

Navigating Entrepreneurial Stress: How Egyptian Female Entrepreneurs Build and Sustain Resilience

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Abstract: Women's entrepreneurship in Egypt unfolds amid patriarchal norms, macroeconomic instability, and resource scarcity that generate stress and shape both entry into entrepreneurship and the resilience women develop in response. Drawing on in-depth semi-structured interviews with thirteen Egyptian women entrepreneurs across diverse sectors, marital statuses, and socioeconomic positions, this study develops a process model of how stress is converted, through structural coping, into self-actualisation outcomes. Hybrid deductive–inductive thematic analysis integrates the ART of Resilience Framework (Acknowledgment, Reframing, Tailoring) with Self-Competition Theory, which specifies the internally benchmarked logic against which outcomes are evaluated. The analysis identifies five interacting stressors — societal, economic, emotional, identity-rupture, and resource — and shows that resilience operates through building durable coping infrastructure rather than episodic strategy selection. The outcomes participants value most are notably non-financial and relationally embedded: identity, freedom, impact on other women, and confidence. This stress–resilience–outcomes relationship is reciprocal and moderated by marital and child-rearing status and socioeconomic class. The study offers a culturally specific, process-based account of female entrepreneurial resilience and refines both frameworks for MENA contexts.

Keywords: Women Entrepreneurship, Stress, Resilience, Self-actualization, Egypt

1. Introduction

Women's entrepreneurship in Egypt unfolds within a distinctive set of structural conditions. Female labour-force participation in Egypt remains among the lowest in the world - around 18% compared with a global average of approximately 50% - despite substantial gains in women's educational attainment (World Bank, 2025). Women's early-stage entrepreneurial activity (TEA) sits well below regional and global averages: Egypt's female TEA rate is approximately 2.6% — roughly a third of the male rate (7.6%) and a quarter of the global women's average of 10.4% (Global Entrepreneurship Monitor, 2025). Those who do build ventures operate in an economy marked by currency devaluation, inflation, and opaque licensing, while simultaneously navigating patriarchal norms that position them as primary caregivers and, in some cases, require the approval of a husband or male family member as a precondition for commercial activity. The resulting stress compounds across societal, economic, emotional, and resource dimensions, and falls especially heavily on women whose class position limits their access to coping resources. For a significant subset, stress does not merely accompany the entrepreneurial journey, it generates it. A divorce, a health issue, or a midlife crisis forces a reconstruction of identity, and the venture becomes the vehicle through which that reconstruction takes place. Stress, for many of these women, is not only what they absorb and try to cope with but what makes them entrepreneurs in the first place.

This study examines how Egyptian women entrepreneurs experience stress, how they cope with it, what resilience mechanisms they develop, and what outcomes they value. The female-entrepreneurship literature has documented structural barriers and work–family conflict in patriarchal societies; the resilience literature has articulated mechanisms through which these difficulties are processed and overcome. What remains underdeveloped is a process model linking the female entrepreneurship literature with the resilience body of knowledge; particularly in the MENA region where the socioeconomic class shapes the resources available for resilience. The paper develops a model on the basis of in-depth interviews with thirteen Egyptian women entrepreneurs, integrating the ART of Resilience Framework with Self-Competition Theory to trace how stress gets converted into self-actualisation outcomes.

2. Literature Review

2.1 Stress, Coping, and Resilience in Entrepreneurship

Entrepreneurship is characterised as a high-stress activity due to persistent uncertainty, role overload, financial precarity, and personal exposure (Rauch et al., 2018; Stephan, 2018). Ahmed et al. (2022) identified work

characteristics, family–work conflict, business difficulties, and personal life events as the principal antecedents of entrepreneurial stress and concluded that experiencing stress is a precondition for building resilience.

Resilience is conceptualised in two main ways: as a stable trait (Bullough et al., 2014) and, more recently, as a dynamic process in which capabilities are developed as stocks of resources for adaptation over time (Pangallo et al., 2015; Ahmed et al., 2022). The dynamic view draws on Lazarus and Folkman's (1984) distinction between problem-focused and emotion-focused coping and aligns with conservation of resources (COR) theory (Hobfoll, 2001), which frames stressor–coping interaction as reciprocal cycles of resource loss and gain (De Clercq et al., 2022). Stress and resilience are thus reciprocally related: stress drives resilience-building, and resilience enables the absorption of subsequent stressors. Ahmed et al. (2022), Omorede (2020), and Byrne (2021) all note that the mechanisms by which stress is converted into resilience in culturally specific contexts remain underexplored, particularly in resource-constrained settings.

2.2 Female Entrepreneurship, Work–family Conflict, and Gendered Role Expectations

Women entrepreneurs face structurally different conditions from male counterparts (Brush, 1992; Jennings and Brush, 2013). Work–family conflict (WFC), defined by Greenhaus and Beutell (1985) as inter-role conflict between work and family demands, is particularly significant for women, where cultural caregiving expectations intersect with business demands to produce a compound burden (Jennings and McDougald, 2007; Welsh and Kaciak, 2019). De Clercq et al. (2022) showed that work-related emotional exhaustion mediates the link between WFC and reduced firm performance, intensified in culturally traditional environments. Cheraghi et al. (2023) reported a similar dynamic during COVID-19.

Beyond WFC, women entrepreneurs report lower access to finance, mentorship, and networks (Brush et al., 2018; Tlaiss and McAdam, 2022); greater scrutiny in mixed-gender settings and assumptions of lesser competence (Marlow and Patton, 2005); higher rates of imposter fears that constrain growth ambitions (Ladge et al., 2019; Chadwick and Dawson, 2024); and gatekeeping by husbands and male family members (Welsh et al., 2017; De Clercq et al., 2022). Family enrichment, defined as the positive transfer of resources between family and business, can compensate for these effects (Welsh and Kaciak, 2019).

2.3 Women Entrepreneurs in MENA and Egypt

Despite gains in education, female labour-force participation in MENA remains the lowest in the world at around 21% (International Labour Organization, 2017; Fathi, 2017). The dominant explanation is not religion but a configuration of patriarchal norms, restrictive legal frameworks, and limited supporting infrastructure (Assaad et al., 2018; Constant, 2022). Recurring patterns in the literature on Arab women entrepreneurs include necessity-driven entry, spouse and family approval as a condition for activity, faith- and community-based coping, and disproportionate exposure to macroeconomic shocks (Borham et al., 2023; Tlaiss and McAdam, 2022).

2.4 Theoretical Framework

The ART of Resilience Framework (Farchi and Peled-Avram, 2025) integrates cognitive, emotional, social, and physiological mechanisms of resilience into three components: Acknowledgment of available coping resources, Reframing of stressors as challenges (drawing on cognitive-reappraisal theory; Gross, 2015), and Tailoring of responses to situational demands. Self-Competition Theory (Khalil, 1997) explains why high-performing entrepreneurs continue to take risks after financial security: entrepreneurial drive is internally benchmarked against one's prior performance, consistent with self-actualisation (Maslow, 1954) and self-determination theory's emphasis on autonomy, competence, and intrinsic motivation (Deci and Ryan, 2000). The two frameworks are complementary: ART specifies coping mechanisms; Self-Competition Theory specifies the motivational logic against which outcomes are evaluated.

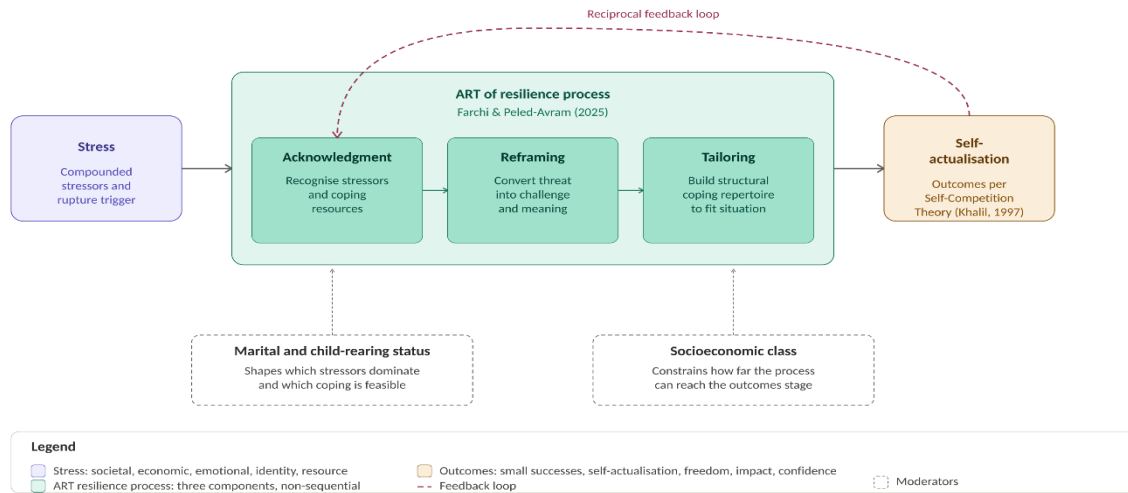


Figure 1

2.5 Research Gap

Four gaps remain. First, no process model articulates how stress is converted into resilience and entrepreneurial outcomes for women in patriarchal settings. Second, WFC and family support have been treated as separate variables rather than complementary constructs interacting through reciprocal feedback. Third, empirical work on Egyptian women entrepreneurs focuses on barriers rather than psychological processes. Fourth, ART and Self-Competition Theory have not been previously integrated. The present study addresses these gaps through a process model grounded in interviews with thirteen Egyptian women entrepreneurs.

3. Methodology

This study adopts a qualitative interpretive design to examine how Egyptian women entrepreneurs experience stress and develop resilience that results in positive outcomes. A qualitative approach is appropriate because the study seeks to understand a process within a culturally specific context, and the theoretical lenses adopted require attention to participants' meanings and lived experiences (Patton, 2015; Braun and Clarke, 2006). This is consistent with comparable studies of women entrepreneurs in similar cultural contexts (Borham et al., 2023; Tlaiss and McAdam, 2022).

Participants were recruited through purposive sampling (Patton, 2015), with inclusion criteria requiring participants to be Egyptian women who were founders or co-founders of an active venture. Maximum-variation sampling guided recruitment across age, sector, business stage, marital status, and family situation. Thirteen complete interviews informed the analysis, with participants ranging from 23 to 60 years old and operating in sectors including technology, wellness, design, marketing, beauty services, handicrafts, content production, and NGO work. Marital and family status varied across single, married, divorced, single-mother, and blended-family configurations. The sample size is consistent with established saturation findings (Guest et al., 2006; Hennink et al., 2017) and with comparable published studies (Borham et al., 2023; Tlaiss and McAdam, 2022). Saturation was monitored throughout, with final interviews adding no new themes.

Data were collected through semi-structured in-depth interviews of 45 to 70 minutes, conducted in a mix of Arabic and English. Interviews were audio-recorded with informed consent and transcribed and compared with the transcription of Read AI. Anonymity was preserved; participants are referred to by numerical identifiers, with identifying information redacted.

Transcripts were analysed using hybrid deductive–inductive thematic analysis (Fereday and Muir-Cochrane, 2006), which combines a priori theoretical coding (Crabtree and Miller, 1999) with data-driven inductive coding (Boyatzis, 1998). The approach is appropriate because the research questions are anchored in two theoretical frameworks while the cultural specificity of the data required openness to emergent themes. Coding followed Braun and Clarke's (2006) six-phase procedure: familiarisation, initial coding, theme generation, theme review, theme definition, and reporting. NVivo was used throughout to manage codes, organise extracts, and maintain an audit trail (Bazeley and Jackson, 2013; Jackson and Bazeley, 2019). Emergent themes — including identity-

rupture as an antecedent of entrepreneurial entry, the moderating role of marital and class status, and authenticity as a bridge between resilience and self-actualisation — surfaced through the inductive layer.

Trustworthiness was ensured through Lincoln and Guba's (1985) four criteria (Nowell et al., 2017): credibility through prolonged engagement, verbatim extracts, and peer debriefing; transferability through thick description; dependability through an NVivo audit trail; and confirmability through reflexive memos and separation of inductive and deductive coding layers. All participants provided written informed consent.

4. Findings and Discussion

4.1 Stress: the Compounded Stressor Configuration

The stress experienced by Egyptian women entrepreneurs is a configuration of five interacting types — societal, economic, emotional, identity-rupture, and resource — that operate simultaneously. This extends Ahmed et al.'s (2022) account of entrepreneurial stress by specifying the configuration that obtains for women entrepreneurs in a patriarchal economic context.

Societal and gendered role expectations were the most pervasive stressor (11 of 13 participants), manifesting in three sub-forms. First, participants reported being assumed less competent in mixed-gender professional rooms. One woman described “the audacity” of male peers who “automatically assume of course that they know better”; another one reported clients questioning her work “not out of inquiry ... out of mocking”. The credibility deficit Marlow and Patton (2005) and Brush et al. (2018) documented operates here not only with clients and suppliers but also with subordinates: this same entrepreneur notes that male carpenters working under her direction become uncomfortable taking instructions from a younger woman, requiring indirect leadership strategies her male peers do not deploy. The cognitive load of this credibility-management work itself is a stressor the literature has rarely operationalised. Imposter fears (Ladge et al., 2019) emerge here because of repeated credibility-deficit experiences rather than an inherent trait. Second, the compound burden of multiple gendered roles. P13 contrasted male and female role configurations: “Men usually have maybe two roles ... We have several: the wife, the mom, the working woman, the sister, the daughter, the nurse, the cook, the healer.” One of the participants reported three medically confirmed stress-related conditions within four months — gallbladder attack, swollen colon, inflamed womb — in a period with no acute work problems. This supports De Clercq et al.'s (2022) finding that emotional exhaustion mediates the link between WFC and firm performance and shows the “never-ending spiral” operating through physical as well as cognitive processes. Interventions targeting only the work side of the conflict are therefore likely to be inadequate. Third, the structural barrier of husbands and male family members as gatekeepers. The NGO team supporting a handicrafts initiative reported husbands swearing oaths of divorce to prevent attendance, and described how women “want to work, earn money, and help their children, but their husbands are often a barrier”. Among upper-middle-class participants, the same dynamic operates more subtly through the necessity of partnering with a husband who can attend male-dominated meetings: “There has to be a man in a certain position ... there are people who don't move unless there is a male present.” Both versions are present in the data; they differ in visibility and in the resources available to absorb them, grounding the moderator analysis below. These accounts confirm Welsh et al.'s (2017), and Constant's (2022) findings on patriarchal gatekeeping in MENA contexts.

Economic instability appears across most transcripts: currency devaluation (“we feel like drowning”), inflation, opaque licensing, and exclusion from bazaars priced beyond individual reach, which align with Borham et al. (2023) identifying shortage of access to finance as a serious obstacle for women entrepreneurs. Two observations follow: the macroeconomic stressor is entangled with the gendered-role stressor (formalisation is burdensome, but informal status constrains market access in gendered ways), and it acts as a multiplier on all other stressors, consistent with Hobfoll's (2001) Conservation of Resources (COR) logic.

Emotional exhaustion is named explicitly by several participants in terms including imposter syndrome, collapse at peak workload, and nervous-system burnout. This gives empirical form to Stephan's (2018) review of entrepreneurs' mental health and confirms Ladge et al.'s (2019) account of imposter fears.

Identity-rupture as an acute stressor is the most important emergent finding and was not anticipated by the researchers. Five participants identify a discrete personal disagreement in a life event with a family member, a divorce, a 2013 health event, a midlife reckoning at 39, as the moment that led them onto their entrepreneurial path. One described turning 39 with the recognition that her life had been only “between job and home ... I didn't know anything else at all. This pattern departs from the opportunity-driven model of entrepreneurial

entry in which the founder rationally identifies a market gap and assembles resources. Drawing on Korhonen et al. (2020) and Ibarra and Deshpande's (2007) model of identity transitions, the data suggest a pattern in which an identity crisis is being resolved through the venture, which functions as a vehicle for processing and integrating an unresolved life event. Literature has acknowledged life events as contextual factors but rarely positioned them as primary antecedents. Jennings and McDougald (2007) touched on this when identifying coping with family issues as triggers for new venture creation but did not articulate it as a pattern. The contribution here is to fold the rupture trigger explicitly into the Stress stage: for the women in this sample, stress is not merely an antecedent of resilience but of entrepreneurship itself.

Resource gaps — financial, knowledge, and network — recur across the sample and interact reciprocally with all other stressor types, intensifying imposter fears, WFC, and the credibility deficit (Brush et al., 2018; Marlow and Patton, 2005). In Egypt the formal ecosystem is itself fragile (bazaar pricing, informal–formal regulatory tension, limited venture capital), compounding the basic asymmetry.

4.2 The ART of Resilience Process

The resilience mechanisms map onto the three components of the ART Framework (Farchi and Peled-Avram, 2025) with refinements.

Acknowledgment is not a single moment, it is rather a process established through therapy, peer-founder conversations, mentor relationships, and culturally specific spiritual activities. Therapy is named explicitly by upper-middle-class participants: “Therapy a hundred percent; when you feel that things are too hard to handle, talk to someone; talking to someone really helps you deflate that balloon.” One participant described her Acknowledgment journey as confronting demons “created by you and your own family”, with explicit recognition of cultural barriers that made the process slow. This supports Farchi and Peled-Avram's (2025) emphasis on Acknowledgment as acceptance-based coping that reduces distress by preventing emotional suppression. Lower-income women, lacking access to therapy, rely on spiritual framings: “It's God's way of patting you on the shoulder.” This spiritual framing is a culturally specific extension that the original framework, grounded in a secular cognitive-behavioural register, does not anticipate; it functions as Acknowledgment by allowing the participant to name the stressor and identify a resource available to her.

Reframing is supported through the rollercoaster/waves metaphor, the reframing of adversity as growth and transformation, and the spiritual framing of problems as part of a larger plan with better consequences (Gross, 2015). The cognitive mechanism is universal but the narrative content is culturally inflected — a refinement that the original framework does not specify.

Tailoring in the Egyptian data is the active building of durable coping infrastructure, not flexible episodic selection. Five sub-components are visible: support systems, therapy, identity-and-boundary work, strategic pivoting, and faith and spirituality. Family-as-team configurations recur — one participant's daughter manages her social media; another brought her husband in as co-founder after observing that her existing strategy lacked structure — operating as what Welsh and Kaciak (2019) call family enrichment. The family is not a passive recipient of business spillover but is actively constructed as part of the entrepreneur's coping repertoire. Peer-founder networks (periodic meetings of female founders) align with Brush et al. (2018) and function as structural infrastructure, kept active through deliberate recurring engagements rather than reactive activation. Identity work is illustrated by the participant who terminated a \$5m investor relationship “when I started to feel that we are not on the same level when it comes to values” — showing that Tailoring and outcomes are not strictly separated; the same action can function as both. Strategic pivoting is visible in the participant who reframed her business “around freedom, not money”, supporting the COR argument (Hobfoll, 2001; De Clercq et al., 2022) that resilient entrepreneurs convert resource loss into resource redirection through adaptive reconfiguration of purpose. Faith functions as ongoing infrastructure rather than episodic intervention.

The substantive refinement is that Tailoring operates as continuous infrastructure-building rather than episodic selection from a repertoire, with implications for intervention design: programmes should help women build coping infrastructure (peer-founder groups, family integration, mentor relationships, financial buffers) rather than train them in flexible coping selection alone.

4.3 Self-actualisation Outcomes

The data overwhelmingly support Khalil's (1997) Self-Competition Theory: outcomes are non-financial and benchmarked internally. Five sub-categories emerge.

Identity realisation: participants describe finding capacities they did not know they had. One described entrepreneurship as “something inside of me ... looking back, it has always been the same exact dream or vision”. This reinforces Deci and Ryan's (2000) emphasis on intrinsic motivation, autonomy, and competence.

Small successes: concrete moments (first sales, awards, international clients) accumulate into forward motion fuelling resilience for the next setback, consistent with Ahmed et al.'s (2022) account of dynamic capability-building.

Freedom redefined as the goal: participants explicitly reframe entrepreneurship's purpose away from financial growth — “it used to be a money-making business, but now it's more of a freedom-based business”. This is direct empirical support for Khalil's (1997) proposition that successful founders pursue internal benchmarks.

Impact and contribution to other women: many participants frame their business as serving women even when products are gender-neutral (“My main goal is to employ 90% female workers”). This adds a relational dimension to Self-Competition Theory consistent with Deci and Ryan's (2000) emphasis on relatedness.

Confidence and voice: participants describe a hardened voice — the willingness to terminate contracts, refund clients, and walk away from misaligned investors. This supports Ahmed et al.'s (2022) account of resilience as active mitigation of stress.

4.4 Reciprocal Feedback Loop

The stress–resilience–outcomes relationship is reciprocal, not linear. Outcomes feedback through three mechanisms: strengthening of Acknowledgment capacity (Hobfoll, 2001; De Clercq et al., 2022); enrichment of the Reframing repertoire (cognitive reappraisals accumulate into durable resources rather than discrete acts — refining Gross, 2015); and maturation of the Tailoring repertoire. A fourth element is the generation of new self-competition demands: participants progressively move to more demanding ventures, supporting Ahmed et al.'s (2022) call for theorising the dynamic interaction of stress and resilience over time.

4.5 Moderators: Marital Status and Socioeconomic Class

Marital and child-rearing status changes the form of every stage, not merely the intensity of stress. Unmarried-childless participants describe stress in cognitive-emotional terms; married-with-children participants describe it in role-overload terms. Tailoring strategies differ in kind, not just intensity. Unmarried-childless participants build identity-anchor work to ground themselves against professional pressures. Married-with-children participants build family-as-team architectures to convert competing demands into shared resources. This aligns with De Clercq et al.'s (2022) account of work-family conflict in traditional environments and with the broader literature establishing women's structural distinctiveness in entrepreneurship (Brush, 1992; Jennings and Brush, 2013; Welsh and Kaciak, 2019)."

Socioeconomic class constrains how far the outcomes stage can be reached without external scaffolding. For upper-middle-class participants the full sequence runs. For lower-income participants the framework is stuck at the Stress stage: therapy is unavailable, peer-founder networks are inaccessible, and bazaar pricing excludes them from formal exhibition. Reaching outcomes requires structural enabling the entrepreneur cannot provide alone — NGO support, husband engagement, accessible exhibition spaces, formalisation pathways. The ART Framework needs adjustment for contexts where resource access varies systematically by class (Constant, 2022; Borham et al., 2023).

5. Conclusion

First, stress is a configuration of five interacting types with reciprocal feedback both across and within types, extending Ahmed et al. (2022) for the MENA context. Second, resilience maps onto the ART framework with two refinements: Reframing is heavily inflected by faith and family narratives, and Tailoring operates as continuous coping infrastructure-building. Third, the things participants value most about their entrepreneurial outcomes are not money but identity, freedom, impact on other women, and confidence. This is consistent with the Self-Competition Theory, which argues that entrepreneurs are motivated by an internal drive to outperform themselves rather than by external financial rewards. The Egyptian data add an important refinement: the "self" these women are competing against includes doing better for their families, their employees, and other women, not only for themselves. Fourth, the stress–resilience–outcomes relationship is reciprocal and moderated by

marital status and socioeconomic class; the class moderator is particularly consequential, indicating that the framework's universalist construction needs qualification. A summary of conclusions is in the table (1) below.

Table 1:

Main Conclusion	Theoretical Implication	Practical Implication
Stress is a configuration of five interacting types with reciprocal feedback	Extends Ahmed et al. (2022) to the MENA context	Interventions must address the whole configuration, not the work side alone
Resilience maps onto ART with two refinements (faith/family-inflected Reframing; infrastructure-building Tailoring)	ART Framework (Farchi & Peled-Avram, 2025) extended for culturally specific reappraisal and durable coping infrastructure	Programmes should help women build coping infrastructure (peer-founder networks, family integration, mentors, financial buffers)
Outcomes valued are non-financial: identity, freedom, impact on other women, confidence	Relational extension of Self-Competition Theory (Khalil, 1997) — a self-in-relation	Mental-health support normalised and made accessible as a routine resource
The relationship is reciprocal and moderated by marital status and class	Both frameworks' universalism must be qualified where resource access varies by class	Programme designers must distinguish upper-middle-class from lower-income beneficiaries

5.1 Theoretical Implications

Three theoretical refinements follow. First, the ART Framework (Farchi and Peled-Avram, 2025) requires extension to accommodate faith- and family-based reappraisal as a culturally specific variant of Reframing, and the building of durable coping infrastructure as the dominant mode of Tailoring in resource-constrained contexts. Second, Self-Competition Theory (Khalil, 1997) requires a relational extension: the self against which Egyptian women compete is a self-in-relation, with internal benchmarks incorporating identity, freedom, impact, and confidence. Third, both frameworks' universalism must be qualified for contexts where resource access varies by class; the analysis shows the process can be arrested at the Stress stage for resource-constrained women.

5.2 Practical Implications

Three practical recommendations follow. First, intervention programmes should help women build durable coping infrastructure — peer-founder networks, family integration, mentor relationships, financial buffers — rather than train them in episodic coping selection. Second, programme designers must distinguish upper-middle-class from lower-income beneficiaries. Mentorship circles and mental-health awareness will not reach women facing basic resource scarcity and gatekeeper husbands; for them, NGO-mediated employment, accessible exhibition spaces, formalisation pathways, and male-family engagement strategies are more consequential. Third, mental health support should be normalised and made accessible as a routine resource including through workplace and community-based delivery.

Ethics Declaration

Interviewees signed a declaration that they participated in the interviews willingly with no conflict of interest. Names are anonymous and not mentioned anywhere in the manuscript. There was no need for ethical approvals of any entity.

AI Declaration

The authors used Claude, an AI assistant, in the preparation of this manuscript. Claude was used to: (i) shorten and condense authors' drafted sections of the literature review, methodology, and findings and discussion to check language and meet word length requirements; (ii) draft initial versions of the introduction and recommendations section, based on outcomes of the discussion section; (iii) convert in-text citations and the reference list from APA to Harvard style; and (iv) assist with document formatting in the required template. All empirical material (interview data, coding, thematic analysis, theoretical integration, and analytical conclusions)

was developed by the authors. All AI-generated text was reviewed, edited and is in its current form and content the responsibility of the authors.

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