

THE INTERNATIONAL JOURNAL OF HUMANITIES & SOCIAL STUDIES

Obstacles of Female Entrepreneurship Development in Gaza

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Abstract:

The paper aims to explore the barriers that inhibit the development of female entrepreneurship in Gaza- Palestine. This region suffers from its existence under occupation and the lack of employment opportunities due to the conditions of siege and closure and the absence of planned development work and dependence on foreign aid, This paper contributes to the recognition of the reality of obstacles facing female entrepreneurship and tries to analyze the reality and come up with appropriate solutions and recommendations, The analysis is based on recent theoretical ideas that have been supported by empirical research findings.

-The research findings suggest to focus on obtaining the appropriate funding to ensure that the project is started and continued, enhance networking skills, marketing and understanding of the labor market and its mechanisms, provide appropriate incentives to encourage women entrepreneurs

Keywords: *Entrepreneurship -female entrepreneurship- obstacles of female entrepreneurship*

1. Introduction

Over the past few years, there has been a considerable growth in female self-employment, with women now launching new ventures at a rate higher than men. Several studies have found the number of women entrepreneurs is steadily increasing and, in some cases, official statistics may even be underestimated (Davidson and Burke, 2004). Timmons and Spinelli (2007,79) defined entrepreneurship as a way of thinking, reasoning, and acting which is opportunity obsessed, holistic in approach and leadership balanced. Khanka (2002) referred to women entrepreneurs as those who innovate, imitate or adopt a business activity. Given that entrepreneurship is the set of activities performed by an entrepreneur.

The Palestinian experience in the field of entrepreneurship projects is new and efforts are increasing in the Gaza Strip to support these projects, develop and finance them, the important role that entrepreneurship plays in economic development and the combat against unemployment worldwide, should not be underestimated, especially in countries with growing unemployment rates, as in the case of Palestine (Gaza Strip).

Women constitute up to 50% of the population in the Gaza Strip, but unfortunately, in light of the high unemployment prevailing now especially among young people in general and graduates, it is important to know the obstacles of female entrepreneurship field in Gaza, Taking into consideration that the contribution of females is very weak in the local economy so it is essential to determine the factors that might inhibit the female entrepreneurs in Gaza stipe (Palestine),The women entrepreneurship projects are hampered by many problems and obstacles such as financing and closure of crossings, where there is a state of economic deterioration has reached the rate of unemployment 41.7% in the Gaza Strip)Palestinian Central Bureau of Statistics, 2016).

1.1. Business incubators in Gaza

National Assembly of America(NBIA, 2012) define business incubators as: a Business support process (by providing guidance management, technical assistance and consulting designed to grow young companies, provide access to customers, rent suitable and flexible space, lease agreements, joint business services, basic technology support equipment and services to help finance growth)

There are some distinguished business incubators offering services in Gaza such as:

- Business and Technology Incubator (BTI): The Business and Technology Incubator in Gaza (BTI) was established at the Islamic University in 2006 to help graduates launch their projects
- Gaza Sky Geeks: SkyGeeks accepts entrepreneurs with business ideas who can participate quickly through one of the many events run by Speeding. Accepted teams join the Business Incubation Program, where they are trained by local and international trainers. It also helps to connect its entrepreneurs with investors and businessmen and supports entrepreneurs to participate in entrepreneurship outside Gaza
- Mobaderoon: accept the applications of graduates and young people with entrepreneurial ideas, and then evaluate and filter participants to end with the embrace of 20 to 30 teams.

- PICTI: having two centers in Ramallah and Gaza, Picti accepts applications from all over Palestine. Incubators undergo multiple courses of training and evaluation until some groups are selected for incubation. These groups receive financial and legal support, as well as advanced training through the PCTI network of mentors.
- UCAS: The incubator accepts ideas from potential entrepreneurs and university students, and provides training, initial funding and logistical support for incubated projects. (<https://www.wamda.com/ar/2015/09/>).

1.2. Importance of the Study

This study aims to discuss the obstacles facing females who entered into the entrepreneurship programs in Gazato identify them and try to come up with appropriate recommendations and suggestions especially with the economic recession and the difficult political situation currently prevailing in the Gaza Strip. This study is even more important because of the high unemployment level among the people especially female graduates because of the difficult political and economic conditions in Gaza where women are considered vulnerable and sometimes marginalized.

1.3. Research Objectives

- Identify the role of women's entrepreneurship projects in supporting the local economy in Gaza.
- Identify the most important obstacles for women entrepreneurs in Gaza
- To make recommendations aimed at developing the work of women entrepreneurs in Gaza.

2. Research Methodology

2.1. Data Collection

To achieve the objectives of the study, the researcher used the analytical descriptive method as the most appropriate methodology for this study, a survey was developed and administrated to some (40) practicing Palestinian female entrepreneurs. The questionnaire was divided into sections the first section of the questionnaire contained background information including marital status, age, experience, place of living, level of education, academic specialization. In addition to the background information, the questionnaire comprises (Ten) sections that cover obstacles factors expected to influence women decision to become entrepreneurs. The questionnaire was piloted by asking some women entrepreneurs to complete it. The participants raised few issues about the understandability of an early version of the questionnaire They have been clarified, the questionnaire was developed in the final form, out of the (40) distributed questionnaires, (36) returned completed resulting in(90%percent) response rate.

2.2. Research Questions

According to the Palestinian Central Bureau of Statistics (PCBS), the percentage of female participation in the labor force in the Gaza Strip is 21.8% compared to 68.2% among males. The unemployment rate in the Gaza Strip was 43.6% compared to 18.1% in the West Bank, 22.3% for males and 47.4% for females. The percentage of females who completed 13 years of schooling and above was 53.8% of the total female workforce.

Palestinian women face many obstacles that prevent them from starting new projects, including attitudes and perceptions of the reaction of women in Palestinian society, access to finance, lack of knowledge and skills, and identification of the areas of entrepreneurship available to women. Despite these obstacles, they strive hard to succeed. Improving the business environment, especially in small and medium-sized enterprises.

The study is set up to seek answers to the following research questions:

- What is the reality of women entrepreneurship projects in the Gaza Strip?
- What are the most important obstacles that face women entrepreneurs in the Gaza Strip?

2.3. Research Population

The research population represents all the vocabulary of the phenomenon studied by the researcher and based on the study and its objectives, the target population consists of all the leading entrepreneurs' successful ideas and beneficiaries of UCAS business incubator projects, their number is 36Entrepreneur.

Literature review:

2.3.1. Entrepreneurship

Entrepreneurship is defined as, the process of inventing and developing new ways and means to exploit business opportunities, it also defined as: They use of a wide range of skills to achieve added value that helps in getting a job or increasing profit. Jalbert (2000) explained that entrepreneurship emerges from an individual's creative spirit into long-term business ownership, job creation, and economic security, Timmons and Spinelli (2007) defined entrepreneurship as a way of thinking, reasoning, and acting which is opportunity obsessed, holistic in approach and leadership balanced, Despite the importance of entrepreneurship, there are many difficulties and problems encountered, especially those problems facing female entrepreneurship

Many studies have pointed to this subject and discussed it in-depth and from different angles, Mauricio, 2017 pointed out that factors affecting women's success in entrepreneurship are (conditions and competencies as internal factors and the environment as external factors).

Mulatu & Prasad, 2018 pointed out that Family experience and support are among the most important challenges facing entrepreneurial projects.

Gupta & Mirchandani, 2018 pointed out that Personal factors include: (personality traits, level of education, motivation, and commitment) and environmental factors including (availability of financial resources, family support, access to market, access to information) and government support have a positive and significant impact on the success of women's entrepreneurial projects, According to a Rani & Hashim, 2017, the breadth of knowledge about the nature of the project and how to organize it is one of the most important challenges facing the entrepreneurial projects, (Richardson, Howarth & Finnegan, 2004) said, problems are faced by all small-scale entrepreneurs in developing their businesses, but women face particular gender-based problems and challenges in the entrepreneurial environment. Women carry the double burden of family and domestic responsibilities, which has a limiting impact on their ability to generate income outside their home.

The percentage of male entrepreneurial projects compared to female projects tends to favor men in many countries, in other countries, percentages tend to be equal, these percentages vary according to customs, traditions and the extent to which women are allowed to work, economic aspects also play an important role in this regard. I can add here that the level of education among women plays an important role in raising awareness of women's entrepreneurship projects and then increasing their number.

Jalbert (2000) observed that women entrepreneurs possess certain characteristics that promote their creativity and generate new ideas and ways of doing things. They are highly motivated and self-directed and they also have a high internal locus of control and achievement. Women entrepreneurs furthermore regard their ability to focus intensely as the key to their success.

2.4. Obstacles Facing Women Entrepreneurs

According to Van Vuuren and Groenewald (2007:273), the following factors generally inhibit entrepreneurship: limited access to start-up capital, appropriate education system, government regulations and bureaucracy, lack of business knowledge, costs of entry, discrimination and lack of government assistance., Lebakeng (2008:88) argued that the major problems faced by women entrepreneurs are lack of business management skills, lack of education and training, inter-role conflict, high risk-averse, lack of female role models, lack of timely business information, pressure of childcare and inequality in the access to credit.

Through the researcher acquainted with many literature and review of the reality of entrepreneur projects in Palestine the following major problems faced by women entrepreneurs:

2.4.1. Lack of Knowledge and Technological Awareness

The low level of professional knowledge about the nature of the work carried out by entrepreneurs and Lack of technological awareness among the women and entrepreneurs makes them incapable to handle the competition set by global firms. The use of technology for quality and quantity improvement is essential. Al-Sadi et al. (2011) argued that all people are similar in their efficiency as employees but differ in terms of their entrepreneurial skills. Mwobobia (2012) also referred to a lack of technical skills as a barrier to female entrepreneurship.

2.4.2. The Constraints of Family and Society

The constraints of family and society as a whole make it harder for women to work on a full-time basis and to engage her in an entrepreneurial career. The constraints will also make them lose the opportunities due to lack of support from the family.

2.4.3. Lack of Business Network

Lack of business network among the businesswomen in Middle East countries becomes an obstacle for the growth of women entrepreneur. Women and women managed entrepreneurial business lacks the kind of network as of men reducing the access to investment, access to critical resources, expansion of the business market, support activities and information very much necessary for successfully start and manage an entrepreneurial firm.

2.4.4. Lack of Entrepreneurial Skills Development

Lack of entrepreneurial skills development, awareness, orientation, and experience among women is also causing challenges. In general, the lack of leadership skills among females, which constitutes an additional burden in addition to the previous difficulties mentioned. This shortage of entrepreneurial skills may be due to several reasons, including the desire and ability of women entrepreneurs, and the lack of interest from the official authorities of these pioneering projects.

2.4.5. Lack of Access to Information and Communication System

Lack of access to information and communication system among women has become a critical point. The survival of the firm in this highly competitive era needs the availability of appropriate information and communication to and from all its stakeholders' decision making. The availability of information is very important in the decision-making process and the accuracy of the information is closely related to the success and sustainability of the projects.

2.4.6. Time Constraints and Family

Females are engaged in regular family day-to-day work activities of the family. Family and its support affect almost all of a woman's decisions. The time involved in regular family work restrict the women even to think about other

issues lie with the starting of business. Time and family barrier affect females of all ages and that they are always burdened by family responsibilities from younger ages

2.4.7. Lack of Education and Suppressed Conditions

Lack of education and suppressed conditions, combined with social norms provide sympathetic corner towards women which in turn create dependency and lack of seriousness in undertaking work. Due to this reason, women are shying away from more responsibilities and the self-imposed duties needed for development and necessary for taking business activities in their lifetime. Education plays an important role in the success of entrepreneurship work and openness to others.

2.4.8. Lack of Motivation

The incentives offered to women to enter the labor market are much less than men's because they do not get the motivation for entry into the business ownership from home and society. Women have to face many inspirational obstacles (Some persistent obstacles, such as social status and personal identity, eligibility and lack of education are mentioned. lack of information about government organizations, better future for their children, independent decision-making and support for family members. In general, the incentives available to women are far less than men's incentives to enter the labor market and start successfully

2.4.9. Access to Finance

Lack of sufficient funding to start work is a major problem and the inability to manage this funding negatively affects the ability of women entrepreneurs.

To start her business, Bates et al. (2007) highlighted access to financial capital as one of three building blocks required for entrepreneurs, Furthermore, an empirical study conducted by Díez-Martín et al. (2016) reported a significant and positive, direct relationship between financial access and entrepreneurial activity, i.e., countries with considerable access to financial resources can have a high level of entrepreneurial activity. This finding confirmed the important role that financial access plays in entrepreneurial activities.

2.4.10. Lack of Market Experience

One of the difficulties faced by women in work is the way they market their products or services, where women lack some mechanisms to attract the customer and the delivery of the service or product, making it difficult to market their products.

The important question facing the women entrepreneurs in the marketing field is to sell the product or service and the appropriate mechanisms for this and the ability of women to confront the culture of the community which rejecting it, There is also a question about the ability of women to form networks and make the necessary contacts to create a new customer and a good location.

Lack of women involved in managing the business and entrepreneurial activities compared to men handling the business (Burt 2000) suppress the women to take part in development affairs

2.5. Data analysis

Data collected were statistically analyzed using and SPSS (SPSS, 2008). Data from the questionnaires were coded and data were investigated and transformed to useful outputs such as frequency tables and descriptive statistics, and the results were used to draw conclusions and make recommendations regarding the Obstacles of female entrepreneurship field in Gaza

2.6. Scale of Items

The researcher used a "10-degree" scale based on Likert Scale to correct the study tool as the researcher shows the questionnaire's items on the study society and for each item, there are 10 answers to determine the level of their consent. The answers give numerical indicators that represent the level of the answer on the item that is used to show the level of increase or decrease of the consent on the items of the questionnaire. the table (1) shows this.


Degree	1	2	3	4	5	6	7	8	9	10
Answer	Disagree  Agree									

Table 1: Correction of the Study Tool with A 10-Degree Based on Likert Scale of the Consent

The table above shows that the lower the granted degree of the answer is, the higher the rejection is. the degree (1) shows the complete disagree of the item and more the granted degree of the answer, more the degree of consent on it. the degree (10) shows the complete agreement of the item where the dependence is on the value of mean and Relative Important Index. the table (2) below shows the levels of the consent-based on five levels (*Very Low, Low, Medium, High, Very High*).

Level of Agreement	V. Low	Low	Medium	High	V. High
Mean	less than 2.80	2.80 - 4.59	4.60 - 6.39	6.40 - 8.19	more than 8.20
RII	less than 28%	28% - 45.9%	46% - 63.9%	64% - 81.9%	more than 82%

Table 2: Level of Agreement about Items According to the Mean Value of Answers

Hint: Mean: Mean of answers, RII= Relative Important Index

2.7. Construct Validity (Internal Validity)

The internal validity of the questionnaire was measured by a survey sample, consisting of thirty-five questionnaires, by measuring the correlation coefficients between each item in dimension.

The following Table (3) shows the correlation coefficient for each item of the dimension "causes that form a serious obstruct for women entrepreneurship role". The p-values are less than 0.05, so the correlation coefficients of this dimension are significant at $\alpha = 0.05$. Therefore, it can be said that the items of this dimension are consistent and valid to measure what it was set for.

Causes that form a serious obstruct for women entrepreneurship role. Items	Test N= 35	
	OB1: Restrictions and determinants related to family and society	Person correlation
	P-value (Sig)	0.000
OB2:Weak networking	Person correlation	0.988**
	P-value (Sig)	0.000
OB3:Weak leadership skills	Person correlation	0.934**
	P-value (Sig)	0.000
OB4: Weak leadership skills	Person correlation	0.981**
	P-value (Sig)	0.000
OB5:Weak access to information	Person correlation	0.974**
	P-value (Sig)	0.000
OB6: Lack of sufficient time	Person correlation	0.983**
	P-value (Sig)	0.000
OB7: Weak scientific achievement	Person correlation	0.909**
	P-value (Sig)	0.000
OB8:Weakness of stimulation provided to female entrepreneurial	Person correlation	0.985**
	P-value (Sig)	0.000
OB9: Difficulty obtaining funding	Person correlation	0.898**
	P-value (Sig)	0.000
OB10: Weak marketing experience	Person correlation	0.977**
	P-value (Sig)	0.000

Table 3: Correlation Coefficient for Each Item of the Dimension "Causes That Form a Serious Obstruct for Women Entrepreneurship Role

2.8. Reliability

Reliability is the consistency of the measurement or the degree to which an instrument measures the same way each time it is used under the same condition with the same subjects. In short, it is the repeatability of the measurement. There are many methods for measuring reliability; the researchers used Cronbach's Alpha. Cronbach's Alpha was computed to measure reliability. Table (4) shows Indicators Cronbach's Alpha and Composite reliability. where Cronbach's Alpha value Equal 0.928, this means that the questionnaire has a high degree of reliability, so it is advisable to use it to reach the desired outcomes.

The following table shows the value of Cronbach's Alpha for every dimension questionnaire. As a conclusion, it is proven that the study questionnaire was valid, reliable and ready to be used for data collection. According to FA results, Composite reliability was calculated, the minimum (CR) was 0.992 above the critical level of 0.7 as well, indicating high reliability. According to these indicators conclude that the questionnaires of the study are considered reliable.

Variables	Constructs	No. of items	Cronbach Alpha (α)	Composite Reliability
Causes that form a serious obstruct for women entrepreneurship role.		10	0.928	992

Table 4: Indicators Cronbach's Alpha and Composite reliability

Table 5 shows the characteristics of respondents in the questionnaire. Whereas the respondents distributed according to age the respondent distributed to (18-less than 24 = 41.7%, 24 to less than 29 = 47.2%, 30 to less than 35= 11.1%)

Demographic Information	Variables	N= (35)	
		Frequency	%
Age	18-24	15	41.7
	24-29	17	47.2
	30-35	4	11.1

Table 5: Characteristics of Respondents

2.9. Descriptive Statistics of "Causes that form a Serious Obstruct for Women Entrepreneurship Role"

Table 6 shows the descriptive measurements of items of causes that form a serious obstruct for women entrepreneurship role construct, whereas the table has seven items, the item which comes first based on level of agreement is "OB9: Difficulty obtaining funding" with (M = 8.92 out of 10, RII = 89.2%), the item which comes last based on agreement level is "OB7: Weak scientific achievement" With (M = 2.61 out of 10, RII = 26.1%).

The total degree of agreement on training construct was Medium with (M = 5.88 out of 10, RII = 58.8%), and Figure (1): Descriptive Statistics of "causes that form a serious obstruct for women entrepreneurship role.

	"Causes that form a Serious Obstruct for Women Entrepreneurship Role."	M	SD	RII	R
	Items				
OB1	Lack of knowledge.	5.14	2.49	51.4%	7
OB2	Restrictions and determinants related to family and society	5.69	2.40	56.9%	6
OB3	Weak networking	7.78	2.07	77.8%	2
OB4	Weak leadership skills	4.64	2.19	46.4%	9
OB5	Weak access to information	4.81	2.52	48.1%	8
OB6	Lack of sufficient time	5.97	2.20	59.7%	5
OB7	Weak scientific achievement	2.61	1.79	26.1%	10
OB8	The weakness of stimulation provided to female entrepreneurial	6.31	2.79	63.1%	4
OB9	Difficulty obtaining funding	8.92	1.34	89.2%	1
OB10	Weak marketing experience	6.94	2.23	69.4%	3
OB	Overall	5.88	1.74	58.8%	

Table 6: Descriptive Statistics of "Causes that form a Serious Obstruct for Women Entrepreneurship Role
Hint: M=Mean Of Answers, RII=Relative Importance Index ((Mean/10) *100%), SD=Standard Deviation, R=Rank

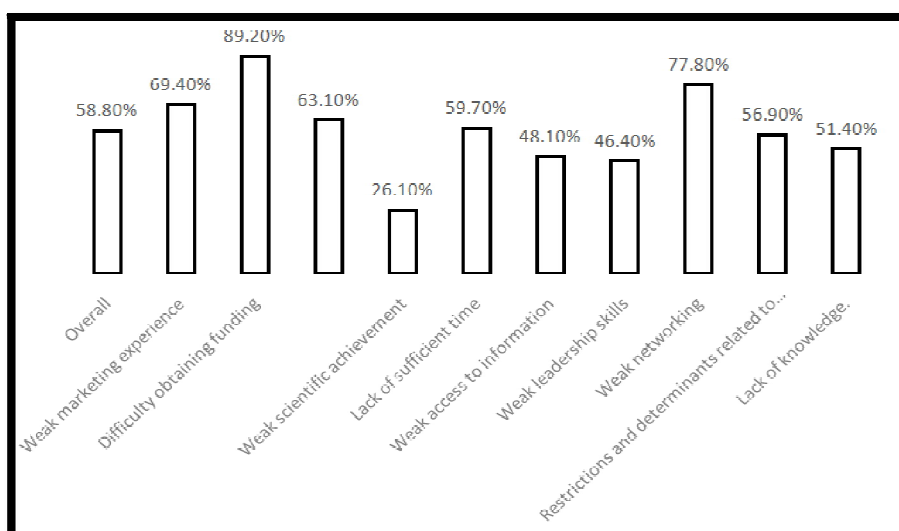


Figure 1: Descriptive Statistics of "Causes That Form a Serious Obstruct for Women Entrepreneurship Role

Obstruct	M	WA	#
Lack of knowledge.	5.13	51.3%	7
Restrictions and determinants related to family and society	5.69	56.9%	6
Weak networking	7.77	77.7%	2
Weak leadership skills	4.63	46.3%	9
Weak access to information	4.80	48%	8
Lack of sufficient time	5.97	59.7%	5
Weak scientific achievement	2.61	26.1%	10
The weakness of stimulation provided to female entrepreneurial	6.30	63%	4
Difficulty obtaining funding	8.91	89.1%	1
Weak marketing experience	6.94	69.4%	3

Table 7

It is clear from the results of the statistical analysis that all-female respondents are women entrepreneurs ranging in age from 23 to 38 years. It is also clear that all of them holding degrees in higher education in various disciplines. Regarding the difficulties faced by women entrepreneurs, they were in the following order:

Difficulty obtaining funding, which represents 89.1%, where it ranked first in terms of the most important challenges facing the women entrepreneurs in Gaza strip. Where financing is one of the biggest obstacles that limit the ability to start work and then the success of projects, the reason for this is the poor economic situation and the siege and closure of the Gaza Strip. This is what has been mentioned in the studies of (Brush et al., 2002; Carter et al., 2007; Robb and Coleman, 2010). They said "access to money for financing entrepreneurship that is consistently highlighted in the literature as a major challenge to entrepreneurs, particularly in the early stages of the firm".

Weak networking, this is the second problem which represents 77.7%, indicating that weak ability to network with others is a major problem facing the success of women entrepreneurs in Gaza strip. The reason for this problem is the weakness of networking and communication skills and dealing with others, finally women are less involved in networks than men are. This is consistent with the study of (Viju Mathew 2010)

- Weak marketing experience, this is the third problem which represents 69.4% indicating that women entrepreneurs don't have enough marketing skills, knowledge, and experience to deal and understand the market which reflects negatively on their success. Martinset al. (2004) find out that, it is not easy for women to be product delivery, customer acquisition, attracting customers to their product. Another problem for the marketing of women entrepreneurs, lack of knowledge of strategies which can bring the product easily in the market.
- The weakness of stimulation provided to female entrepreneurial. This is the fourth problem which represents 63%, and this means there are no special incentives for women entrepreneurs as a stimulus for success and progress in projects, which is reflected negatively on the performance of the projects and constitutes a major obstacle.

Lack of sufficient time, this is the fifth problem which represents 59.7% and this means preoccupation of women entrepreneurs in other works such as housework and raising children, which reflected negatively on the success of the project, it can be referred here to (Andersson et al., 2007). Added to this is the lack of female role models as entrepreneurs or even senior managers, and periods taken off work for child-rearing

Restrictions and determinants related to family and society, ranked sixth in terms of importance which represent 56.9% and this means the society does not encourage women's work or tends to encourage men's projects, this is due to the nature of Palestinian society, which is not much-preferred women's work. It can be referred here to Andersson et al. (2007), who find that resource constraints, environmental uncertainty and specific female aversion to risk-taking lead them to engage in activities with low entry thresholds and low financial risk. Brush et al. (2009) argue that women who dedicate a lot of time to family will be less likely to interact in market/financial/industry networks. Studies have also reported that female entrepreneurs feel like they are discriminated in home, society, government scheme and NGO (De Bruin et al., 2007; Kuratko and Welsch, 1994).

- Lack of knowledge, ranked seventh in terms of influencing women's entrepreneurial success which represents 51.3% and this reflects the weak knowledge of labor market aspects, which hinder the progress of the project and limits competitiveness. Evidence from other studies shows that educated women are the drivers of new businesses (OECD, 2004). Women must be educated and skilled in all practical areas of business management. Certainly, owning requisite skills will, in many cases, encourage individuals to pursue entrepreneurial initiatives Niazkar and Arab-Moghaddam (2011),
- Weak access to information, ranked eighth in terms of influencing women's entrepreneurial success which represent 48% and this means weak access to information necessary for successful work and decision making. Deshpande and Sethi (2009) pointed out that lack of information about government organizations, better future for their children, independent decision-making and support for family members, challenges for women and their lack of motivation for fulfillment

Weak leadership skills, Ranked ninth in terms of influencing women's entrepreneurial success which represents 46.3%, This indicates that the entrepreneurs do not possess the necessary leadership skills to manage projects

and deal with different stakeholders, This weak percentage also indicates poor communication skills, motivation and inability to influence others Which reflects negatively on the success of the project,

- Weak scientific achievement, ranked tenth in terms of influencing women's entrepreneurial success which represents a weak effect of 26.1%, most of them are educated. Niazkar and Arab-Moghaddam (2011) pointed out that, Women entrepreneurs face problems in handling business activities because of lack of skills and awareness in business management. Women must be educated and skilled in all practical areas of business management. Certainly, owning requisite skills will, in many cases, encourage individuals to pursue entrepreneurial initiatives,

3. Recommendations

In light of the statistical analysis and the results reached, the following recommendations can be made:

- The study demonstrated the need to focus on obtaining the appropriate funding to ensure that the project is started and continued.
- Need to enhance networking skills, marketing and understanding of the labor market and its mechanisms.
- The need to provide appropriate incentives to encourage women entrepreneurs.

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