factors—such as political stability and security considerations—on entrepreneurial activity among Palestinian refugee women in Europe. By examining the relationship between political stability, laws, regulations, and entrepreneurial activities, the study offers valuable insights into how institutional contexts shape entrepreneurial behavior within refugee communities. This expands our theoretical understanding of the role of institutions in facilitating or constraining entrepreneurial endeavors, particularly in the context of marginalized populations such as refugees.

Practical Implications: This study's findings have important implications for policymakers, researchers, and humanitarian organizations. Firstly, by understanding the nuances of refugee entrepreneurship, particularly around gender dynamics and the influence of institutional factors, policymakers might develop more targeted interventions and support mechanisms that enhance the socio-economic well-being and empowerment of Palestinian refugee women entrepreneurs. This may involve creating policies facilitating access to resources, providing training and mentorship opportunities, and addressing legal and regulatory barriers to entrepreneurship.

By addressing the contributions and implications outlined in this thesis, stakeholders could work toward creating an enabling environment for Palestinian refugee women entrepreneurs, ultimately contributing to their long-term stability, resilience, and socio-economic empowerment.

5.3. Limitations and Avenues for Future Research

The thesis has some limitations which significantly impact the thesis. However, our resourcefulness in overcoming these challenges is a testament to the resilience and adaptability of the research team. Firstly, the need for more published articles on the MENA region and specifically on Palestine challenges the establishment of the subject within a scholarly context. We encountered specific limitations in every chapter. For instance, in the case of Chapter 2, the need for published papers on women's entrepreneurship and institutions in Palestine made it nearly impossible to build upon a body of literature and draw a clear picture of the role of the institutional environment. To overcome this challenge, we relied on related literature from neighboring countries with similar political and economic contexts, such as Jordan and Lebanon, to draw comparisons and extrapolate insights.

Additionally, we incorporated reports from international organizations, NGOs, and policy papers to fill the gaps left by the absence of academic sources. This approach allowed for a broader contextual understanding of the institutional factors impacting entrepreneurship in Palestine. Secondly, the interviews were conducted virtually; while this enabled the researchers to reach more participants, the interactions did not provide the intimacy of face-to-face meetings. We mitigated this limitation by using video calls to foster a more personal connection and allowing for extended interview times to compensate for any initial hesitance or discomfort caused by the virtual format. Follow-up interviews were conducted when necessary to clarify or deepen responses. This helped ensure that, despite the virtual format, the data remained rich and insightful.

Thirdly, the thesis focuses on Palestine; future researchers might incorporate other countries so that the present findings could be complemented by insights into the role of women's entrepreneurship in other institutional contexts. The importance of future research cannot be overstated, as it will further enrich our understanding of women's entrepreneurship in different institutional contexts. Future researchers might also investigate the influence of institutional

factors on entrepreneurship and long-term sustainability and the effect of female entrepreneurship thereon. Scholars and international organizations might examine case studies of successful entrepreneurship projects initiated and managed by women in various countries and try to understand the reasons for their success. The case studies could be compiled as databases for future researchers.

Fourthly, the study only considered specific variables; additional, possibly more relevant ones might have been used as predictors and moderating variables. For example, Chapter 3 needed more relevant studies to be a foundation for analyzing institutional factors and women's entrepreneurship in Palestine. Furthermore, the binary framework for gender used in the study, based on World Bank Enterprise Survey (WBES) data, does not reflect the evolving understanding of gender as a spectrum. Future researchers might also consider using other indices to measure women's entrepreneurship. As previously explained, this study uses a binary framework for gender, consistent with the data from the World Bank Enterprise Survey (WBES). While this approach aligns with the institutional context of the dataset, it does not account for the evolving understanding of gender as a spectrum. Future research could adopt a more nuanced approach that includes non-binary and gender-diverse perspectives, especially as data collection methods evolve. This would allow for a more inclusive analysis that reflects the diversity of entrepreneurial experiences across different gender identities. Thirdly, because the thesis focused on Palestine, the number of observations was relatively small and available for specific years only.

What is more, the majority of database sources neglect the West Bank and Gaza Strip. They provided a rich and instructive context for analysis. However, future researchers might examine the influence of institutional factors on entrepreneurship and sustainability in the long term (as well as introduce more variables and examine how institutional factors explain the configuration of women's ventures across emerging nations). In summary, Overcoming the limitations of Chapter 3 requires a multifaceted approach that includes expanding the literature base, introducing more relevant variables, adopting inclusive gender frameworks, increasing sample size and geographical representation, and addressing database gaps. By incorporating these strategies, future research will provide a more comprehensive and inclusive analysis of women's entrepreneurship in Palestine and other emerging or conflict-affected regions.

Finally, a relatively small sample size. In Chapter 4, the narratives of Palestinian refugee women provided valuable insights. However, the small sample size meant that the participants did not fully represent the diversity of experiences within this population. To address this, we ensured that the participants came from different European countries with varying institutional frameworks, allowing us to explore diverse entrepreneurial experiences. We also addressed this limitation by conducting in-depth, qualitative interviews, which provided detailed narratives that enriched the findings. Our comprehensive approach to data collection ensures the thoroughness of the research, instilling confidence in the robustness of the results. However, for future research, we strongly recommend expanding the sample size and incorporating a broader geographic range to strengthen the robustness of the results.

Additionally, the time-consuming nature of collecting data from key informants and the difficulty in coordinating interviews with Palestinian women entrepreneurs in different countries due to time zone differences and availability restrictions resulted in a relatively small sample size. Therefore, future research should focus on increasing the sample size and geographic diversity to ensure the findings are robust and relevant. To maximize the value of the data collected, we concentrate on depth rather than breadth, conducting detailed interviews that provide comprehensive insights. We used follow-up interviews where possible to deepen our understanding of particular issues. Allowing for more extended data collection periods and employing a team-based approach to increase geographic coverage and participant reach would benefit future research. This team-based approach could involve collaborating with researchers from different countries to ensure a more comprehensive understanding of the institutional factors affecting women's entrepreneurship. Future researchers may consider interviewing more women (and a more extensive range, e.g., geographically speaking) to ensure the findings are robust and relevant. We can further explore these themes by conducting comparative analyses across European regions. This could involve expanding the sample to include refugee women entrepreneurs in countries with varying institutional frameworks and social attitudes toward refugees. Such comparative work would deepen the understanding of how institutional factors intersect with Europe's geographic, political, economic, and social diversity, ultimately contributing to more effective policies and support mechanisms for refugee women entrepreneurs.

By addressing the study's limitations, I enriched the robustness of the study conclusions via strategic approaches. First, I selected a diverse sample of participants from various backgrounds, education levels, marital statuses, and industries, which broadened the scope of experiences and perspectives captured and made the research comprehensive and inclusive. A consistent interview protocol, employing positive and negative framing questions, avoids leading respondents and allows them to reflect on their experiences without bias. I also incorporated participant feedback post-interview to ensure accuracy in representation. Present the findings to the interview participants and ask for their feedback to ensure their perspectives have been accurately captured. Finally, data collection continued until thematic saturation was reached, with iterative analysis and structured coding procedures to ensure reliability and thoroughness in capturing key themes. These measures strengthened the validity and credibility of the findings.

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