

DEVELOPMENT OF ENTREPRENEURIAL ECOSYSTEM FOR WOMEN  
ENTREPRENEURS IN SUDAN

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DEVELOPMENT OF ENTREPRENEURIAL ECOSYSTEM FOR WOMEN  
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## **DEDICATION**

This thesis is dedicated to my family and my parents. Thank you for your unconditional love and support. My beloved husband Sabri and my gorgeous children Muzamil, Mohamed, Mayar and Mahmoud for being supportive and patient during my research work

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## ABSTRACT

Poverty has become a global issue and is one of the crucial challenges of economic advancement and a significant setback for sustainable development efforts. Thus, poverty alleviation has become the overarching objective for development agencies and the top agenda for policymakers. Promoting women's entrepreneurship has been seen as an intervention strategy to attain economic development and alleviate poverty. In the context of developing economies, microfinance is considered a powerful instrument for financial inclusion to stimulate entrepreneurship and accelerate the effort to achieve the Millennium Development Goals. However, it will not be possible without removing the business barriers women entrepreneurs face to fuel economic development. Therefore, the study proposes a collaboration model to support women's entrepreneurship development. Along the way, the study explains how the contextual factors in a country shape the institutional environment, especially the Microfinance Institution (MFI) environment, in legitimizing entrepreneurial activity for women. The Sudanese women entrepreneurs engaged in the microfinance program in Sudan were selected as the study participants. The responses were analyzed employing NVIVO software. The findings revealed that Sudanese women entrepreneurs suffer from formal institutional barriers, namely microfinance, and legal and political barriers. Additionally, informal institutional barriers (i.e., societal norms and cultural values) hinder women entrepreneurs' performance and growth in Sudan. Therefore, this study proposed an entrepreneurial ecosystem model based on the existing collaborative Quintuple Helix Model that supports women's entrepreneurship development. The proposed model contains five pillars: government, technology, civil society, academic institutions, and microfinance institutions. The entrepreneurial ecosystem model is designed to support women entrepreneurs to thrive and succeed in their businesses, eventually contributing to Sudan's economic and social development. The finding of this study will be beneficial to the Sudan government as it highlights the current obstacles to developing women's entrepreneurship and addresses the main factors that need to be considered for improving the entrepreneurial ecosystem. More importantly, the study provided empirical evidence to all nations aiming to empower women's entrepreneurship by explaining how contextual factors in a country shape the institutional environment in legalizing entrepreneurial activities for women, especially the MFI institutional environment.

## ABSTRAK

Kemiskinan telah menjadi isu global dan merupakan salah satu cabaran penting dalam kemajuan ekonomi dan kemunduran yang ketara bagi usaha pembangunan mampan. Justeru, pembasmian kemiskinan telah menjadi objektif utama bagi agensi pembangunan dan agenda utama penggubal dasar. Mempromosikan keusahawanan wanita dilihat sebagai strategi intervensi untuk mencapai pembangunan ekonomi dan mengurangkan kemiskinan. Dalam konteks ekonomi membangun, kewangan mikro dianggap sebagai instrumen yang berkesan untuk rangkuman kewangan demi merangsang keusahawanan dan mempercepatkan usaha untuk mencapai Matlamat Pembangunan Milenium. Walau bagaimanapun, ia tidak akan dapat dilakukan tanpa menghapuskan halangan perniagaan yang dihadapi oleh usahawan wanita untuk memacu pembangunan ekonomi. Oleh itu, kajian mencadangkan model kerjasama untuk menyokong pembangunan keusahawanan wanita. Oleh itu, kajian ini menerangkan bagaimana faktor kontekstual dalam sesebuah negara membentuk persekitaran institusi, terutamanya persekitaran Institusi Kewangan Mikro (MFI) dalam memperkasakan aktiviti keusahawanan untuk wanita. Usahawan wanita Sudan yang terlibat dalam program pembiayaan mikro di Sudan telah dipilih sebagai peserta kajian. Maklum balas dianalisis menggunakan perisian NVIVO. Dapatan kajian mendedahkan bahawa usahawan wanita Sudan mengalami halangan institusi formal, iaitu kewangan mikro, dan halangan undang-undang dan politik. Selain itu, halangan institusi tidak formal (iaitu, norma masyarakat dan nilai budaya) menghalang prestasi dan pertumbuhan usahawan wanita di Sudan. Kajian ini mencadangkan model ekosistem keusahawanan berdasarkan model Quintuple Helix kolaboratif sedia ada yang menyokong pembangunan keusahawanan wanita. Model yang dicadangkan mengandungi lima teras: kerajaan, teknologi, masyarakat sivil, institusi akademik, dan institusi kewangan mikro. Model ekosistem keusahawanan direka untuk menyokong usahawan wanita supaya berkembang maju dan berjaya dalam perniagaan mereka, dan akhirnya menyumbang kepada pembangunan ekonomi dan sosial Sudan. Penemuan kajian ini akan memberi manfaat kepada kerajaan Sudan kerana ia menonjolkan halangan semasa untuk membangunkan keusahawanan wanita dan menangani faktor utama yang perlu dipertimbangkan untuk meningkatkan ekosistem keusahawanan. Lebih penting lagi, kajian ini memberikan bukti empirikal kepada semua negara yang bertujuan untuk memperkasakan keusahawanan wanita dengan menjelaskan bagaimana faktor kontekstual dalam sesebuah negara membentuk persekitaran institusi dalam mendorong aktiviti keusahawanan untuk wanita, terutamanya persekitaran institusi MFI.

## TABLE OF CONTENTS

	<b>TITLE</b>	<b>PAGE</b>
	<b>DECLARATION</b>	<b>iii</b>
	<b>DEDICATION</b>	<b>iv</b>
	<b>ACKNOWLEDGEMENT</b>	<b>v</b>
	<b>ABSTRACT</b>	<b>vi</b>
	<b>ABSTRAK</b>	<b>vii</b>
	<b>TABLE OF CONTENTS</b>	<b>viii</b>
	<b>LIST OF TABLES</b>	<b>xiii</b>
	<b>LIST OF FIGURES</b>	<b>xiv</b>
	<b>LIST OF ABBREVIATIONS</b>	<b>xv</b>
	<b>LIST OF APPENDICES</b>	<b>xvi</b>
<b>CHAPTER 1</b>	<b>INTRODUCTION</b>	<b>1</b>
1.1	Research Background	1
1.1.1	The Republic of Sudan – Overview	5
1.2	Problem Statement	6
1.3	Research Questions	11
1.4	Research Objectives	12
1.5	Scope of the Study	12
1.6	Significance of the Study	13
1.7	Research Gap	14
1.8	Key Terms	15
1.9	Structure of the Thesis	16
1.10	Summary	17
<b>CHAPTER 2</b>	<b>LITERATURE REVIEW</b>	<b>19</b>
2.1	Introduction	19
2.2	Entrepreneurship and Economic Development	19
2.2.1	Microfinance in Sudan	21

2.2.2	Grameen Bank Model	22
2.3	Women Entrepreneurship	22
2.3.1	Women Entrepreneurship and Economic Development	24
2.4	The Institutional Environment and Entrepreneurship Research	26
2.5	Entrepreneurial Framework Conditions (EFCs)	32
2.6	Women Entrepreneurship institutional environment:	32
2.7	Gender Gap in Entrepreneurship	34
2.7.1	Women Entrepreneurship structural barriers	36
2.8	Women Entrepreneurship and Microfinance	37
2.9	Theoretical Overview	38
2.9.1	The Timmons Model:	39
2.9.2	Institutional theory	40
2.9.2.1	Institutional theory and the Entrepreneurial Ecosystem approach	46
2.9.3	Isenberg Framework	47
2.9.4	The Entrepreneurial Ecosystem	49
2.9.5	The Quintuple Helix Model	50
2.10	Conceptual Framework	51
2.11	Summary	53
<b>CHAPTER 3</b>	<b>RESEARCH METHODOLOGY</b>	<b>55</b>
3.1	Introduction	55
3.2	Research Paradigm	55
3.3	Data Collection	58
3.1.1	Sampling	58
3.1.2	Interview Protocol	59
3.1.3	In-depth Interviews	61
3.1.4	Related Documents	69
3.1.5	Audio-Visual Materials	69
3.2	Data Analysis	69
3.2.1	Interview transcription	71



3.2.2	Coding and Analysis Procedures	71
3.2.3	Thematic Analysis	72
3.3	Validity and Reliability	74
3.3.1	Triangulation	74
3.3.2	Credibility	75
3.3.3	Transferability	75
3.3.4	Dependability	75
3.3.5	Confirmability	76
3.4	Ethical consideration	76
3.5	Summary	77
<b>CHAPTER 4</b>	<b>RESEARCH FINDINGS</b>	<b>79</b>
4.1	Introduction	79
4.2	Profile of the Participants	80
4.2.1	Women Entrepreneurs	81
4.2.2	Microfinance Experts	82
4.3	Presentation of Findings and Emergent Themes	82
4.4	RQ1: How does the formal institutions affect the women entrepreneurship development in Sudan?	84
4.4.1	Microfinance Policy and Practices	84
4.4.1.1	Collateral and Guarantee	85
4.4.1.2	Limited financial and non-financial services:	87
4.4.1.3	Bureaucratic procedures	87
4.4.1.4	Information asymmetry	88
4.4.1.5	Loan terms	89
4.4.2	Legal Barriers	90
4.4.2.1	Family Law (1991)	91
4.4.2.2	Labor Law (1997)	92
4.4.3	Political Barriers	93
4.4.3.1	Lack of government support	94
4.4.3.2	The Economic instability	94
4.4.3.3	Infrastructure and Technology	96

	4.4.3.4 Human Capital	96
4.5	RQ2: How does the informal institutions affect the women entrepreneurship development in the context of Sudan?	98
4.5.1	Societal Norms and Traditions	99
4.5.1.1	Gender stereotyping	100
4.5.1.2	Negative Societal Attitude	101
4.5.1.3	Family support	102
4.5.1.4	Work-life conflict	103
4.5.1.5	Social Network	104
4.5.1.6	Role model	105
4.5.2	Cultural values and taboos	106
4.5.2.1	Risk Aversion	106
4.5.2.2	Self-efficacy	107
4.5.2.3	Patriarchy	108
4.5.2.4	Gender Egalitarian	109
4.5.2.5	Sexual Harassment	110
4.5.2.6	Gender Socialization	111
4.5.2.7	Religious: Islamic teaching	112
4.5.2.8	Entrepreneurial Culture	113
4.6	RQ3: How to create an entrepreneurial ecosystem that can sustain women entrepreneurship growth for Sudan?	114
4.7	Summary	119
<b>CHAPTER 5</b>	<b>CONCLUSION AND RECOMMENDATIONS</b>	<b>121</b>
5.1	Introduction	121
5.2	Discussion of findings	121
5.2.1	RO1: To examine the formal institutions that affect women entrepreneurship development in Sudan	121
5.2.2	RO2: To analyze the informal institutions that affect women entrepreneurship development in the context of Sudan	125

5.2.3	RO3: To develop an entrepreneurial ecosystem model that can sustain women entrepreneurship growth in Sudan?	129
	5.2.3.2 Mapping the Woman Quintuple Entrepreneurial Ecosystem Model	130
5.3	Research Contributions	139
	5.3.1 Theoretical contribution	139
	5.3.2 Practical contribution	143
	5.3.3 Methodological Implications	144
5.4	Summary and Conclusions	147
	<b>REFERENCES</b>	<b>151</b>
	<b>APPENDICES</b>	<b>169</b>
	<b>LIST OF PUBLICATIONS</b>	<b>173</b>

## LIST OF TABLES

<b>TABLE NO.</b>	<b>TITLE</b>	<b>PAGE</b>
Table 3.1	Interview Protocol	63
Table 3.2	Thematic Analysis Steps	71
Table 4.1	Profile of women entrepreneurs	81
Table 4.2	Profile of Microfinance Experts	81
Table 4.3	Emergent Themes aligned with Research Questions and Objectives	120

## LIST OF FIGURES

<b>FIGURE NO.</b>	<b>TITLE</b>	<b>PAGE</b>
Figure 1.1	Trend of publication on women entrepreneurship. Source: G. M. Cardella et al., 2020.	2
Figure 1.2	Map of the Republic of Sudan	6
Figure 2.1	The Timmons Model of the Entrepreneurial Process	39
Figure 2.2	Williamson: The New Institutions Economics	43
Figure 2.3	Institutional analysis framework adopted from Ostrom, 2005	44
Figure 2.4	An Entrepreneurial Ecosystem Model (Isenberg, 2011b)	48
Figure 2.5	The elements of the entrepreneurial ecosystem (source: Kreuzer et al., 2018)	49
Figure 2.6	Theoretical Framework	52
Figure 4.1	Emergent Themes	83
Figure 4.2	Microfinance Policy and Practices	85
Figure 4.3	Legal Barriers	91
Figure 4.4	Political Barriers	93
Figure 4.5	Societal Norms and Traditions	99
Figure 4.6	Cultural values and taboos theme	106
Figure 5.1	Pillars of women's entrepreneurial Ecosystem in Sudan	133
Figure 5.2	Theoretical framework	142

## **LIST OF ABBREVIATIONS**

MFI	-	Microfinance institutions
FE	-	Female entrepreneurship
NGO	-	Non-profit organizations
EFC	-	Environmental framework condition

## LIST OF APPENDICES

<b>APPENDIX</b>	<b>TITLE</b>	<b>PAGE</b>
Appendix A	Related Document	169
Appendix B	Consent Form	171
Appendix C	Letter of Verification	172

# CHAPTER 1

## INTRODUCTION

This chapter serves as the study's blueprint. It seeks to understand the challenges faced by women entrepreneurs in the microfinance sector, as well as to develop an ecosystem model to support women entrepreneurship development in Sudan based on the conditional factors that constrain women entrepreneurship development, using North's Institutional Economic theory (North, 1990, 2005a) and the Quintuple Helix Model (Carayannis et al., 2012) to structure the ecosystem.

### 1.1 Research Background

The growth of "enterprise" in recent years has achieved significance as a driver of economic growth and poverty alleviation" (Afifi & Kamel, 2021; Aggarwal et al., 2015; Goel & Rishi, 2012; McKague et al., 2015; Sutter et al., 2019). Alleviating poverty through entrepreneurship is identified as a vital source of economic progress for nations (Alvarez & Barney, 2014; Schumpeter, 1947). Such an imbalance perspective merit improvement even though entrepreneurial development has been viewed as one of the critical drivers of economic growth, employment and productivity, and a practical path out of the present economic predicament ((Donbesuur et al., 2020; Khattab & Al-Magli, 2017), This has resulted in governments growing increasingly concerned with entrepreneurship development and the significance of entrepreneurship to the national economy (Khattab & Al-Magli, 2017).

In developing countries such as Sudan, rising initiatives are targeted at alleviating poverty through microcredit-enabled entrepreneurship (Alvarez & Barney, 2014; Khandker, 2005). Promoting women's entrepreneurship, in particular, has been seen as an intervention strategy to attain economic development and



alleviate poverty (Cardella et al., 2020b; De Vita et al., 2014; Guillén, 2013; Sigalla & Carney, 2012).

Women entrepreneurs are the fastest-growing business segment today (Alvin Etang Eiman Osman, Jennifer Wlstrand, 2021; Bastian et al., 2018; Cardella et al., 2020a; Wannamakok & Chang, 2020). In addition, the topic of women's entrepreneurship has recently gained increased attention in academic literature (Rosca et al., 2020; Suzana et al., 2020). Nonetheless, as stated by (Cardella et al., 2020b), from the standpoint of scientific studies, entrepreneurship and women have slowly evolved over the years. This expansion could be attributed to a shift in interest in scientific research and the continued development of research in women entrepreneurship as a genuine trend. Refer to Figure 1.1.

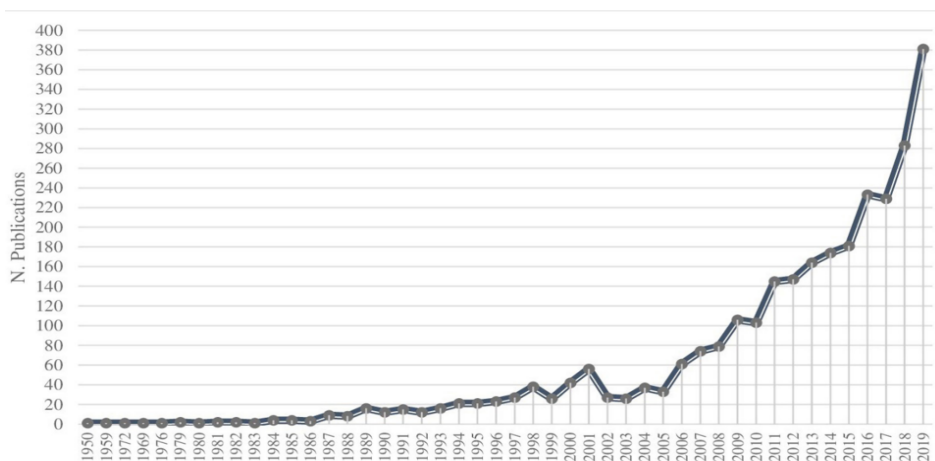


Figure 1.1 Trend of publication on women entrepreneurship. Source: G. M. Cardella et al., 2020.

The available literature suggests that the amount of entrepreneurship varies substantially across countries. This discrepancy might be linked to the institutional component as a factor that either promotes or hinders entrepreneurial activity (Fuentelsaz et al., 2019). The institutional conditions framework considers one of the most critical components of any entrepreneurship ecosystem (Levie et al., 2014). Several factors have been identified as significant to women entrepreneurship development such as, government policies, regularity framework and culture (Aidis et al., 2007; Baker et al., 1997; Danish et al., 2012; Welter, 2004). Such factors

create the institutional environment for women entrepreneurs; this institutional environment can act as a support or a hurdle to women's entrepreneurship. Contextual views have contributed to the understanding of how contextual factors and Institutions environment can tremendously affect women entrepreneurship entrepreneurial process (Lim et al., 2022; Welter, 2011) It is highlighted that promoting women entrepreneurship requires taking a set of actions that create conducive environments (Abuhussein & Koburtay, 2021; Guillén, 2013; Kearney & Hisrich, 2014; Xie et al., 2021).

Generally, women's entrepreneurship in developing countries grows within a microfinance environment (Bika et al., 2022; Kromidha et al., 2021). In developing economies, microfinance is considered a powerful instrument for stimulating entrepreneurship (Neogi et al., 2018; Newman et al., 2014; Sala-i-Martin, 2006) and to accelerates the effort to achieve the Millennium Development Goals (Morduch et al., 2003; Orhan & Guajardo, 2022). This development economics philosophy stresses the importance of the government's role and policy formulation to create conducive environments to stimulate entrepreneurship in developing countries (Urbano et al., 2020).

In the present study, women entrepreneurship is a contentious issue; an exploratory study was chosen to better comprehend the topic under examination. Moreover, based on the literature review, the gender gap in entrepreneurship observed across countries may be caused by institutional factors constraining women from progressing as entrepreneurs. The nature of the constraint varies. However, this study's concern is to explore women's entrepreneurship in developing countries. Women face gender-based restrictions; these create hurdles for entrepreneurs to start a business and access resources to finance and build their enterprises. The institutions that these civilisations are based on have a substantial impact on culture and gender attitudes. It is reflected in the treatment of women when they attempt to get resources for their enterprises.

Most microfinance institutions support women entrepreneurs because they are credit-worthy (Mazakaza et al., 2022; Memon & Seaman, 2021; Roslan & Karim,

2009), and they contribute significantly to economic development and poverty alleviation (Ayoo, 2022; Minniti & Naudé, 2010a). Increasing access to financial resources through microfinance amongst women entrepreneurs is not only limited to their well-being but also to the welfare of their immediate and extended families and, more so, to the community they live in at large (Hussain et al., 2019; Sen & Grown, 2013). While the provision of financial resources may benefit women entrepreneurs, it is not the only factor that discourages the entrepreneurial process among women entrepreneurs. Of late, women entrepreneurship research has revealed sensitive issues and special needs that must be addressed to ensure women entrepreneurship development and growth (Achtenhagen & Johannisson, 2013). Finance is only a single factor that contributes to women entrepreneurship development among some other factors (Agarwal et al., 2022; Danish et al., 2012; Khan et al., 2021; Liñán et al., 2011; Welter & Smallbone, 2011).

The current study is based on the mixed embeddedness approach (Hatoum, 2019; S. Yousafzai et al., 2019), which proposes an interactionist framework in which entrepreneurs are considered to be embedded in both their own social networks and the larger political, economic, social, and cultural structures of their external environment. The institutional economic theory (Çelik, 2020), which is used as an institutional analysis framework, helps identify multiple players who can promote women entrepreneurship. The collaboration and interaction between all stakeholders can create synergies that create value and promote inclusive growth of women entrepreneurship. As a result, institutional economics (North, 2005b; North & Institutions, 1990) is employed to investigate the impact of environmental factors on entrepreneurship in Sudan. According to (Cardella et al., 2020b), the vast majority of women's entrepreneurship research has been conducted within the Western framework and in industrialized countries (Cardella et al., 2020b; Rashid & Ratten, 2020). It would be appropriate for academics to investigate this topic in developing countries such as Sudan, which is plagued by poverty and persistent political instability (Vorobeveva, 2022).

Women entrepreneurs in Sudan face huge hurdles in trying to execute their entrepreneurial operations. Women entrepreneurs do not enjoy the same

opportunities as males. Women are generally believed to be best suited as home mothers rather than as breadwinners. Therefore, they are encouraged to stay home and refrain from participating in such activities. However, due to the economic condition and increased female-headed households in Sudan, most women are driven to start entrepreneurship ventures.

This current study describes the situation of female entrepreneurs in Sudan as in tabula rasa state. Tabula rasa, or the blank slate theory, is developed by John Locke (1632 - 1704) in the book “An essay concerning human understanding” (Lowe, 2002); as a learning theory, it reflects how individuals acquire knowledge. Tabula Rasa explains the educational method of transmitting knowledge as a process of continuity and growth (Thach et al., 2021). The theory states that individuals acquire knowledge through sensory experiences and interaction with their environment (Duschinsky, 2014). The Tabula Rasa philosophies suggest that people begin with no knowledge (or no self) and then, through empirical experiences, develop their understanding of the world and the self (Ugwuozor, 2016). In the case of women entrepreneurs in Sudan, cultural context and institutional factors limited women entrepreneurs from acquiring entrepreneurial knowledge and further entrepreneurship development. Their actions and outcomes are moulded by their society's institutional environments and contextual factors, similar to the state to tabula rasa slate. However, they still have the potential for transformation by creating the enabling environment for growth.

### **1.1.1 The Republic of Sudan – Overview**

The Republic of Sudan, known as Sudan, is located in Northeast Africa, with a population of 45 million as of 2021 (<https://data.worldbank.org>). See Figure 1.2 for the map of Sudan.



Figure 1.2 Map of the Republic of Sudan

Seven countries border Sudan; Chad, Central Africa Republic, Egypt, Ethiopia, Eritrea, Libya and South Sudan (World Bank, 2022). Sudan has abundant land, livestock, mineral resources, and a manufacturing base. Despite these resources and agricultural potential, the Global Hunger Index ranked Sudan the fifth hungriest nation in the world. The World Bank (2008) stated that Sudan is among the least created poor economies. However, due to the rapidly expanding development of oil production since 1999, the nation has changed from a low-income to a lower-medium market.

## 1.2 Problem Statement

Women entrepreneurs play a crucial role in the economic growth of a developing country, particularly in emerging nations, through promoting social inclusion and combatting poverty and prejudice (Cardella et al., 2020b; Osei & Zhuang, 2020). Although in recent years, the study of women's entrepreneurship has undergone considerable expansion within the academic agenda (Cardella et al., 2020b). Women entrepreneurs' contributions to the economy went ignored, unquestioned, and shrouded in, mainly due to the opaqueness of the academic work silence (Adewuyi, 2021). There are still gaps in the field, particularly the lack of theoretical foundations, an over-emphasis on macro-level indicators, such as culture and religion and an under-emphasis on organizational-level variables (Bastian et al., 2018). In addition, there is a lack of studies that analyze women's entrepreneurship

within ethnic groups or acknowledge the region's complex social, cultural and religious diversity and inattention to particular regional experiences and emerging trends (Bastian et al., 2018).

Given the considerable growth of studies investigating the influence of institutions on different sorts of entrepreneurial efforts (Acs et al., 2018; Fuentelsaz et al., 2019; Godlewska & Pilewicz, 2018), several theoretical gaps are still underexplored. There are still significant gaps concerning the possible relationships between formal and informal institutions with entrepreneurship (Fuentelsaz et al., 2019). Although research has noticed probable institutional variables that promote women's entrepreneurial growth, most studies have evaluated the impact of institutions in isolation, overlooking their interdependence (Xie et al., 2021).

On the other hand, as (S. Yousafzai et al., 2019) suggested, previous research on the contextual embeddedness of women's entrepreneurship has primarily focused on a direct link between the overall entrepreneurial environment & women's entrepreneurial activities. Such a study fundamentally adopts a gender-neutral approach and leans on the implicit assumption that men and women equally perform entrepreneurial activities in the overall entrepreneurial contexts. (Candida et al., 2009), Excellently showed the gendered character of the entrepreneurial ecosystem in which women entrepreneurs are constantly at a disadvantage. Consequently, calls have been made to examine the contextual embeddedness of women's entrepreneurship with greater gender consciousness beyond biological sex categories to help understand the complex web of intertwined socio-economic and politically framed realities constructed by gendered institutions (S. Yousafzai et al., 2019).

Many works of literature have employed the institutional approach (explicitly or indirectly) to entrepreneurship (He et al., 2020; Urbano et al., 2019; S. Yousafzai et al., 2019). However, only a few studies have utilized the institutional economic theory to evaluate women's entrepreneurial activity. The theory of Economic Institutions (North, 1995, 2005b) proposes a relatively comprehensive understanding of the institution. However, it is still studied as an Institutional Conditional framework and requires further exploration across various dynamic phenomena

(Isenberg, 2011a, 2011b). (North, 1990) proposes that institutions are the rules of the game in a society, or more formally, designed to shape human interaction. North explains how institutions and the institutional setting affect economic and social development. However, this theory has yet to explain the multitudes of entrepreneurship ventures and venture development, particularly from gender-based and challenging (such as war-torn, poverty-stricken regions). Likewise, (Ozkazanc-Pan & Muntean, 2021) argue that women's entrepreneurship requires a holistic understanding of the context-specific factors that influence women entrepreneur behaviour in developing countries.

In addition, the literature on women entrepreneurship in Africa depicts the complex environment in which women entrepreneurs operate and also shows that the embeddedness of women entrepreneurs in this combined political, institutional, social, and cultural context generates challenges (Ojong et al., 2021). However, not many of those current studies explain the integration of various formal and informal factors as well as processes of the institutional environment through qualitative analysis. Moreover, studies are rare in contexts such as Sudan, although the rise of the microfinance sector has bloomed since the 2000s (Gurgoz, 2014).

The Global Entrepreneurial Monitor (GEM) developed the entrepreneurial framework conditions to assess the underlying institutional barriers that challenge women's entrepreneurship development at the national level (Orobia et al., 2020). Nonetheless, few further studies and practical initiatives assist specific contexts such as Sudan in creating effective, efficient policies to boost women's entrepreneurial development and sustainability. This eclipse merits in-depth studies that robustly identify an institutional analysis that helps to classify the contextual embeddedness of women's entrepreneurship development and inductively traces the components of the entrepreneurial ecosystem. This theoretical effort which shall benefit practitioners, requires an inductive approach because different contexts may define the roles of different stakeholders in growing women's entrepreneurship may differ across contexts.

Women entrepreneurship in the development economics of nations has gained notable recognition as a potential for economic development and poverty alleviation (Minniti & Arenius, 2003; Rashid & Ratten, 2020; Sajjad et al., 2020b; Studies & 2019, 2019). Supporting women entrepreneurs has become top governments agenda in developing countries, as they are seen as an engine for economic development (Brush & Cooper, 2012; Cooke & Xiao, 2021; Ennis, 2019; Franzke et al., n.d.; Hughes et al., 2012; Mas et al., n.d.; Minniti & Naudé, 2010b; Roberts & Mir Zulfiqar, 2019; Rosca et al., 2020). Global indication has shown that access to microfinance can unleash the tremendous entrepreneurial potential in developing countries (Chao et al., n.d.; Danish et al., 2012; Gunewardena et al., n.d.; Ibeh et al., n.d.; Ismail et al., n.d.; Junne, 2018; Koroma, 2019; Leong et al., n.d.; Omotayo et al., n.d.). However, the overall analysis of the state of women's entrepreneurship is that women face extra hurdles doing business because they face discrimination and social restriction based on gender. Historical, contextual, institutional, and cultural contexts need to be explored collectively to identify how to overcome the barriers to women's entrepreneurship and simultaneously provide practical solutions.

The phenomenon of the gender gap in entrepreneurship is universal (Hausmann et al., 2009; Maxfield, 2005; Maxfield, 2007; Obschonka & Schmitt-Rodermund, 2013), and there is no one answer to explain the trend worldwide; the answer depends on the contextual factors surrounding the phenomenon in each context (Allen & Langowitz, 2011; Guzman et al., n.d.; Paper & 2013, n.d.; P. Stephan et al., 2006; P. E. Stephan & El-Ganainy, 2007). The disparity of the phenomenon across the world is favourable or hostile to the institutional environment in the country.

Although women's entrepreneurship is increasingly regarded as a crucial engine of economic growth and development, there is a lack of awareness of the actual problems and dilemmas that successful women entrepreneurs encounter and overcome, particularly in the African context, such as Sudan. Solutions for women's entrepreneurship are still weak and frequently fail to provide practical solutions



Furthermore, most governments in developing countries have chosen microfinance as a tool to foster women's entrepreneurship for poverty reduction and have channelled their attention and resources to encourage women entrepreneurs. Nonetheless, the number of women entrepreneurs is fewer than that of men. This approach draws from the viewpoint that culture influences women entrepreneurs and is rooted in the systems that shape the institutions in the specific setting (Dacin *et al.*, 2002; Scott, 2013b). In other words, social norms specify the gender role, how individuals should behave and what is accepted as social behaviour. These social and normative expectations and attitudes are deeply rooted in society and have become social rules (Baughn *et al.*, 2006b). The absence of formal structures or too many bureaucratic details can discourage entrepreneurship, and institutional differences may also explain variations in national levels of entrepreneurship (Tsfaye *et al.*, 2021); Busenitz *et al.*, 2000).

Furthermore, institutions are gendered and institutional systems encouraging male entrepreneurs can discourage women's entrepreneurship. The impact of formal and informal institutions on women's entrepreneurship in less developed economies has received little attention; It depicts the gaps and challenges in inductively generating improved policies, structures, and cultural reforms that support the growth of women's entrepreneurship (Tsfaye *et al.*, 2021).

In the case of Sudan, women entrepreneurs still own and manage fewer businesses than men (Musa, 2012; Welsh *et al.*, 2013). The business seems to be small in size and less profitable. Based on the last household survey in Sudan, there is an increased number of households headed by a female because of the increasing migration of males to neighbouring rich countries or from rural to urban cities seeking a job to support their families (Central Bureau of Statistics (CBS), 2010). Also, there is an increase in rural-urban migration because of drought, civil conflicts, and other socioeconomic factors (Said and Enslin, 2020).

Furthermore, the instability of the financial system and the increase in inflation pressure families not to lean on one family provider, and they need to find additional recourses for the fund. In Sudan, socioeconomic factors stand as stumbling

blocks against their aspiration to start or grow a business. There is no shortage in finance. Microfinance has come as an opportunity to involve in entrepreneurial activities; the Government has assigned 12% of the budget of each bank to support Microfinance entrepreneurial ventures. However, till now, only 8% have been used (Eissa, 2013b). Hence, the case of Sudan is different from other contexts. While financial support is available, the institution and culture need further development (Said and Enslin, 2020). This current study is crucial because studies on Sudanese women entrepreneurs are limited. An exclusive study on women entrepreneurs was conducted over two decades ago (Musa, 2012; Welsh et al., 2013). Furthermore, an evidence-based study is needed to guide policy development and implementation.

In the context of Sudan, despite government support and resources made available for women entrepreneurs, they are still behind their male counterparts. There is no shortage in finance (Eissa, 2013a). Many factors affect women to develop entrepreneurial skills. (Amorós and Bosma, 2014) Describes the framework conditions necessary for entrepreneurship to flourish: financial support, general government support, specific regulations, market openness, R&D transfer, entrepreneurship education and cultural norms and values. The effort to develop women's entrepreneurship must be combined with the right environmental munificence to help them flourish and reach their full potential (Aidis et al., 2007). Overall, employing the economic institutional framework contributes to the study of women entrepreneurship by identifying and addressing more critical variables inside the entrepreneurial ecosystem that have previously been researched independently

### **1.3 Research Questions**

1. How do formal institutions affect women's entrepreneurship development in Sudan?
2. How do informal institutions affect women's entrepreneurship development in the context of Sudan?
3. How to create an entrepreneurial ecosystem that can sustain women's entrepreneurship growth in Sudan?

## **1.4 Research Objectives**

Based on the research questions above, the study aims to accomplish the following objectives:

1. To examine the formal institutions that affect women's entrepreneurship development in Sudan.
2. To analyze the informal institutions that affect women's entrepreneurship development in the context of Sudan.
3. To develop an entrepreneurial ecosystem model to sustain women's entrepreneurship development in Sudan.

## **1.5 Scope of the Study**

This study focus on women's entrepreneurship and how to stimulate women's entrepreneurship in Sudan. It aims to explore the phenomenon of women's entrepreneurship from periods of start-up and growth. The study focuses on the institutional context and how it shapes the business environment for women entrepreneurs. Besides the phenomenon's history, the analysis focuses on identifying the main challenges women entrepreneurs face while identifying key players who can contribute to solving these problems.

In this study, the Economic Institutional theory and General Entrepreneurship Monitor's (GEM) institutional framework are employed to analyze the institutional environment surrounding women entrepreneurs. The study uses a contextual approach to economic development, emphasising women's entrepreneurship behaviour and the environmental factors influencing women's entrepreneurship process. Using such an approach helps to understand the linkages between context, institutional environments and women's entrepreneurship process while reflecting how the formal and informal institutional factors shape women's entrepreneurship behaviour and business performance (Aidis, *et al.*, 2007). Furthermore, such dynamism helps identify strategies and processes to support women's entrepreneurship-inclusive growth (Welter, 2011b).

## **1.6 Significance of the Study**

The study is significant since it extends the research in microfinance to develop target-specific products and financial services tailored to their client's needs to promote entrepreneurship (Datar et al., 2008). Microfinance institutions (MFI) have always struggled to balance financial outreach, reaching all potential clients, and sustainability, covering the operation cost and having a surplus to reinvest without depending on donors. Identifying innovative financial services and processes may help MFIs to lower the cost of their operation and gradually become self-sustain (Kayembe et al., 2021). In addition, these innovative processes may cut the cost of financial services and encourage more clients to join, and at the same time, make MFIs work efficiently and gradually become self-reliant, as was the case with the Grameen Bank (Christabell et al., 2022).

Regarding practical significance, the world becomes a knowledge economy or know-how, which means recognising the crucial role of information, technology and learning in economic development (Liyanage & Netswera, 2022) (Davenport, 2013). This implies that knowledge is now recognized as the basic driver of productivity and economic growth. In line with this, the government need to know about women's entrepreneurship behaviour in order to develop strategic policies to promote inclusive women entrepreneurship growth. These facts stress the importance of academic institutes and entrepreneurial education as the focal point in such transformation. Academic institutions may help to create knowledge that benefit government from policy side and help to identify the best practices, innovative business processes, tailored product and service at the same time provide the technical assistance to the targeted groups (Halkos et al., 2020).

The study contributes to identify new factors hindering women entrepreneurs in the context of Sudan and provide different approaches for solving those problems. The study intends to build a model for women entrepreneurs to provide sustainable financial inclusion as enabler to sustainable women entrepreneurship growth. This current thesis argues that, cultural aspect and lack of entrepreneurial supportive policies are the main factor constrain women to become entrepreneurs or to grow

their business. Therefore, effective entrepreneurship policies must be formulated in align with the cultural aspects of the populations they intend to serve(Amine & Staub, 2009; Freire-Gibb & Gregson, 2019; Halkos et al., 2020) .

The outcomes of this study help policy makers to recognize opportunities for collaboration among different players to provide innovative financial services to women entrepreneurs at the national level, according to their needs. The proposed model set a foundation for coherent policy framework to support women entrepreneurship which could be replicated in other countries. The proposed model is distinctive in making explicit structure of collaboration between and within institutions has a potential to post women entrepreneurs at multiple levels.

Lastly, this study is significant from **contextual point** of view. This study is conducted in Sudan as a developing economy to address gaps in the literature and to uncover real stories and cases of women entrepreneurs in the context of developing countries. Women are the most vulnerable to poverty in Sudan. Due to migration and drought and the loss of traditional livelihood they have been used to, since they were working at the agriculture sector, poverty has increasingly deepened the society. It is believed that, the ongoing war in Darfur, caused by conflict over dearth resources also stress the issue of national poverty. These ongoing issues force the need to develop alternative livelihood strategies and encourage research to find alternative resources for energy instead of using non-renewable sources(Suman, 2021). More research in the context of Africa, particularly Sudan, is required because the literature on women entrepreneurship in Africa depicts the complex environment in which women entrepreneurs operate, as well as the fact that women entrepreneurship in this combined political, institutional, social, and cultural context generates challenges(Ojong et al., 2021).

The theories and models developed in the field of Women's entrepreneurship and the Quintuple Helix Model were created in a Western context. It may not work well in developing countries where women's entrepreneurship is motivated by necessity rather than opportunity (Vossenberg, 2016; Xie et al., 2021; S. Y. Yousafzai et al., 2015; Yousafzi et al., 2018). As a result, new understanding and

more relevant theories must be developed to explain the phenomenon of women's entrepreneurship in various contexts and at various levels of analysis,

## 1.7 Research Gap

This study contributes to the knowledge by filling the gaps in the literature. **Firstly**, there is a dearth of research on women's entrepreneurship. In recent years, the study of women's entrepreneurship has experienced tremendous growth, gaining a broad consensus among academics and contributing, above all, to understanding all those factors that explain the difficulty of women in undertaking an entrepreneurial career (Cardella et al., 2020a). The research on women's entrepreneurship comprises less than 30% only of the total research in the field of entrepreneurship (Meyer, 2018; Salomonsson, 2022); **Secondly**, despite the growing body of studies examining the influence of institutions on different types of entrepreneurial initiatives, e.g., (Acs *et al.*, 2018b; Ali *et al.*, 2020; Fuentelsaz *et al.*, 2019; Godlewska and Pilewicz, 2018), there is still less inclusive in research cover women the institutional environment and their influences on the entrepreneurial process in developing countries, such as Sudan. **Finally**, there are still significant gaps concerning the possible relationships between formal and informal institutions with entrepreneurship (Fuentelsaz et al., 2019; Ojong et al., 2021).

## 1.8 Key Terms

**Woman entrepreneur:** A woman entrepreneur is a woman who manages and owns an enterprise or business (Arasti, Tarzamni, and Bahmani, 2021). In the context of this study, women entrepreneurship refers to activities involving a woman or group of women who initiate, organize and run a business enterprise. The term women rather than female is used throughout this thesis.

**Institutions:** Formal institutions are political and economy-related rules which create or restrict entrepreneurial opportunities. Informal institutions include the norms and attitudes of a society that might restrict the nature and extent of

entrepreneurial activities (Cullen 2020). In this study, institutions refer to both formal and informal institutional environment that surround women entrepreneurs in Sudan.

**Financial technology (Fintech):** Technology used to provide financial markets with a financial product or financial service characterized by sophisticated technology relative to existing technology in that market (Knewton and Rosenbaum, 2020). In this research, Fintech refers to new tech that seeks to improve and automate the delivery and use of financial services.

**Microfinance Institutions (MFIs):** Microfinance institutions provide a collection of financial services that extend credit to poor people who lack access to formal financial services to start their self-employed businesses and increase their standard of living (Al-Awlaqi & Aamer, 2019). In this study, MFIs refer to organizations that primarily provide financial services to poor and marginalized clients, besides financial services for entrepreneurs, such as credit unions, financial non-governmental organizations and even commercial banks.

**Entrepreneurial Ecosystem:** Is a system composed of a range of stakeholders, public and private, individual, and collective, as well as the complete set of policy measures defined and adopted to enhance their action, articulation, and co-development, in order to promote entrepreneurship, value creation, and economic development. Approaches to defining entrepreneurial ecosystems usually consider some key dimensions: high human capital qualification, open markets, favourable culture, consistent financial system, governance and policy measures, and institutional and business (Enríquez-Díaz et al., 2021).

## **1.9 Structure of the Thesis**

Chapter One is a concise description of the study, presents an overview of the background and problem statement, outlines the purpose of the study, acknowledges the research question and the study's significance, and defines the terms introduced during this research study.

Chapter Two presents the main theories underpinning this study. Then, the chapter discusses the impact of developing women entrepreneurship in developing countries by applying a contextual approach to economic development. The discussion sheds light on the driving forces for women's entrepreneurship, besides drawing findings on recent empirical studies, capturing gaps in women's entrepreneurship research. The chapter also discusses the conceptual framework of the study. The last section discusses the context of the study.

Chapter Three discusses the research design of the study. The discussion covers research philosophy, paradigm, epistemology, ontology, and data collection methods. This chapter justifies why the inductive-constructivism paradigm and qualitative study research methods are suitable for gathering data for this study. It further explains the data collection process and the method of analysis. The chapter also discusses the triangulation technique between data collection to ensure the quality of the research.

Chapter Four presents the findings of the study using thematic analysis: the study presents the emergent themes and subthemes, and categories derived from the data besides the emergent women entrepreneurial ecosystem model based on the research findings.

Chapter Five discusses the research findings that are reported in chapter Four. Theoretical and practical contributions of the study are also presented in this chapter. The chapter ends with a summary and conclusion.

## **1.10 Summary**

This chapter discussed research outline and the main components that need to be addressed in any research project. After an overview of the research background, women entrepreneurship in Sudan setting was explained. Then, research questions and objectives were developed based on the identified research problem. Lastly, the



scope of the study, definition of the key terms and structure of the thesis were explained.

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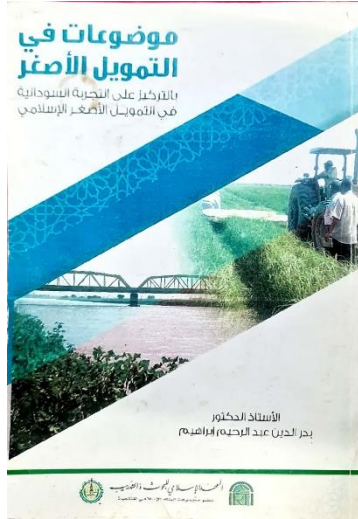
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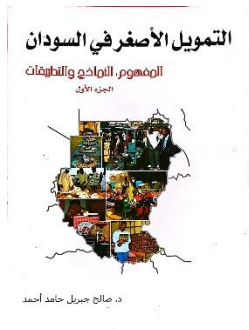
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## APPENDICES

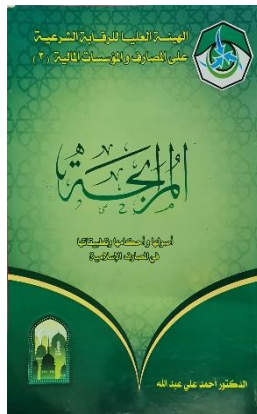
### Appendix A Related Document

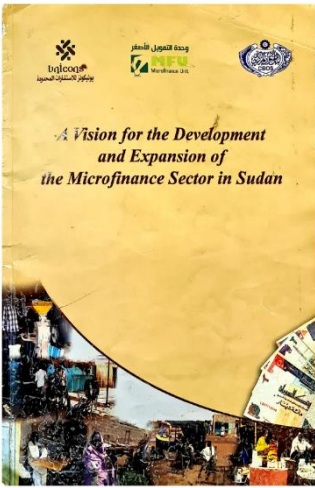


In English:



Microfinance in Sudan





## Appendix B Consent Form

**Interview Consent Form**

**Consent to Participate in Research**

**Title of Study (Female Entrepreneurship Development via the Quintuple Helix in Sudan)**

**Purpose of the study.**

The study aim to explore the microfinance institutional environment for female entrepreneurs in the context of Sudan and to develop enabling environment for inclusive growth.

**Procedures**

The interview will involve questions about female entrepreneurs involve in microfinance program, the procedures, the nature of the program, services provided (financial, training and entrepreneurial education) and institutional support. The interview should last about an hour. With your permission, I will audiotape and take notes during the interview. I expect to conduct only one interview; however, follow-ups may be needed for added clarification. If so, I will contact you by mail/phone to request this.

**Potential Benefits**

There is no direct benefit to you from taking part in this. It is hoped that the research will **identify the main constraints** faced by **female entrepreneurs** involve in microfinance programs during business development process and to provide practical recommendations to guide the design and implementation of microfinance programs targeted female.

**Confidentiality/Right**

Participation in research is completely voluntary and sincerely appreciated. You are free to decline to answer any questions you don't wish to, or to stop the interview at any time. Your information will be confidential. If results of this study are published or presented, individual names and other personally identifiable information will not be used, unless you give explicit permission for this below.


**CONSENT**

I have read the above information. Bi have been given a copy of this form. By signing this form I consent to participate in the research it describes.

\_\_\_\_\_

Participant's Signature                      Date

## Appendix C Letter of Verification

	<b>UTM</b> UNIVERSITI TEKNOLOGI MALAYSIA	International Business School (UTM IBS) UTM Kuala Lumpur	International Business School (UTM IBS) Level 10, Menara Razak Universiti Teknologi Malaysia Jalan Semarak 54100 Kuala Lumpur, Malaysia
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Tel: +(6)03-21805023/5021/5022/5080 Fax: +(6)03-21805608 <http://www.ibs.utm.my>

OUR REF: UTM.K.63.02/13.11/1 Jld 11 (191) August 25, 2015

TO WHOM IT MAY CONCERN

Dear Sir/Madam,

**REQUEST TO CONDUCT AN ACADEMIC RESEARCH**

Name	: ZEINAB BABO DIEDAN GODA
Passport No	: C0702293
Matric No	: PR113020
Admission Status	: Full time
Registration Date	: 18 February 2012
Medium of Instruction	: English
Programme	: Doctor of Philosophy (PhD)

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With regard to the above, this is to certify that Ms. Zeinab Babo Diedan Goda (PR113020) is pursuing Doctor of Philosophy (PhD) at International Business School (UTM IBS), Universiti Teknologi Malaysia, Kuala Lumpur.

The student is currently conducting a research project under the supervision of Assoc. Prof. Dr. Rosmini bt Omar on a title of *"The Quintuple Helix Model of Female Entrepreneurship in Sudan"*. In order to fulfill her research requirement, it would be greatly appreciated if you could assist her on data collecting. For your information this data collection is for academic research purpose only and no attempt will be made to identify any individuals or organizations in any publication or media.

Kindly, contact undersigned for further information pertaining to the above student.

Thank you for your cooperation,

**"BERKHIDMAT UNTUK NEGARA"**

Yours faithfully,



**SITI RAHMAH BINTI OTHMAN**  
Assistant Registrar  
International Business School (UTM IBS)  
☎ : 03-21805031  
✉ : [sitirahmah@ibs.utm.my](mailto:sitirahmah@ibs.utm.my)

 MyIPS INTELLIGENT PROGRESSIVE AND INTEGRATED 2008 - 2012	 MIRISIA AWARD 2007 Honoring Quality, Innovation and Health Service Performance	 Quality Standard REGISTERED 2007 Kuala Lumpur
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## LIST OF PUBLICATIONS

1. Zeinab B. D.Goda and Rosmini Omar. (2013). *Liberating Women from Poverty via Micro Financing: A Review of Sudan and Selected Countries. Interdisciplinary Journal of Contemporary Research In Business. 5 (5).*
2. Rosmini Omar and Zeinab Goda. (2015). *Beyond Romancing Micro Finance: How Could Female Entrepreneurs Leap?. Middle-East Journal of Scientific Research. 23 (12).*