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# The impact of gender and culture on networking and venture creation – An Exploratory Study in Turkey & MENA Region

#### **Abstract**

**Purpose:** To date, little research has been focused on the nature and dynamics of female entrepreneurial networking activity. Thus, the purpose of the paper is to examine how gender and culture affect business creation, how women perceive social capital and how important their personal networks are for their businesses, especially in the context of patriarchal societies where Islam is the dominant religion.

**Design/Methodology/Approach:** Semi-structured interviews were conducted with 25 women entrepreneurs living and operating business in Turkey and in four countries of the MENA region, namely Lebanon, Saudi Arabia, Morocco and Egypt.

**Findings:** The results indicate that being a woman entrepreneur in a highly patriarchal society limits entrepreneurial activities due to culture and social norms. However, networking appears as the key factor for these women entrepreneurs to overcome the barriers that they face like access to capital, financial information, resources and new business opportunities.

**Practical Implications:** The findings are helpful for policymakers and others interest groups interested in improving the conditions for female entrepreneurship. Governments and other economic actors need to provide training on both management and networking skills, encourage local businesses and associations to provide their venues for networking opportunities and also support to women business organizations.

**Originality/Value:** This research provides empirical evidence of the nature and dynamics of female entrepreneurial networking activity in the context of patriarchal societies.

**Keywords:** Women's Entrepreneurship, Culture, Gender, Networks, Turkey, MENA region, Saudi Arabia, Lebanon, Egypt, Morocco, Women Entrepreneur

Paper type Research Paper

#### 1. Introduction

More women everywhere are becoming entrepreneurs than ever before. Despite the increasing number of women's participation in entrepreneurial activities around the world (Brush et al., 2010), the majority of entrepreneurship research is still focused on male entrepreneurs, and the role of female entrepreneurs is still undervalued and underplayed (Marlow et al., 2009).

Nonetheless, in recent years, the role played by gender in entrepreneurial behavior has become a growing subject in academia (Blackburn and Kovalainen, 2009; Welter 2010) and, women's entrepreneurship has become an important research domain (Carrasco, 2014; Jennings and Brush, 2013). Gender awareness has increasingly informed analyses of entrepreneurial behaviors, but most of the work had been framed comparatively between men and women (Ahl and Marlow, 2012). But women entrepreneurs vary in their personal attributes, resources, or social networks, even more importantly their environment pose different opportunities, barriers and challenges to them.

To better understand women entrepreneurs and their firms, research needs to investigate how entrepreneurial contexts affect both entrepreneurial cognitive processes and behaviors (Hofstede, 2013). For example, Greer and Greene (2003) comment on institutional barriers such as gender differences in education, work experience, networks and access to capital that limit the number, size, and scope of women-owned businesses. Also, social opportunities are not equally distributed, and women are less able to use their networks as sources of social capital (Greeve and Salaff, 2003) which limits access to resources for business growth. This suggests that gender differences exist, but the evidence is limited (Conway and Jones, 2006). Thus, there is a needed area of study for outlining human/social capital and networks in women's entrepreneurship (Marlow et al., 2009). Moreover, in the entrepreneurial literature, the discourse on gender, networks, and networking has been relatively limited (Leitch and Harrison, 2014). Scholars have called for studies of entrepreneurial networks across gender and venture development stage (Hoang and Antoncic, 2003; Hughes at al. 2012; Carrasco, 2014).

To date, the literature regarding the international comparisons of women's entrepreneurship remains limited (Jennings and Brush, 2013). Ahl (2006) emphasized the need for entrepreneurship research to explore gender beyond the mainstream Anglo-Saxon context. Thus, there is a need for new approaches incorporating female perspectives and women's experiences into the entrepreneurship literature (Bruton et al., 2008). More specifically, research on gender is required in different contextual settings, especially in the case of strong male-dominated Islamic nations (Jomaraty and Courvisanos, 2014).

This paper seeks to address these gaps in the literature. The purpose of the paper is to examine how gender and cultural setting affect business creation, how women perceive social capital and how important their personal networks are for their businesses. Given the importance of context (Hughes et al. 2012), this study applies the institutional and social network theory to

investigate women entrepreneurs and their businesses in patriarchal societies where Islam is the dominant religion. We look at the entrepreneurial journey of twenty-five women in Turkey and in four countries of the Middle East and North African (MENA) region (Egypt, Saudi Arabia, Lebanon, and Morocco) using qualitative, three-stage interview-based methodology.

Our findings indicate that women entrepreneurs in a highly patriarchal societies face important barriers due to culture and social norms. However, networking appears as the key factor for these women entrepreneurs to overcome barriers like legal restrictions to incorporate a company as the sole owner, access to capital, to training and management advice or to new business opportunities in male-dominated industries.

The article is organized as follows. The next section outlines the relevant literature. The third section describes the methodology. This is followed by the results of a qualitative study of twenty-five women entrepreneurs from Turkey, Egypt, Saudi Arabia, Lebanon, and Morocco. The article concludes with limitations and suggestions for future research.

#### 2. Literature Review

Entrepreneurship is a socially embedded activity. Understanding the contextual factors that play an important role is crucial to obtain a holistic view of the entrepreneur (Brush et al. 2010). Institutional theory is key to understand the driving forces behind entrepreneurial success and more specifically about the entrepreneur's environment (Bruton, Ahlstrom & Li 2010) given that entrepreneur's behaviors are affected by social rules, norms, and routines.

Thornton et al. (2011) suggest that the institutional approach can be used as a framework to analyze the socio-cultural factors that influence the decision to create a new business. To do so, entrepreneurs need information, capital, skills, etc. and in order to have these resources available they access their social and business networks (suppliers, customers, other entrepreneurs, etc.) (Aldrich and Zimmer, 1986; Aldrich et al., 1989). Networking is an important tool for entrepreneurs to help them to achieve their business and professional goals and gives them greater access to information, resources, new clients and people. Moreover, networking is important for women who generally have more limited access to financial resources, information and business contacts. Thus, social networks are a vital factor when creating a business, especially for female entrepreneurs (Aldrich et al.,1989; Brush, 1992; Greve and Salaff, 2003 and Hampton et al.; 2011).

Toledano et al. (2010) suggest that networks generated within businesses that have particular characteristics determine, in part, the type of collective entrepreneurship. Previous literature on women's entrepreneurship has emphasized the relevance of environmental factors and the fact that they have more effect on female than on male initiatives (Baughn et al., 2006).

Studies also reflect how social and cultural factors might have a greater impact on female entrepreneurship than on male entrepreneurship (Jennings & McDougald, 2007; Welter and Smallbone, 2011). These factors are especially true in the case of Turkey and the countries of the MENA Region, which are considered patriarchal societies.

# 2.1. Entrepreneurship and Women

The study of entrepreneurship has not taken the gender perspective into account until relatively recently. Women's entrepreneurship did not exist as a relevant area of study until the late 1980s and early 1990s due, in part, to the reduced presence of women in the field of entrepreneurship and management worldwide (Ahl, 2006; Greene et al., 2003).

Most of the studies in the literature have been framed comparatively between men and women (Eddleston and Powell, 2008; Ahl and Marlow, 2012). However, women and men are different with respect to their personal and business profiles in terms of education, work experience, networks and access to capital. Moreover, it has been established in several entrepreneurship studies that on average women have access to fewer resources and less knowledge, and in many countries have a lower societal position than men (GEM, 2015; OECD, 2008; and Greer and Greene, 2003). Thus, women entrepreneurs face multiple barriers in their entrepreneurial endeavors. Women's entrepreneurship literature (Brush 1992; Baughan et al. 2006; Welter and Smallbone, 2011) has identified a number of barriers such as social and cultural barriers, infrastructure barriers, educational and occupational barriers, and role barriers. Also, social opportunities are not equally distributed, and women are less able to use their networks as sources of social capital (Greeve and Salaff, 2003) which limits access to resources for business growth.

This is exactly the case in Turkey and MENA region because of the defined gender roles in patriarchal societies (Ufuk and Özgen, 2001; Hisrich and Ozturk, 1999; Cheraghi et al., 2014). In these societies, women's most important role is a homemaker and mother. On the other hand, the man is considered the head of the household and the support of the family. There are also some legal restrictions for women in countries such as Saudi Arabia or Egypt, that limit their mobility within in their country. There are also cultural practices seen like gendered work relations and sex-segregated workspaces.

#### 2.2. National Culture and Women

Culture as 'shared motives, beliefs, identities and interpretations or significant events that result from common experiences of members of collectivities' (House et al., 1999). Cultural context plays a role in women's entrepreneurial process, especially gender and culture together may create an unfavorable entrepreneurial environment for women in certain countries (Ufuk &

Ozgen, 2001). Shinnar, Giacomin, and Jansen (2012) point out that cultural values influence society's views of gender roles and stereotypes especially a community's view of woman's place in society. "The higher the degree of gender stereotyping, the more likely women are ttoencounter challenges dealing with different stakeholders and perceive barriers to be more significant compared with men" (Shinnar et al., 2012 p.471). The studies point out that national culture is a major factor that explains variations in entrepreneurship among societies (Wennekers et al., 2001; Marlow et al. 2009).

According to the GLOBE study, while national cultures have their unique attributes, there are also clusters of nations, where cultural similarities and geographic proximity serves as the basis of groupings like the Arabic cluster that includes Turkey, Morocco, and Egypt (Lebanon and Saudi Arabia, are not GLOBE participating countries). In the countries of the Arabic cluster, societal practices are rated as high on group and family collectivism and power distance and low on future orientation and gender egalitarianism. The other cultural dimensions are uncertainty avoidance, institutional collectivism, humane orientation, performance orientation, and assertiveness which all are rated in the mid-range. The family is vital and stands out at the heart of society and individuals (House et al., 1999). Among the network of interdependent relationship, belonging to the same school, group and region plays a major role in addition to the family (Kabasakal and Dastmalchian, 2001). Thus, the individuals in these countries have strong commitment and trust to their relationships in their network. The commonalities in societal norms and practices in this group of countries derive from their religious, economic and social characteristics.

## 2.3. Networking and Women

Entrepreneurship is embedded in a complex network of social relationships. Within these networks, entrepreneurship is facilitated or constrained by linkages among aspiring entrepreneurs, resources, and opportunities (Aldrich and Zimmer 1986). From the perspective of social capital, networking as an activity is based on the relational resources embedded in personal relationships and ties between people. Social ties are ties between individuals while business networks are those between firms. Social network theory (Granovetter 1973) suggests that social ties influence the flow of information about market opportunities, and consequently influence the identification of such opportunities. Networking is an important source of information to identify and explore business ideas to start a business as well as crucial to access key resources.

Studies suggest that gender differences may exist in the networking quality of female networks (Baughn et al, 2006; Foss, 2010). Research conducted in the developed countries indicates that although the importance of social networks is evident for both male and female entrepreneurs, the composition of their respective networks is different. Evidence in literature shows that women entrepreneurs have less diverse networks (Aldrich, 1989; Renzulli et al., 2000)

and in comparison to their male counterparts, they have developed less level of social networks (Brush, 1992). Moreover, they have more difficulties in accessing those networks which can be a great tool for resources needed for creation and growth of their firms. In developing countries, socio-cultural factors influence women's network in societies dominated by men. Thus, female entrepreneurs face difficulties to establish an effective network, and they have limited access to networks. (Ufuk and Özgen, 2001; Hisrich and Ozturk, 1999; Salehi-Isfahani, 2006). Even if it has been a popular area of study, it still remains a need for more research into the nature and dynamics of female entrepreneurial networking activity (Brush et al., 2009; Shaw et al., 2001).

### 3. Methodology

To focus on entrepreneurial process and networks, we employed a multiple research case study (Eisenhardt, 1989; Yin, 2013). This qualitative approach is particularly appropriate for a study that deals with the complex social phenomenon of the relationships of entrepreneurs, which can only be gathered through interactions with the respondents in order to obtain richness of data (Hoang and Antoncic, 2003). In addition, a study on culture and network ties and their development requires a detailed data that is difficult to acquire through quantitative methods (Patton, 2002).

Stevenson (1990) points out that a qualitative approach is more suitable, especially when researching female entrepreneurship, because entrepreneurship theories are still in the process of development and referring mainly to male entrepreneurs. The objective of this paper is to refine and extend our understanding about the nature and dynamics of female entrepreneurial networking activity in the context of highly patriarchal societies.

Thus, a qualitative methodology for this research was considered appropriate for two reasons, first, given the relative infancy of the topic and exploratory nature of subject domain (Miles and Huberman, 1994). Second, support and facilitate understanding the phenomenon that is missing and not well understood (Eisenhardt, 1989). Third, the multiple case study research design could generate higher internal and external validity of the findings thus providing robust interpretations (Yin, 2013).

#### 3.1. Research Context

The selection of context and the specific cases were guided by the phenomenon, themes and issues that we address in this paper. This research focuses on female entrepreneurial networking activity in Turkey and four countries in the MENA region, namely, Lebanon, Saudi Arabia, Morocco, and Egypt. These countries provide an appropriate research context for three reasons: First, the countries used in this study have many commonalities in their societal norms and practices that derive from their social, religious, political, and economic characteristics.

Second, although Turkey is a leading emerging economy, with large domestic markets and the Customs Union with the European Union, the country's ecosystem for entrepreneurs is relatively underdeveloped, especially for women entrepreneurs (Kalafatoglu. 2010). Third, in the MENA region, entrepreneurship is a major unexploited source of growth and is very low in most MENA countries (O' Sullivan et al., 2011). Findings from the MENA-OECD Investment Programme Working Group on SMEs and Entrepreneurship (2011a) confirm that there is a limited development of entrepreneurship because of the high barriers to doing business like corruption and complex licenses. Fourth, these countries are considered highly patriarchal societies and women's participation in the labor force and entrepreneurial activity is very low.

On the other hand, according to World Bank report (2006), women's entrepreneurship appears to be increasing throughout the MENA region, with the number of women entrepreneurs varying from 3% in some countries to 18% in others. Having an exact and updated number from MENA region is really difficult because many businesses are not registered as a women-owned business. GEM Report (2009) indicates that Saudi Arabia has the lowest entrepreneurial activity 4.7% of the adult population that actively involved in the start-up of business. According to GEM-MENA Report (2009), in Lebanon, the entrepreneurial activity rate for men 20.2% is about twice the rate for women 10.2%. In Morocco, the entrepreneurial activity rate for men is 1.7 times the TEA rate for women 19.9% compared to 11.7%. In Egypt, the entrepreneurial activity for men 20.2% like Lebanon but women 5.9% and male to female ratio is 3.4:1 (GEM, 2009: For Egypt ratios from 2008). Overall, all five countries; Turkey, Saudi Arabia, Lebanon, Morocco and Egypt, the entrepreneurship rates are among the lowest in the world (GEM, 2009; 2010).

# 3.2. Data Sample

The cases for this study were selected based on purposeful sampling, and they are women entrepreneurs of small to medium-sized firms in Turkey, Saudi Arabia, Lebanon, Egypt, and Morocco. It is considered that the logic of purposeful sampling derives from the in-depth understanding of information of rich cases (Patton, 2002). Extant research suggests there is no optimum number of participants required for qualitative research, and each participant adds value to the study (Yin, 2013). For this study, five women entrepreneurs from each country were selected totaling twenty-five cases. The researchers consider that five cases from each country are sufficient to illuminate the phenomenon being studied and this stance follows Eisenhardt's argument (1989). The respondents were selected based on the following two criteria: the women entrepreneurs had to have founded their business, and the business needs to be at least three years old.

We sent invitation letters by email to the addresses obtained from the membership lists of various business and entrepreneurship organizations. A total of twenty- five women accepted to participate in the research, five from each country. The profile of the sample shows that twelve businesses are in the manufacturing industry, and rest is in the service industry. Eighteen of business women have the sole ownership, rest of them have a partner in the company. The

participants range in different age group; two over twenty, fourteen over thirty and nine over forty years old. Three of the twenty-five women are divorced, five women are single, and rest is married. Fourteen of twenty-five women entrepreneurs have children. Fourteen of them had previous work experience before launching their business. Table 1 provides details of the respondents' current business and previous professional background and experience. All the businesses were, at least, three years old, and nine business had been operating for ten years. Most women had chosen to start their business in a field in which they had prior experience.

Insert Table 1 -

## 3.3. Data Gathering and Analysis

This study employed an in-depth interview technique, which was based on open-ended and semi-structured design, and critical incident interview technique with twenty-five successful female entrepreneurs in Turkey, Saudi Arabia, Lebanon, Egypt, and Morocco during 2014 to 2016. This allowed for an exploration of wider issues relating to their entrepreneurial activities, networking activity and their engagement in new venturing thus provided rich insights. Prior to data collection, a series of themes were developed to guide the research (See Table 2).

Insert Table 2 -

To gather the data, we first explained each participant about the research project and the topics that were to be developed. In Turkey, each participant agreed to publish their company names, but in the rest of the countries, especially Saudi Arabia and Egypt, some of the women entrepreneurs asked us to be discreet about their names and companies.

The interviews were carried out using an interview guide to gather all the information needed about the women entrepreneurs, their business, and networking. With the permission of the participants, conversations were recorded and transcribed word by word after the interview. In-depth interviews were conducted in a three-stage process over eighteen months period. Each participant was interviewed for an average of 90 min during each phase. We imported the twenty-five interview transcripts into the qualitative analysis software NVivo 10. The coding process was an iterative, ongoing process identifying themes and patterns and most importantly comparing the countries from the data. The value of research was further established by sourcing data from twenty-five cases, and that data sent back to the interviewees for comment, clarification, amplification, corroboration and amendment (Guba and Lincoln, 1994).

## 4. Research Findings

The findings are discussed under the following themes: gender, culture, and networking. First, what it is likely to be a woman in a highly patriarchal society which identifies the primary

role of women with family and domestic responsibilities. Then, the motivations of women entrepreneurs, what motivates them to start a business and what cultural and legal barriers they face like access to capital and networks of information. Thirdly, the role of networking in overcoming these barriers in a male-dominated society.

## 4.1 Gender: To be a Woman Entrepreneur

Still today, the number, size, type and scope of women-owned businesses are less than those owned by men (GEM 2015). Institutional barriers to education, work experience, networks and access to capital are the main reasons behind the fact that entrepreneurial career are gendered (Brush, 1992; Marlow and Patton, 2005; Greer and Greene, 2003).

According to the literature, socio-cultural factors such as religious values and marital status influence women's decision to become an entrepreneur (Foss, 2010; Renzulli et al., 2000; Jennings and Brush, 2013). We have found out that the women started their business as an opportunity to obtain greater margins of flexibility, autonomy in work, a search of income, the pursuit of a social mission. All women entrepreneurs in our study started their business in a sector that they have most knowledge and experience. A comment from *Case 1* exemplifies the importance of having the right experience. She is living in Turkey, married, forty-nine years old an established entrepreneur having twenty-three years of experience in the business. She was single, and had no previous experience before starting up her business but had a degree in the subject:

I have been in business twenty-three years, feels like a milestone. At the time when I started my business in manufacturing, being a woman was not easy at all. At first, I was a woman in a manufacturing industry which was a man dominated business. So, it was not easy to deal with customers and suppliers [...]. But I had graduated from mechanical engineering from ODTU, a top university in Turkey, so customers and suppliers respected me. They saw that I was good at my job. Right now, I have 76 people working for me and 90 % are men [...] Yes at the start because of the age and gender it was not easy for men to get an order from me especially in the manufacturing industry but now there is no problem. (C1, Turkey)

The following comment is from *Case 12*: she is living in Lebanon, married, thirty-five years old. She was single and had previous work experience. For her, starting up a business was a source of income and a social mission.

I love to call myself 'entrepreneur' – my family is so proud of me. I was the first woman who started her own business. It was not easy at all, I got financial support from my family, as there was no loan to get from the bank. There was no training; I signed up the courses online to learn what were the successful steps to start a business. So, it was all self-learned. (C12, Lebanon)

Some researchers assert that women entrepreneurs have businesses that are small, slower-growing, less profitable (Carter and Williams, 2003). Orser et al. (2006) argue that there are three factors which distinguish women-owned businesses: the first one is a concentration in retail and services, the second one is less focus on growth, and the third one is relying much more in seeking external funding. Regarding these three factors, in our study, we have interviewed twenty-five

women business owners, and their businesses are more evenly distributed across sectors (12 in manufacturing and 13 in services). The reason behind that mainly because of their previous work experience or subject of study. Not parallel to the literature, all of them focus on growth and try to find new ways to grow internationally. The following comment is from *Case 4*: she is living in Turkey, single, thirty-two years old, started her business three years ago, and liked to grow her business internationally, reflect this:

I must say that I had no idea how to start a business. There was no access to valuable resources and information. [...] I started the business at home because I had no money to rent a place. I tried to apply for a bank loan, but it failed. Then a friend of mine and I shared an office together. So yes, funding was a problem. However, it did not stop me! Today, I have more customers that I could imagine and plan to start my business internationally next year. (C4, Turkey)

The following comment is from *Case 21*: she is living in Egypt, married, started her business five years ago, but she mentioned that she would have liked to start seven years ago, but financially she could not. She tried to apply to a loan, but she never succeeded, then there was no option than selling their family car:

I knew what I wanted to do, but I had no money. I was almost lost. There were no loans, so my husband sold his car and got some money from a friend of ours. After nine months, I rented out my office and started my own company in the translation services [...] We are growing rapidly, we started two of us, and now we have nine people and hoping to expand the business in the near future. (C21, Egypt).

Overall as seen in all cases, women entrepreneurs have family support, and if they are married they have their husband's and closed family support. Despite what is reported in the literature (Leitch et al., 2014; Salehi-Isfahani, 2006), married women participation is not less than single or divorced women. As seen in our cases, most of the women said that especially being married were an advantage for them as getting family support help them to balance work and family.

I was very lucky as I had my husband and family's full support when I started my company and we are talking twenty years ago. Our families took care of our four children when I was at work. My husband was there to give me business advice, I can call him my mentor. (C16, Morocco)

I started my company after four years of marriage and I had a three years old baby. ... No, it was not a problem at all. Because in our culture, family support is everything. We don't know the meaning of babysitter like the West does. Our family and friends are there to help us as much as they can which helps a lot. Plus, being married you have two families instead of one, so it is an army you can rely on. (C8, Saudi Arabia)

Previous work experience and knowledge shape women's entrepreneurial behaviors and decisions. The research indicates that women entrepreneurs lend to have less industry, management and prior business start-up experience (Leitch et al., 2014; Marlow et al., 2009). In our cases, we have also found out that most women lack management experience. In Turkey,

women have more access to training and management courses than in the countries of the MENA region. Especially in Egypt, Lebanon, Saudi Arabia and Morocco, women entrepreneurs have limited training and information resources on how to start and manage a business. This is illustrated in the following quotes by *Case 5*: she is living in Turkey, married, have a manufacturing business for ten years with a partner and they operate in four countries; *Case 19*: she is living in Morocco, single, have a service business for seven years, and *Case 22*: she is living in Egypt, single, have a manufacturing business for ten years.

Before we started up our business, I and my partner who is a woman too, attended one week of a training program offered by Chamber of Commerce. Both us had no start-up experience, so it was a great start for us. We did not stop there we attended all training free or not free offered by KOSGEB (Small and Medium Business Development and Support Administration) to small and medium businesses to small and medium businesses. (C5, Turkey)

I graduated and wanted to start my own business, but I had no entrepreneurs in the family as I can look up as a role model. There was no training to specifically for women, so I learned everything by myself as making many mistakes. (C19, Morocco)

I had work experience, so I knew how the things work but I had no management experience, and that became a problem. There was no training or coursework to attend. I learned everything from my dad. [...] now access to training is better than before but still it is limited and not free. (C22, Egypt)

In the literature, several empirical studies indicate that many women business owners choose to keep their companies small (Goffee and Scase, 1985; Marlow et.al, 2009). Women and male entrepreneurs tend to face very different domestic demands. Despite women in business as employer and employees are rising in numbers, they are likely still perceived as "the primary parent, emotional nurturer, and housekeeper" (Goffee and Scase, 1985). Goffee and Scase, for example, found that many women entrepreneurs were reluctant to expand their business because of the family obligations and demands. Contrary to expectations, in all cases our respondents mentioned that the size of their company was depending on access to financial resources, if they may have access to (more) loans or better resources, they would like to grow their business.

These findings suggest that being a woman entrepreneur in these countries is not easy at all. Such views illustrated that being a woman makes it difficult to find startup financing, except for the assistance of family and friends. Most of them are the first entrepreneurs in their family, so there is no role model to follow. There is no reflection of business size or industry but most important aspect is to have a significant level of work experience prior establishing their ventures. Education was vital to advancing their entrepreneurial venture and grow. With the proper education and previous work experience build the self-esteem for women.

## 4.1 National Culture: To live in a Patriarchal Society

National culture plays an important role and motivates individuals to behave in certain ways such as starting a business (Hofstede, 1998). Cultural values shape societal gender roles, especially seen for women on the role of starting up a business (Brush, 1992). The studies point out that culture is an important factor that explains variations in entrepreneurship among societies (Wennekers et al., 2001; Dechant and Al-Lamky, 2005). There are also some restrictions that are women faces like having to obtain permission to travel overseas and sex-segregated workspaces or occupations. The following comments are from *Case 6*: she is living in Saudi Arabia, divorced, thirty-eight years old; *Case 4*, she is living in Turkey, single, thirty-two years old; and *Case 25*: she is living in Egypt, single, twenty-five years old reflect on culture and business:

[...] Of course, as a woman where you live makes a big difference. I think for every woman is difficult to own your business. Traveling overseas sometimes can be difficult, but I don't let define my work or business. [...] As the registration of your business, then segregated-business workspace – all can be called red-tapes. However, this is what the country is; the demography is like that and you can't change it, but it does not mean that it will stop you! Because it did not stop me just took more time and needed to be patient. (C6, Saudi Arabia)

Turkey is a secular country, so we can't say that it is like other Muslim countries. However, it also does not mean that it is easy compared to rest of the world, especially nowadays, that the country is becoming less democratic than before. Being single and young are big disadvantages because in this society as you get older you are respected more, and they see you more experienced, so that is a minus. ... I found the solution as an elderly employee of mine deals customers like that. Not a hundred percent solution but it keeps the day. (C4, Turkey)

Women always face obstacles and problems, when you live in Egypt, it is a different story, but it does not stop me to conquer the world. I help high-school students to apply to universities in the USA and the UK. I started helping a neighbor's son then the business started flying. ... Because of the nature of my business, at the beginning the people did not trust me as being a young woman but later on, with word of mouth, I could build a customer base beyond Cairo. (C25, Egypt)

As seen in the literature, the dominant cultures in these countries discriminate against women entrepreneurs. The following comments from *Case 24* and *Case 7* also support the views mentioned above.

For any entrepreneur anywhere in the world is not easy to start a business but a country like Egypt is harder. Every business faces obstacles, but here you are a woman, and the society expect from you to stay at home and take care of the children, so not easy! (C24, Egypt)

I had a dream to start this business when I was eighteen but I could not. It has been four years that I started up my business because of my husband's support, and everything is listed under his name. So yes, I have my business, but I am the silent partner (C7, Saudi Arabia)

Case 24 reflects that women that start their own business run against predominant social norms in countries like Egypt where women are expected to stay home and raise children. Case 7 raises another aspect, how women engage in entrepreneurial efforts through their families or very often as 'silent partners', because women face more legal constraints (and red tape) in patriarchal societies. These findings suggest that although culture and social norms have a negative impact on their entrepreneurial processes, almost all participants relied on family, friends, close family members and colleagues for both tangible and emotional support to overcome the barriers and obstacles they face.

## 4.1. Networking and Women

Social networks are set of linkages among individuals which are bonded by set of ties formed among them (Aldrich and Zimmer, 1986). Dubini and Aldrich (1991) argue that an entrepreneur's network consist of all the people with whom an entrepreneur has direct relations including family members, partners, suppliers, and customers. Social networks are considered a valuable resource in entrepreneurship especially for the new ventures and business growth (Davidsson and Honig, 2003; Aldrich et al. 1987, 1989).

In the literature, scholars suggest that men and women have different socialization experiences, such a prior professional and social networks' affiliation experience that can shape their business creation, growth, and performance (Carter, Williams, and Reynolds, 1997; Brush, 1992). According to empirical research studies, there is evidence that women entrepreneurs have less diverse networks (Foss, 2010; Jenkins and Brush, 2013). Women are disadvantaged compared to men and they can't network as effectively (Brush, 1997; Foss, 2010) and have more difficulties in gaining access to different networks (Conway and Jones, 2006; Davis and Long, 1999). In more detail, marriage (or living in partnership) and parenthood can affect business ownership and networking (Renzulli et al., 2000). The overall findings in relation to female networking activity reveal that they do have connections with personal, business network and community network and lately with professional networks too.

The results of the study indicate that the personal networks as a husband, family and close friends are vital for both start-up and the growth of their business. Another important finding that most of the participants indicate that their network more diverse, easy to access and exposure to good role models.

When I decided to quit my job and start my business, I have full support from my business and personal networks. To rent a space, a friend of mine leased me his place, then for the decoration of the firm, another friend did pro-bono. As recruiting and finding new customers, my

business network was my address book, thanks to my diverse network starting my business and growing it was not that difficult. (C14, Lebanon)

Yes, people say networking is boys' club, but I don't agree. First of all, women can keep strong ties with people. I signed up to be a member of women business club in my city, and we have meetings every two weeks and a luncheon once a month. One great thing about this organization is that they do have training and workshop and mentoring programs, which I have signed up too. (C19, Morocco)

In recent years, women have been more active in networking than before. Not just the government but private organizations and companies support female entrepreneurship and network building between women entrepreneurs in the country. From these events, I met many possible customers and suppliers. (C5, Turkey)

What comes to my mind when I hear 'networking' – my family and friends first then my business network because in our community we help to each other. I think that compared to the rest of the world, in our region if someone seeks help, you help – there is a closed relationship (C24, Egypt)

These findings clearly highlight that our respondents were affiliated with several groups and through contact extensions, they could gain access to other networks. Most of them recognized the value of networking, particularly with respect to identifying new customers and business opportunities. *Case 11*, a new venture, reflected:

Networking is a key to business. I am from the Internet generation, so I am aware of the importance of networking. Of course, it is not how many friends you have on Facebook; it matters how many you can pick up the phone and call. I am affiliated with women entrepreneurs group and a member of the trade organization too. [...] I always find someone even when I do not have any contact. It is not what you know, it is whom you know. (C11, Lebanon)

All of the women entrepreneurs interviewed for this study emphasized the importance of their network being so crucial to succeed within their company and to overcome barriers. They seek more opportunities to raise their network, and all of them are very active in social media. In all cases, they mentioned that before and after their business venture, their networks played an important role in offering guidance, advice and even presented new business opportunities. Especially because of the demography they are living in, they emphasized that the strong ties with family and friends are great resources to access new opportunities and networks. Previous studies found out that women participation in networka is less intense than men (Gronovetter, 1985; Aldrich and Zimmer, 1986), but for our respondents, even if they face restrictions on their movements or more legal barriers than men, establishing an effective network appears as a priority and a key resource. *Case 6* reflected on this issue:

[...] You can say that because I live in Saudi Arabia, I have a limited network but it is not true. I am very active, and my networks are at the heart of my business. [...] Nowadays, there are several organizations and networking events for women like Global Entrepreneurship Week and Women's Entrepreneurship Day. As a generation, we are very lucky. (C6, Saudi Arabia)

As seen in the literature that socio-cultural factors influence women's network in societies dominated by men, thus they face difficulties to establish an effective network (Ufuk and Özgen, 2001; Foss, 2010; Hisrich and Ozturk, 1999; Salehi-Isfahani, 2006). In our cases of study, we have found that women entrepreneurs know the importance of networking and engage actively in events and activities to cultivate new relationships with people, community and business leaders for possible new opportunities for their business. Because of the social bonds between family members and friends compare to the rest of the world, the women entrepreneurs in our study are able to create new entrepreneurial opportunities. In twenty-five cases, each of them said that socio-cultural factors influence them as access to financial sources, and barriers for new company incorporation and operations, but not to have access to the network. Contrary to what the literature suggests, social networks are more positively related to women entrepreneurs in highly patriarchal societies. They are aware that the level of the network is the key to overcome many barriers that they face as a woman.

#### 5. Conclusion

Women in Turkey and the countries that form the MENA region have the lowest rate of total entrepreneurial activity in the world (GEM, 2008, 2009, 2010). Fostering the participation of women in entrepreneurial activity will contribute to economic development and can be a source of political, economic, and social innovation.

Concerning the main findings of the study, social networks are of utmost importannce in the case of women entrepreneurs in patriarchal societies. In that regard, women are significantly likely to make use of family and close friends in their businesses. Contrary to previous studies, women entrepreneurs seem not to have a serious problem with network and competition. Instead, the main barriers and constraints they face are gender-specific barriers, cultural norms, civil law, access to financial services and resources, barriers in the business environment (e.g. segregated work spaces) and lack of specific training to start up a business.

The respondents of this study, all have an advanced degree and speak at least one foreign language, English, that is, they have a relatively high social status, thus, education was not a barrier for them, but still there was no sustainable ecosystem to facilitate female entrepreneurial activity such training, and seed capital. The most common barrier mentioned by the women entrepreneurs of our study was the social expectation that sees married women with children to stay home and take care of their children. In all cases, they appear to be able to balance their work and home duties because of the support from their family and friends, but the main challenge is living in a male-dominated business environment.

Moreover, many women entrepreneurs mentioned the most significant challenge they faced when they started their business was the administrative procedure and tasks that are associated with founding the company like filling tax. With the help of their fathers or husbands,

they were able to overcome these obstacles, but as seen here most of them had limited management skills or no knowledge of government procedure. Most of their businesses were funded with financial support from their family or friends, and their savings. In some cases, women entrepreneurs could not be able to receive a bank loan by themselves so that their father or husband signed or co-signed the contract.

Above all obstacles they face to start their business and grow, it is necessary to understand the nature and dynamics of their entrepreneurial networking activity because the findings show that they were able to obtain support of various kinds ranging from management advice, financial capital, marketing and sales expertise, emotional support as well as new ideas. Most importantly, through their networks, the strong ties of women entrepreneurs are not only family and friends but also from customers, suppliers and other entrepreneurs in the country. These findings contradict the view that women entrepreneurs have less diverse networks than men (Aldrich, 1989), and that their strong ties are almost exclusively with family and friends (Granovetter, 1973).

This study contributes to the growing body of knowledge relating to women's entrepreneurship. This study provides an illustration of women entrepreneurs in the context of patriarchal societies where Islam is the dominant religion like Turkey, Egypt, Saudi Arabia, Lebanon, and Morocco. Second, to our best knowledge, our paper is one of the first to examine the nature and dynamics of female entrepreneurial networking activity in the context of Muslim countries.

Finally, this study also provides some managerial and policy implications. It is essential for women entrepreneurs to manage and maintain their contacts in their entrepreneurial network and recognize the nature of the relationships and tie intensity with the network members. This study demonstrates the importance of network in patriarchal societies to overcome social barriers that women entrepreneurs face. Networking activity appears as a successful and effective tool for women starting their businesses and finding new opportunities. Thus, these findings are helpful for policymakers and others interest groups engaged with improving the conditions for women entrepreneurs. Governments and other economic actors need to provide training on both management and networking skills, encourage local businesses and associations to provide the venues for networking opportunities and also support to women business organizations.

Our study has some limitations that provide future research avenues. One of the limitations of the study commonly found in exploratory studies is the small sample size. For instance, we cannot make generalizations from our study for the countries considered. Furthermore, the prevailing perception is that all countries in the MENA region are the same, is not true. Nonetheless, the findings from this study can form the groundwork for large-scale quantitative studies. Despite these limitations, this study expanded on previous research by contributing new insights into the dynamics of female entrepreneurial networking activity in patriarchal societies;

therefore, there is an interesting avenue for additional studies to explore other MENA countries and do an international comparison.

Further, we also encourage future research to examine other contextual factors such the political dimension, especially in the light of political unrest in some of these countries. Then, the research can also expand to look at the copreneurs as many women entrepreneurs are silent partners and their companies are incorporated under their father or husband's name. Finally, another area of future research could focus on the informal female entrepreneurship especially in developing countries.

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# **APPENDIX**

Table 2

# Thematic Linkages Marking Progression of the Research

Themes Emerging From Literature	Early Research Meetings	Later Research Meetings
Educational Background Prior Work Experience	Relevance of education  Nature of prior experience Relevance of work experience	Business Skills – Subject specific knowledge
Age	Perceived/ real age discrimination	Difficulties/ barriers – age
Gender	Perceived/real sex discrimination	Difficulties/barriers - gender
Culture	Nature of culture Relevance of culture	Difficulties/barriers
Networking	Purpose of networking Nature of networking Formal/informal	Network composition Value of networks Challenges in networking
Country	Demography/Access	Challenges/barriers

Table 1

Country	Age Founded the firm (Number of Years firms founded)	Industry	Previous Work Experience	Ownership	Currer Age
Turkey	26 (23)	Manufacturing	No	Ownership	49
Turkey	23 (22)	Service	No	Ownership	45
Turkey	28 (5)	Manufacturing	Yes	Ownership	33
Turkey	29 (3)	Service	Yes	Ownership	32
Turkey	30 (10)	Manufacturing	No	Partnership	40
Saudi Arabia	35 (6)	Manufacturing	No	Ownership	41
Saudi Arabia	29 (5)	Manufacturing	No	Ownership	34
Saudi Arabia	28 (17)	Service	Yes	Partnership	45
Saudi Arabia	30(8)	Service	Yes	Ownership	38
Saudi Arabia	31(4)	Manufacturing	Yes	Partnership	35
Lebanon	30 (7)	Manufacturing	Yes	Partnership	37
Lebanon	28 (7)	Service	Yes	Ownership	35
	Turkey Turkey Turkey Turkey Saudi Arabia Saudi Arabia Saudi Arabia Saudi Arabia Saudi Arabia Lebanon	CountryFounded the firm (Number of Years firms founded)Turkey26 (23)Turkey23 (22)Turkey28 (5)Turkey29 (3)Turkey30 (10)Saudi Arabia35 (6)Saudi Arabia29 (5)Saudi Arabia28 (17)Saudi Arabia30(8)Saudi Arabia31(4)Lebanon30 (7)	CountryFounded the firm (Number of Years firms founded)IndustryTurkey26 (23)ManufacturingTurkey23 (22)ServiceTurkey28 (5)ManufacturingTurkey29 (3)ServiceTurkey30 (10)ManufacturingSaudi Arabia35 (6)ManufacturingSaudi Arabia29 (5)ManufacturingSaudi Arabia28 (17)ServiceSaudi Arabia30(8)ServiceSaudi Arabia31(4)ManufacturingLebanon30 (7)Manufacturing	CountryFounded the firm (Number of Years firms founded)IndustryPrevious Work ExperienceTurkey26 (23)ManufacturingNoTurkey23 (22)ServiceNoTurkey28 (5)ManufacturingYesTurkey29 (3)ServiceYesTurkey30 (10)ManufacturingNoSaudi Arabia35 (6)ManufacturingNoSaudi Arabia29 (5)ManufacturingNoSaudi Arabia28 (17)ServiceYesSaudi Arabia30(8)ServiceYesSaudi Arabia31(4)ManufacturingYesLebanon30 (7)ManufacturingYes	CountryFounded the firm (Number of Years firms founded)IndustryPrevious Work ExperienceOwnershipTurkey26 (23)ManufacturingNoOwnershipTurkey23 (22)ServiceNoOwnershipTurkey28 (5)ManufacturingYesOwnershipTurkey29 (3)ServiceYesOwnershipTurkey30 (10)ManufacturingNoPartnershipSaudi Arabia35 (6)ManufacturingNoOwnershipSaudi Arabia29 (5)ManufacturingNoOwnershipSaudi Arabia28 (17)ServiceYesPartnershipSaudi Arabia30(8)ServiceYesOwnershipSaudi Arabia31(4)ManufacturingYesPartnershipLebanon30 (7)ManufacturingYesPartnership

C13	Lebanon	27 (6)	Manufacturing	No	Ownership	33
C14	Lebanon	35(10)	Service	Yes	Ownership	45
C15	Lebanon	26 (4)	Service	No	Partnership	30
C16	Morocco	22(20)	Service	No	Ownership	42
C17	Morocco	30(5)	Manufacturing	Yes	Partnership	40
C18	Morocco	28(10)	Manufacturing	No	Ownership	38
C19	Morocco	28(7)	Service	Yes	Ownership	35
C20	Morocco	20(9)	Service	Yes	Ownership	29
C21	Egypt	32(5)	Service	Yes	Ownership	37
C22	Egypt	31(10)	Manufacturing	Yes	Ownership	41
C23	Egypt	23(14)	Manufacturing	No	Partnership	37
C24	Egypt	27(4)	Service	Yes	Ownership	31
C25	Egypt	20(5)	Service	No	Ownership	25