



DOI 10.58423/2786-6742/2023-4-591-604
UDC 334.722+(305-005.2)

Gafar ALMHAMAD

PhD Candidate,
Károly Ihrig Doctoral School of Management and Business,
Faculty of Economics and Business, University of Debrecen
Debrecen, Hungary
ORCID ID: 0000-0001-5794-1707

THE FACTORS AFFECTING WOMEN ENTREPRENEURSHIP IN DEVELOPING COUNTRIES. HOW FAR ARE WE FROM SUPPORTING WOMEN ENTREPRENEURSHIP?

Анотація. Дане дослідження було проведено в прибережному регіоні Сирії протягом 2022 року, приділяючи увагу групі жінок-підприємців, які проживають у Торгово-промисловій палаті Латакії. Дослідження спиралося на широкий спектр первинних і вторинних даних, щоб ідентифікувати, з'ясувати та визначити чинники, що охоплюють жіноче підприємництво, і вплив сирійської кризи на ці фактори. Мета дослідження полягає в тому, щоб вивчити реалістичний статус жіночих підприємницьких проєктів у Сирії, зосередивши увагу на їхніх сильних і слабких сторонах використання енергії як активної сили для досягнення більшого економічного зростання. Для аналізу внутрішнього та зовнішнього середовища підприємництва з точки зору жінок-підприємців було використано якісний метод дослідження. Основні результати показали, що фактори незадоволеності та тиску є основними рушійними силами жіночого підприємництва в Сирії, створюючи простір для творчості та виходячи з традиційних суспільних норм. Проте економічні чинники тиску, такі як бідність, відсутність можливостей роботи та обмежені можливості отримання доходу, є найважливішими причинами, які спонукають жінок вийти на сферу лідерства та стати підприємцями. Основними проблемами, з якими стикаються жінки-підприємці в Сирії, є соціальні традиції та норми, за якими слідує відсутність управлінських навичок і негативне сприйняття суспільства щодо працюючих жінок, а також відсутність спеціального навчання та освіти, орієнтованої на підприємництво. Незважаючи на прийняття сирійським урядом розроблених підприємницьких планів як одного з інструментів для розширення прав і можливостей жінок і надання їм можливості бути фінансово продуктивними, а отже, для зменшення бідності, однак, інтерес відсутній або загалом слабкий на практичному рівні, враховуючи відсутність засобів підтримки, ліній фінансування або погляди на стратегічне планування, які разом змусили багато з цих проєктів та ідей діяти не структуровано та неофіційно, реалізуючи свій потенціал у невідомому шляху.

Ключові слова: Близький Схід, жінки, підприємці, внесок в економічне зростання, криза.

JEL Classification: M21, R110

Absztrakt. Ezt a tanulmányt Szíria tengerparti régiójában végezték 2022-ben, a Latakia Kereskedelmi és Iparkamarában élő női vállalkozók egy csoportjára összpontosítva. A tanulmány az elsődleges és másodlagos adatok széles körére támaszkodott, hogy azonosítsa, feltárja és számszerűsítse azokat a tényezőket, amelyek felölelik a nők vállalkozói szellemét, valamint a szíriai válság hatását ezekre a tényezőkre. A tanulmány célja, hogy megvizsgálja a női vállalkozói projektek reális helyzetét Szíriában, összpontosítva azokra az erősségekre és gyengeségekre, amelyek az energiát a nagyobb gazdasági növekedést elősegítő eszközként használják fel. Kvalitatív kutatási módszerrel elemeztük a vállalkozás belső és külső környezetét a női vállalkozók szemszögéből. A fő megállapítások azt mutatták, hogy az



elégedetlenség és a nyomás tényezői a fő mozgatórugói a női vállalkozói szellemnek Szíriában, teret teremtve a kreativitásnak és elszakadva a hagyományos társadalmi mintáktól. Mindazonáltal az olyan gazdasági nyomás, mint a szegénység, a munkalehetőségek hiánya és a korlátozott bevételi lehetőségek a legfontosabb tényezők, amelyek arra készítetik a nőket, hogy vezető pozícióba lépjenek és vállalkozóvá váljanak. A szíriai női vállalkozók előtt álló fő kihívások a társadalmi hagyományok és normák, ezt követi a vezetői készségek hiánya és a dolgozó nők negatív társadalmi megítélése, valamint a vállalkozói szellemre összpontosító speciális képzés és oktatás hiánya. Annak ellenére, hogy a szír kormány elfogadta azokat az üzleti terveket, amelyeket a nők helyzetének megerősítése és pénzügyi termelékenységük lehetővé tétele, valamint a szegénység csökkentése egyik eszközeként dolgoztak ki, a támogatottság hiánya miatt azonban gyakorlatilag hiányzik az érdeklődés, vagy általában gyenge, amihez hozzájárul az eszközök hiánya, finanszírozási problémák vagy stratégiai tervezési perspektívák hiánya, amelyek együttesen sok ilyen projektet és ötletet arra kényszerítettek, hogy strukturálatlanul és illegálisan működjenek, ismeretlen módon valósítva meg a benne rejlő lehetőségeket.

Kulcsszavak: Közel-Kelet, nők, vállalkozók, hozzájárulás a gazdasági növekedéshez, válság.

Abstract. *This study was conducted in the coastal region of Syria during 2022, shedding the spotlight on a group of female entrepreneurs domiciled in the Latakian Chamber of Commerce and Industry. The study relied on a wide range of primary and secondary data to identify, ascertain, and define the factors embracing female entrepreneurship and the impact of the Syrian crisis on these factors. The purpose of the study is to examine the realistic status of women's entrepreneurial projects in Syria by focusing on their strengths and weaknesses of their energy utilization as an active force in achieving more economic growth. A qualitative research method was used to analyze the internal and external environment of entrepreneurship from the viewpoint of the participating female entrepreneurs. The primary results showed that the dissatisfaction and pressure factors are the main drivers towards women entrepreneurship in Syria, creating a space for creativity and stepping up out of the societal traditional norms. However, pressure economic factors such as poverty, lack of job opportunities and limited income possibilities are the most important reasons for incentivizing women to enter the leadership field and becoming entrepreneurs. The main challenges facing women entrepreneurs in Syria are the social traditions and norms, followed by the lack of management skills and the negative perception of society towards a working woman in addition to the absence of designed crafted training and entrepreneurial oriented education. Despite the Syrian government's adoption of entrepreneurial designed plans as one of the tools to empower women and enabling them to be financially productive therefore to reduce poverty, interest appears to be absent or generally weak on the practical level considering the lack of supporting means, funding lines or strategic planning views which all together made many of these projects and ideas to operate in an unstructured and an unofficial manner, carrying out their potential to an unknown path.*

Key words: Middle East, women, entrepreneurs, contribution to the economic growth, crisis.

Problem statement. Entrepreneurship has not only been recognized as a driver of employment and economic growth, but it also fosters innovation and skills development that can be an invaluable source of competitive advantage for countries (World Bank, 2014). It is also seen as a sustainable development strategy and an integral part of the social context, by focusing on entrepreneurship as a driving force for the economic and social empowerment of women (Herrington and Kew, 2017).

Despite the significant increase in their participation in the labor market, women are still underrepresented as entrepreneurs (OECD, 2004). In many countries, women are still facing restrictions that impede their participation and productive capacities. This prevents them from exercising their basic powers and freedom to take advantage of the



available opportunities and face discriminatory laws and norms that restrict their time and choices (World Bank, 2016).

The latest Global Women's Report (2018) shows significant differences in rates of gross Total Early-Age Entrepreneurial Activity (TEA) between men and women in the 74 economies participating in the GEM platform. According to this data, the TEA rate for women is 10.2%, nearly three-quarters that of men (ESCWA, 2018). Accordingly, the rate of participation of Arabic women in the labor force decreased to 20.9% which is 3.5 times lower than that of men, contributing to the decline in the total labor force rate in the region to 49%, in comparison to the global average of 62% (ESCWA, 2019).

The labor participation rates of Arab women have significantly increased the gross domestic product of Arab countries from 20% to 40%, depending on each country (Momani, 2017). Syria, like other Arab countries, sought to carry out broad reforms to promote and develop women's projects, remove the obstacles they might face and work to help, finance and support them, even though those reforms represent a small percentage. This was demonstrated by the establishment of many national agencies that support it (Unemployment Control Commission, 2003).

Entrepreneurship is one of the strategies and mechanisms for the economic and social empowerment of women in Syria (Ayoub, 2010). This was adopted within the sustainable development strategy in Syria launched in 2019, which emphasized the need to achieve gender equality and empowerment for all women and girls in the fifth goal by 2030 (General Commission for Family Affairs and Housing, 2020).

Literature review

Historical Background of Female Business Contribution in Syria: Despite the decay in female participation in governmental administration before the Syrian crisis, this participation appeared promising, reaching 12% in the parliament, 7% in the ministries, and 3.1% in the local administration (SFL, 2016). Most Syrian governorates lack women's organizations specialized in supporting and empowering women economically. Where these organizations were confined to one organization, the Women's Union, which is an organization of a political and social nature more than an economic one, until it was abolished by a presidential decree in 2017, to be replaced by the Ministry of Social Affairs and Labor with all its rights and obligations.

Most of the attempts were related to small and limited urban projects, usually training women in traditional occupations, such as hairdressing, tailoring, and farming (Rana et al, 2017). In rural areas levels, women's work has emerged more, but in the form of unpaid work. Rural areas have historically been characterized by women working in the agriculture sector, usually on equal footing with men. However, society's acceptance of women's work remained confined to rural areas so that the same woman who worked in a rural area could not do so in the city. This is explained by prevailing customs and traditions.

An overview of the role of women in the Syrian economy and the business sector. The Syrian rate of women's participation in economic activity is about 12-13%, and they contribute 20% of the Syrian labor force, as Syrian women's participation is considered evidence of their development. This percentage differed among the economic sectors, as it increased significantly in the commercial and service sectors by 31% and 30%,



respectively, while agriculture ranked third with only 27% (Central Bureau of Statistics, 2019).

Given that this data represents official work only, it does not reflect the volume of work and the real contribution of women in various sectors, especially the agricultural sector. Considering that most of the employment in the agricultural sector is unpaid family labor, it is not officially documented. (Khoury et al., 2006) showed that Syrian women contribute more than 70% of agricultural work, and this is a clear indication of the amount of work that rural women perform in agricultural development.

The Small and Medium Enterprises Development Authority was created by Law No. 2 of 2016, and some of its tasks are to enable women to obtain work and improve the performance of the small and medium enterprises sector. This is in addition to protecting small producers and allowing positive intervention for the development of this vital sector and strengthening its developmental role by developing targeted programs to increase its contribution to the gross domestic product without any discrimination between male and female.

The impact of the Syrian Crisis on Women's Entrepreneurship. The pace of female participation and liberation increased, through many women's associations that were formed during the crisis. However, these associations had limited access to social resources, due to their belonging to political or religious organizations to obtain financial support and social coverage (Rana et al, 2017). In general, conflict and displacement have led to fundamental shifts in gender professions and responsibilities in both Syria and neighboring countries (Haddad, 2014; Buecher and Aniyamuzaala, 2016) and (BMC, 2020). As a result, 12-17% of households are headed by women in Syria (NRC et. al, 2015) and up to a third in refugee host communities.

Alongside the expansion of the Syrian crisis and the displacement of many Syrian families, the burdens incurred on women's side have increased, which made Syrian women gradually adopt entrepreneurship and establish small projects to earn a living. Across all host countries, 17.22% of displaced Syrian women are involved in entrepreneurial activities, which is a significant improvement compared to the participation of women in Syria before the crisis which was 12.9% based on data from the Central Bureau of Statistics (SCPR, 2013) and 22% by the World Economic Forum. (WEF, 2011). It is noted that this figure also varies from one country to another, for example, in Turkey this figure reaches 16.1%, while in Lebanon it reaches 29.4% (Bayram, 2019).

Influential female entrepreneurs in the region have demonstrated that the private sector has the knowledge and experience to make a significant impact and play a greater role in the response to displacement (UNHCR, 2016). The regulating factors brought by the Syrian crisis contributed to increasing female participation in generating and making decisions regarding income and expenditures, in the context of multiple social and cultural constraints.

In addition to performing her household duties, she became involved in securing the basic needs of the family by generating income considering the inability of men to fully assume these responsibilities. Moreover, dropping out of school forces adolescent girls inside Syria or as refugees, to assume livelihood responsibilities early on, as women



engage in paid work with community organizations as teachers and nurses. They then begin to enter the fields of first aid, search and rescue, and medical practice (Buecher and Aniyamuzaala, 2016).

This is expected to lead to a major renaissance in the field of entrepreneurship, as many researchers believe that crises often reflect positively on the empowerment of women. However, the new economic roles of women during the conflict are often built on and potential contributions are identified in the strategic development goals, in order to counter the effects of war and to achieve effective urban management (Buvinic, Furst-Nicols and Pryor, 2013)

Moreover, security crises often incur heavy burdens on women and increase their struggle to provide support for themselves and their families in the absence of justice, security, and services (Sweetman and Rowlands, 2016). However, the economic demands during armed conflict also provide opportunities for women to engage in the productive sphere (Bop 2001: 20-25). Ideological and institutional change in warfare is likely to have significant and pervasive effects in favor of women because of the wide range of disruption it causes (Hughes, 2009: 181).

In general, the aforementioned factors gave Syrian women a great impetus, unintentionally, to the wide world of entrepreneurship. On this basis, the exceptional circumstances that Syrian women experienced during the years of the crisis were not a complete curse. The amazing truth shows that thanks to their perseverance and creativity at all levels, Syrian women had to adopt entrepreneurship as a lifestyle full of dignity and hope (SEF, 2018; Josette, 2017).

Research aims and objectives. The leadership of female projects in Syria is still considered a small part of the total business sector in Syria, as the economic contribution of women is often concentrated in paid jobs, especially in governmental and some private companies.

Even the official attention given to women within the entrepreneurial business sector often goes towards the traditional female-dominated sectors, which often include small and micro enterprises that are mainly related to combating poverty (Al-Melli, 2015). This is one of the main reasons for the weak economic performance of women entrepreneurs in other sectors. This leads to weak financial independence for women and a decrease in their ability to compete in the male-dominated business market. Accordingly, this study examines the realistic status of women's entrepreneurial projects in Syria by focusing on their strengths and weaknesses, which can lead to maximizing their energy utilization as an active force in achieving more economic growth.

Understanding the current and potential barriers that women entrepreneurs and leaders face is important to increase their leadership presence and participation in entrepreneurial activity. Based on the foregoing, this research aims to achieve the following:

1. Estimating the professions and fields of women's entrepreneurship in Syria.
2. Evaluating the growth and development indicators for women's entrepreneurial projects in Syria.
3. Determining the strengths and weaknesses, as well as the opportunities and challenges faced by these projects.

The research seeks to answer the following main questions:

- What was the reason behind women's entrepreneurial participation?
- What are the most attractive business areas for women leadership?
- What are the obstacles women face in the field of leadership and entrepreneurship?
- How competitive are women's entrepreneurial projects compared to men?

Results and discussions. A mixed design was used for this study which combines descriptive with qualitative research techniques, the aim of the qualitative research design is to represent the reality of the participants as faithfully as possible from their own point of view (Creswell, 2012).

Various data collection methods such as in-depth interviews and case studies were used. Samples were chosen using the purposive sampling method, where the researcher selects the participants in his research in an intentional manner, based on their assessment and perception the selected participants will contribute to achieving the research objectives and answering its questions (Ary et al., 2010).

The selection of suitable individuals for this study was based on specific criteria commensurate with the definition of entrepreneurship, which is women contribute to the ownership of the project in whole or in part and contribute to the management of this project as well. Therefore, a visit to the Lattakia Chamber of Commerce and Industry office was conducted to obtain the names of the women registered there. The number of these women is 374 out of 51,828 members registered in this chamber. However, it was not possible to communicate with these entrepreneurs, It was a success in communicating with 20 businesswomen only through a direct, face-to-face interviews. While some entrepreneurs refused to respond to the interview or even give some information by phone. The data used in the study included two types; Primary data was obtained through conducting in-depth semi-structured individual interviews with women who participate in or manage a project in whole or in part, where the interviews took place in the field or in their homes.

Secondary data was collected from published and unpublished documents, relevant literature, current reports, government offices, websites, and various published articles. Narrative data were analyzed using content analysis and thematic analysis, which includes reviewing and editing the data into main topics and subtopics according to the objectives of the study, then interpreting the data and drawing conclusions.

Field Study Results. The inductive approach of the study helped to understand the social and economic conditions that drive, or pressure women entrepreneurs compared to men, and then identify the most promising opportunities in the field of developing women's entrepreneurship. This approach was specifically based on the conceptual framework and research questions of this study.

The participants in the research were classified according to the nature of the commercial or industrial activity, as shown in Table (1).



Table 1.
Classifying the female entrepreneurs participating in the research according to the type of the business activity*

Code	Number of Participants	Business Activity
A ₁	3	Trading clothes and footwear
A ₂	8	Educational Institutions
A ₃	2	Cosmetic service activities (hairstylist and skin care)
A ₄	4	Food industries (confectionery processing)
A ₅	1	Powder and cosmetic industries
A ₆	2	Engineering and legal advisory institutions

* Retrieved from: The Author

Qualitative data collected by the research questionnaire were analyzed, focusing on reviewing, classifying, and tabulating the open answers, and then rearranging them in line with the logical framework of the research, as follows:

1. Women Entrepreneurship Driving Factors

What are the reasons that drive female participants towards the business sector?

Female entrepreneurs can be categorized into two types: those who are driven by necessity and those who are driven by opportunity.

1.1 Necessity-driven factors:

Women's entrepreneurship is often driven by poverty and the need for new financial sources of income, especially considering the economic deficit that Syrian families suffer from and the low wages in the private and government employment sector. The necessity may result from the desire to improve the financial situation facing poverty, as one of the participants indicated:

"I did not find any job opportunity neither governmental nor in the private sector, so I thought of establishing my own project, and my main goal was to obtain sufficient income to secure the requirements of my family and help my husband bear the financial burdens (A₄)". In the same context, another participant mentioned: "I work as an employee in the governmental sector, but the wage I get was very low and it barely sufficed me for few days, so I thought of looking for another source of income. I worked for a short period in the private sector in addition to my previous job. I learned some skills during my paid work, and then I decided with one of my friends to have our own and independent work, where we opened a joint venture, and we now get enough income to secure a decent life (A₃)". The necessity may result from ambition and the desire for autonomy and independence, as another participant indicated: "My entry into the field of entrepreneurship was with the aim of getting rid of the routine in my lifestyle. I wanted to change my life and move from an ordinary woman to an extraordinary woman. Money was not my motive. On the contrary, I come from a wealthy family. My husband owns a factory and many shops. I decided to enter the business world to prove myself and to become a financially independent woman (A₁).

1.2 Opportunity driven factors:

It expresses the factors that drive entrepreneurial aspirations to seize emerging opportunities in the labor market. However, the motives for opportunities are the least

prevalent among the female entrepreneurs in the sample, as only three female entrepreneurs answered that the main motive was to exploit the opportunities resulting from the existence of financing facilities launched by some banks, especially Alwataniyah Microfinance Bank, which provides loans from 1-10 million Syrian pounds without Guarantees. In addition to the loans launched by some government expenditures (such as the Commercial and Real Estate Bank and the People's Credit Bank) to encourage small and medium businesses.

In this context, one of the participants indicated:

“I had the opportunity to borrow from the Microfinance Bank before that my problem was in securing sufficient guarantees to obtain loan from other banks. I was able to obtain this loan to launch my own project. The amount of the loan was not sufficient. It only covered 50% of the project's incorporation expenses, but I was able to secure the remaining part by selling some gold jewellery and borrowing from relatives. Three years have passed since the establishment of my project, I pay Regular loan instalments and I also get adequate net income (A_2)”.

1.3 The role of culture and social norms: *Does the prevailing culture in society or social norms contribute to motivating efforts to increase entrepreneurial activity?*

The society's studied area is divided into two patterns, the first is moderate and secular, which beliefs in the emancipation of women in the field of work, and provides psychological support and encouragement, which increases women's ability to be entrepreneurs. The second pattern, it is a conservative religious pattern based on stereotyped ideas about the roles of women and men, which are generally characterized by a bias in favor of men in the business sector. Society's customs and traditions, which is why it often issues unfair judgments against women entrepreneurs, so that they can underestimate the role of women in this field. This can make entrepreneurship a less desirable career option for women in the second category. Moreover, social norms can also influence economic factors. In the case of the secular Pattern, an entrepreneur shared her story:

“My family supported me, and my father and brothers encouraged me to launch the project. I never noticed any hesitation in this support based on my gender. On the contrary, as a female, I received special attention from most of my relatives. Likewise, in my field of work, I did not feel any discrimination or bias in favor of men. Work interest is the basis, and competition does not exist between women and men, but between all producers, regardless of gender. There are those who prefer to buy from me because of the quality of my products, and my customers are both men and women, because I do retail selling. I don't worry about anything regarding discrimination, but I consider the fair competition and honesty (A_1)”.

By contrast, in the conservative pattern, an entrepreneur shared her story:

"I have suffered a lot since I launched the idea of my project. My husband was not satisfied with this idea, and he did not like me running my own business. He was afraid of the reaction of his family, neighbors, and relatives. But in the end, he accepted and reluctantly, because we were in dire need of income, and we had to take risks. I started my trainings in a specialized center, and since then I have been subjected to a lot of criticism, especially by my family and relatives, who saw that my profession is an outlier



job from the norm and reflects the state of poverty in which we live. Women can help their men by working in government jobs. I could not get that job and decided to work privately. I do not regret it, especially since my project started with success (A₆)."

1.4 The effect of the state's law: Do women entrepreneurs enjoy legal facilities, whether in terms of encouraging ownership or licensing?

While most laws in Syria emphasize equality between men and women, these principles are not always reflected in the customs and traditions that regulate society. In Syria, personal status laws (covering family relations, marriage, divorce, inheritance, etc.) are based on the patriarchal and traditional roles of the family that do not treat men and women equally. For example, discriminatory inheritance laws and social customs can significantly limit women's ownership of land and other assets, especially in rural areas, and inheritance distribution laws give males twice what females are entitled to according to Islamic principles. In many cases, women are often disinherited and forced to give up their share in favor of brothers, even if this leads to conflict within the family. On the other hand, there are some families that recognize women's right to inheritance in whole or in part, and they constitute an insignificant percentage of the total families in the study area. This was presented and confirmed by female entrepreneurs in the research, where only 15% of the women got their full inheritance rights and 25% partially got their rights, while 40% were deprived of inheritance by their fathers, and 20% were deprived by their male brothers. This is after the death of the father.

Table 2.

Degrees of obtaining inheritance by women in the study sample*

Inheritance	Number	Percentage
Completely inherited	3	15%
Partially inherited	5	25%
Did not inherit	8	40%
Forced to give up their inheritance shares	4	20%

* Retrieved from: The Author

1.5 Access to relevant skills, knowledge, markets, and networks: Can women entrepreneurs freely and easily access markets and sources of information?

Currently, there is not any efficient or suitable environment in Syria for running a business. There is a huge inflation in the value of the currency that is growing rapidly and almost daily. Private investments generally declined because of the high level of risk in the business sector, which made emerging businesses operate on a small scale (small projects) and within the basic areas of demand. This often includes areas relating to people's daily life necessities such as food, clothing, and services. In the same context, the projects of female entrepreneurs in the research sample were based on these sectors to reduce risk as much as possible, in addition to the limited available capital and the decline in marketing capabilities considering the low purchasing power of the Syrian citizen. This is evidence of their courage and desire to actively participate in the development, and this may be the beginning of her sustainable liberalization.

Regarding this context, one of the participants shared her experience, saying:

"There is a big problem related to the efficiency of investing in such circumstances. This problem is not related to us as women, rather it is a general problem faced by most investors. However, overcoming these problems among male investors is easier and better than it is with women, especially when it comes to dealing with paperwork and legal licenses, I still prefer to rely on men (whether from my relatives, acquaintances, or transaction handlers) to solve my problems, because they are more capable of dealing with this type of problem (A₄)."

Another participant facing same issues adds: "The marketing potential is low due to the large and accelerating inflation facing the Syrian economy, and there is difficulty in obtaining raw materials. In this field, men excel in their ability to circumvent laws and find loopholes that enable them to solve their economic problems. Therefore, I see that the investment environment is suitable for men more than women or that woman alone cannot succeed in their project without obtaining the help of men, whether from the social or economic milieu (A₅)".

Another participant shares: "Access to skills and knowledge for women is not easily available, or at least not available formally, but rather requires special training, provided by specialized centers and institutions, which is often paid training, and in many cases is very expensive, which leads to the reluctance of many women about the idea of entrepreneurship, especially since poor financial conditions push women towards providing life priorities. Therefore, providing free training through development institutions specialized in entrepreneurship will constitute a strong impetus leading to an increase in the number of women in this field (A₃)."

Generally, the number of women who received specialized training before starting their businesses was limited to three participants only, while eight participants believe that their business field does not require structured training, while the rest of the women considered that obtaining prior training could have been very useful in their field of work. In the initiation stage of the project, however, they were able to start by relying on strengthening their own capabilities through advice and learning tools available on the Internet. As for the areas of training that the six women obtained, they were represented in specialized vocational training (hairdressing, food processing), while none of them received specialized training in management and financial accounts.

1.6 The impact of the educational level: Does the level of education affect the potential for the success of female entrepreneurs?

It was found that there was heterogeneity in the levels of education for the women in the sample, as seven of the participants had a university degree, two of them had an institute certificate, while the latter obtained a secondary education certificate only.

When the participants were asked about the impact of their educational attainment on their abilities in the field of project leadership, it was found that the answer does not depend on the type of project, but rather on the level of success of the project. This was proven as one of the participants indicated that her field of work (hairdressing) does not require an academic degree at all, while another woman working in the same field said that the educational certificate helped her to enter the labor market and develop her skills better.



1.7 Business Networks and their role in Women's Entrepreneurship scalability and success: *What business networks do women entrepreneurs have access to? What is its role in supporting and encouraging women's entrepreneurship?*

Syrian Women lack widespread business networks that could play an important role in encouraging entrepreneurship and enhancing communication in this field. Although part of the female entrepreneurs in the sample are members of the Chamber of Commerce, they do not receive the possible related services related to business implementation and development. However, businesswomen's committees have recently been established in each of the chambers of commerce, with the mission of networking businesswomen, young women and professionals to connect them with each other to encourage economic companies and harness the world of communication and information to serve them and contribute to preparing them to face the challenge represented by the rapid development of the global economy, in addition to strengthening personal skills through training programs and to allow women owners of traditional and heritage professional projects to develop their productivity tools and participate in all conferences, meetings and economic exhibitions.

This new initiative is considered one of the promising initiatives in the field of developing women's entrepreneurship, but many participants faced difficulties in implementing this initiative, especially in the short term, considering the weak organization and representation within committees and limited financial capabilities. In general, one of the participants registered in the chambers of commerce indicated:

"The Chamber of Commerce did not provide me with any benefits or services, there is no specialized vocational training, and there is no financial or even moral support. However, in one way or another, I benefit from some benefits related to the guarantees of obtaining loans, in addition to my social status (A₅)"

Another participant indicated the lack of interest in women's entrepreneurship at the practical level in the chambers of commerce:

"I could not find any official network of women specialized in entrepreneurship, in order to benefit from it in developing business ideas and obtaining information about suppliers, market trends, business opportunities and business service providers. In general, it is not advisable to communicate with male-dominated business networks, especially since it cannot interact outside of work due to family obligations, traditions, and social norms (A₁).

1.8 Financial and commercial services for women: *Can female entrepreneurs easily access credit and loan services?*

The problem of low efficiency of financial and commercial services for women often plays a specific and hindering role in the growth of women's entrepreneurial projects, as most of the participants complained about the problem of the high-interest rate, collateral requirements, sufficient loan amounts and repayment terms.

This is exacerbated by social norms that impede securing collateral and the relatively weak position of women in terms of ownership of assets and control over resources and funds. Instead, most women rely on their own savings or financing from family members or friends. In this study sample, 65% of female entrepreneurs reported that they were able to obtain a small loan, which was not sufficient to cover the expenses



of the project, which forced them also to borrow from relatives and friends to cover these expenses.

The small loans provided by Alwataniya Microfinance Bank are the only official loan that can be accessed relatively easily or sometimes even without guarantees, while the People's Credit Bank grants small loans to permanent government employees with guarantees of wages or insurance. Most microcredit beneficiaries are women, and they usually use microcredit to purchase materials to start a small business, but these advances are insufficient to expand the scope of the business and increase its productivity. Therefore, it is better to view these loans as tools to reduce poverty rather than to promote entrepreneurship (and thus job creation).

Conclusions and prospects for further research. Thus, it was founded that the role of female entrepreneurs in Syria began to grow and develop because of the Syrian crisis. It seems that this growth and increase were often driven by pressure and discomfort rather than opportunities, especially with the increasing economic dissatisfaction on Syrian families as well as the decrease in the paid employment opportunities. However, the field of female entrepreneurship in Syria is currently facing many obstacles, especially those that are related to the business environment alongside the deterioration in business performance indicators. Whether for males or females, the diminishment of suitable conditions for investments pushes women's entrepreneurial projects towards the small or micro-enterprise sector, within traditional fields. This goes back to the relation with the basic needs of the Syrian society.

The official or governmental interest in the field of female entrepreneurship does not exceed the general interest in the entrepreneurial environment. It often considers female entrepreneurship as a form of self-employment for the purpose of creating self-employment opportunities and combating poverty, meanwhile this interest lacks a mechanism that supports and attracts female entrepreneurs whether through financing, regulating or educating. Parallely to many previous studies such as (International Labor Organization, 2019), (Sow, 2012), (USAID, 2015), (GIWPS, 2017) and (BMC, 2020), it seems that the Syrian crisis, despite its negative impact in general, has contributed through unsatisfaction factors in improving women's entrepreneurship, by increasing the number of these projects at home and abroad, and as a result of the weak organizing and regulating, many of these projects operate in an unorganized and an informal structure.



References

1. Herrington, M., & Coduras, A. (2019). The national entrepreneurship framework conditions in sub-Saharan Africa: a comparative study of GEM data/National Expert Surveys for South Africa, Angola, Mozambique and Madagascar. *Journal of Global Entrepreneurship Research*, 9, 1-24.
2. Piacentini, M. (2013). Women entrepreneurs in the OECD: Key evidence and policy challenges.
3. World Bank Group. (2016). World development report 2016: Digital dividends. World Bank Publications.
4. Burniaux, J. M., Duval, R., & Jaumotte, F. (2004). Coping with ageing: A dynamic approach to quantify the impact of alternative policy options on future labour supply in OECD countries.
5. Aita, S. (2017). Economic Assessment of Urban Issues for Reconstruction in Syria. State of Syrian Cities 2016–2017.
6. Canton, H. (2021). Economic and Social Commission for Western Asia—ESCWA. In *The Europa Directory of International Organizations 2021* (pp. 149-152). Routledge.
7. Momani, B. (2017). Entrepreneurship: An engine for job creation and inclusive growth in the Arab world. *Brookings Doha Center Policy Briefing*.
8. Buecher, B., & Aniyamuzaala, J. R. (2016). Women, work & war: Syrian women and the struggle to survive five years of conflict. *Care, March*, 15.
9. Monitor, M. E. (2017). The economics of post-conflict reconstruction in MENA.
10. Haddad, Z. (2014). How the crisis is altering women's roles in Syria. *Forced Migration Review*, (47).
11. Oztas, M. E. (2023). Syrian Women, the labour market and entrepreneurship in Istanbul: Hardships and challenges. In *The Integration of Refugees in the Education and Labour Markets* (pp. 166-178). Routledge.
12. Hausmann, R., Tyson, L. D. A., & Zahidi, S. (2012, August). The global gender gap report 2012. Geneva: World Economic Forum.
13. Bayram, A. S. (2019). A World of Limited Possibilities: Refugee Youth and Job Opportunities Within the Lebanese Law and Market. *Noviembre de*.
14. Niethammer, C. (2013). Women, entrepreneurship and the opportunity to promote development and business. *Brookings blum roundtable policy brief*, 37(1-10).
15. Buvinic, M., Furst-Nichols, R., & Pryor, E. C. (2013). A roadmap for promoting women's economic empowerment. *UN Foundation and ExxonMobil*.
16. Meintjes, S. (2001). The aftermath: Women in post-conflict transformation. (*No Title*).
17. Hughes, M. M. (2009). Armed conflict, international linkages, and women's parliamentary representation in developing nations. *Social Problems*, Vol. 56, No.1, pp. 174-204.
18. Sweetman, C., & Rowlands, J. (2016). Introduction: Working on gender equality in fragile contexts. *Gender & Development*, 24(3), 337-351.
19. SEF Syrian Economic Forum (2018) Syrian enterprenuries- a buried Treasures. www.syrianef.org
20. Dijkhuizen, J. (2019). Exploring degrees of wellbeing of women entrepreneurs in refugee settlements in the Middle East: A personal account. In *The Wellbeing of Women in Entrepreneurship* (pp. 345-356). Routledge.
21. Minniti, M., & Arenius, P. (2003). The Entrepreneurial Advantage of Nations: Women in Entrepreneurship. United Nations Symposium: The Advantage of Nations. *Kansas City, MO: The EM Kauffman Foundation*.



22. Creswell, J. W. (2013). *Educational research: Planning, conducting, and evaluating*. W. Ross MacDonald School Resource Services Library.
23. Ary, D., Jacobs, L., Sorensen, C., & Razavieh, A. (2010). Introduction to research in education 8th ed. *Canada. Nelson Education Ltd.*
24. Rocha Menocal, A. (2011). State Building for Peace: a new paradigm for international engagement in post-conflict fragile states?. *Third World Quarterly*, 32(10), 1715-1736.
25. Sow, N. (2012). *Women's political participation and economic empowerment in post-conflict countries: Lessons from the Great Lakes region in Africa*. EASSI.
26. INITIATIVE, T. Constraints and good practice in women's entrepreneurship in MENA.
27. Alibhai, S., Buehren, N., & Papineni, S. (2015). Female entrepreneurs who succeed in male-dominated sectors in Ethiopia. *Gender Innovation Lab Policy Brief*, 12.
28. ILO (2014). *Labour Inspection in Arab States: Progress and Challenges / ILO Regional Office for Arab States = Beirut*. ISBN 9789221292081 (web pdf). www.ilo.org/arabstates