



**A critical analysis of the experiences of female business owners
in the development and management of tourism-related micro
and small handicraft businesses in an Islamic society:
The Hashemite Kingdom of Jordan**

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ABSTRACT

The aim of this research was to provide an analysis of the experiences of female business owners in the development and management of micro and small handicraft businesses in Jordan, which is an Arab Islamic country. The study adopted a critical realism and critical theory/feminism stance with the focus being on the inter-action between structure and agency. The Structuration Theory was the main theory underpinning interpretation of the findings for this thesis; it is concerned with structure and agency and the duality between the two. Structure refers to the environment within which the women live and work: the socio-cultural-religious environment and the external business-related environment. Agency refers to the nature and extent of the freedom demonstrated by women business owners when choosing their course of action within these environments.

The study used a sequential, mixed method research approach, which was chosen as the most effective and appropriate approach to explore these phenomena. The primary data was collected through a drop and collect quantitative self-completion questionnaire in the first phase, followed by face-to-face in-depth semi-structured qualitative interviews in the second phase. The samples consisted of 264 women, who completed the questionnaire during the quantitative phase of the research, and 12 women, who were interviewed in-depth in the qualitative phase of the research. The quantitative data analysis was conducted using SPSS, whilst the qualitative data was analysed using thematic analysis.

Most of the published research on the experiences of, and influences on, female owners of micro and small businesses is based on Western countries (He 2011). This research adds to that knowledge by focusing on female business owners of handicraft businesses in the patriarchal, collective, Islamic society of Jordan. The quantitative research provides a profile of the women business owners, along with details of their businesses and their experiences during the start-up and operational stages. The qualitative research identifies the power of the socio-cultural-religious and business environment factors on the behaviour and attitudes of the women business owners. Together, these research findings reveal the influence of the socio-cultural-religious factors and business environment factors on the behaviour and attitudes of female

owners of micro and small handicraft businesses, as well as the ability of these women to choose their own courses of action.

The findings of the quantitative and qualitative research were synthesised into a conceptual framework.

Keywords: Jordan, women business owners, MSEs, entrepreneurship, handicrafts, tourism, Islam, critical realism, mixed approach.

List of Contents

Abstract	2
List of contents	4
List of tables	17
List of figures	22
List of abbreviations	23
Acknowledgements	25
Dedication	26
Chapter One: Introduction to the Research	27
1.1 Introduction	27
1.2 Jordanian context of the research	28
1.2.1 The country	28
1.2.2 Economic context	28
1.2.3 Political context	30
1.2.4 Socio-cultural context	31
1.2.5 Handicraft context	32
1.2.6 Tourism context	39
1.2.7 Linkage between tourism and handicrafts	47
1.2.8 Women in Jordan	49
1.3 Aim and objectives	50
1.3.1 Aim	50
1.3.2 Objectives	50
1.4 Rationale behind the choice of the research topic	53
1.5 Structure of the thesis	54
1.5.1 Chapter 2 - Literature review	54
1.5.2 Chapter 3 - Research methodology	54
1.5.3 Chapter 4 - Research findings - quantitative data	54

1.5.4	Chapters 5-7 - Research findings - qualitative data	55
1.5.5	Chapter 8- Evaluation and discussion chapter	55
1.5.6	Chapter 9- Summary and conclusions of the research	55
1.6	Conclusion	56
Chapter Two: Literature Review		57
2.1	Introduction	57
2.2	Concept and definitions	59
2.2.1	Definition of micro and small businesses	59
2.2.2	Micro and small businesses in Jordan	61
2.2.3	Definition of handicrafts	62
2.3	Findings of previous research	63
2.3.1	Motivation to start a business	63
2.3.1.1	Introduction	63
2.3.1.2	Push and pull factors	64
2.3.1.3	Push factors	65
2.3.1.3.1	Necessity	65
2.3.1.3.2	Work-related factors	66
2.3.1.4	Pull factors	67
2.3.1.4.1	Family-related factors	67
2.3.1.4.2	Independence	68
2.3.2	Family businesses	68
2.3.2.1	Introduction	68
2.3.2.2	Defining a family business	69
2.3.2.3	Family businesses in the Arab world	69
2.3.2.4	Constraints facing family businesses	70
2.3.3	Business-related issues	73
2.3.3.1	General business-related issues	74
2.3.3.1.1	Lack of management skills	74

2.3.3.1.2	Underskilled experienced labour	75
2.3.3.1.3	Poor communication and training skills	76
2.3.3.1.4	Lack of access to information and networks	76
2.3.3.1.5	Marketing and competition	77
2.3.3.1.6	Governmental and systemic influences on businesses	78
2.3.3.2	Specific business-related issues experienced by female business owners	80
2.3.3.2.1	Financial barriers	80
2.3.3.2.2	Psychological barriers	84
2.3.4	Cultural influences on female business owners	85
2.3.4.1	Introduction	85
2.3.4.2	Culture, women and business	87
2.3.4.3	Women and religion	90
2.3.5	Feminist perspective	93
2.3.5.1	Introduction	93
2.3.5.2	General overview	93
2.3.5.3	Women and feminism under Islam	96
2.3.5.4	Women's rights pre- and post-Islamic era	96
2.3.5.5	Arab feminism	97
2.3.5.6	Arab social and economic life	100
2.4	Potential theoretical underpinnings	103
2.4.1	Structuration Theory	103
2.4.1.1	Introduction	103
2.4.1.2	Structure and agency	103
2.4.1.3	Giddens Conceptual Framework of Structuration	105
2.4.1.4	Structuration Theory in a micro and small business context	107
2.4.1.5	Limitations of Structuration Theory	107
2.4.1.6	Conclusion on Structuration Theory	108
2.4.2	Critical Theory paradigms	109

2.4.3	Identity theories	110
2.4.3.1	Social Identity Theory (SIT)	110
2.4.3.1.1	Social categorisation	111
2.4.3.1.2	Social comparison	111
2.4.3.2	Social Marginality Theory	112
2.4.3.3	Gender Identity Theory	112
2.4.4	Family businesses	114
2.4.5	Theories of entrepreneurship	116
2.4.5.1	Entrepreneurs as risk bearers	116
2.4.5.2	Entrepreneurs as innovators	117
2.4.5.3	Entrepreneurs as opportunity hunters	118
2.4.6	Theories of motivation to start a business	119
2.4.6.1	Content and needs theories	120
2.4.6.1.1	Maslow's Hierarchy of Needs	120
2.4.6.1.2	Theory of Existence, Relatedness and Growth (ERG theory)	121
2.4.6.1.3	Two-Factor Theory	122
2.4.6.1.4	Acquired Needs Theory	123
2.4.6.2	Process theories	124
2.4.6.2.1	Equity Theory	124
2.5	Conclusion	125
Chapter Three: Research Methodology		128
3.1	Introduction	128
3.2	Research aim and objectives	129
3.2.1	Aim	129
3.2.2	Objectives	129
3.3	Theoretical underpinning	131
3.4	Theoretical paradigms	131
3.4.1	Positivism	132

3.4.2	Interpretivism	133
3.4.3	Critical theory/feminism	134
3.4.4	Post positivism - critical realism	135
3.5	Choice of research methods	138
3.5.1	Mixed methods	138
3.5.1.1	What are mixed methods?	139
3.5.1.2	Why mixed methods?	140
3.6	The research process	141
3.7	Quantitative approach	144
3.7.1	Background	144
3.7.2	Quantitative data collection technique ‘Questionnaire survey’	144
3.7.3	Questionnaire design	144
3.7.4	Population and sample in the quantitative phase	147
3.7.5	Pilot study	149
3.7.6	Response rates for the questionnaire	150
3.7.7	Ethical issues	150
3.7.8	Quantitative data analysis technique	151
3.7.9	The rationale for comparing between businesses in Amman and outside Amman	153
3.8	Qualitative approach	155
3.8.1	Background	155
3.8.2	Choice of qualitative data collection technique	155
3.8.2.1	Alternative data collection technique	155
3.8.2.2	Choice of type of in-depth interview	157
3.8.3	Sampling in the qualitative phase	158
3.8.4	Interview guide	159
3.8.5	Pilot interviews	161
3.8.6	Collecting the data	162
3.8.6.1	Preparation for the interview	162

3.8.6.2	Setting-up the interview	164
3.8.6.3	Conducting the interview	164
3.8.6.4	After the interview	167
3.8.7	Qualitative data analysis	167
3.8.7.1	Analytical method	167
3.8.7.2	Interpretation, transferability and translation	169
3.9	Conceptual Framework	171
3.9.1	Introduction	171
3.9.2	Components of the Conceptual Framework	173
3.9.2.1	Paradigm - Critical Realism	173
3.9.2.2	Overarching social theory – Structuration	173
3.9.2.3	Additional theories and social and business practice	174
3.10	Conclusion	176
Chapter Four: Quantitative Findings		177
4.1	Introduction	177
4.2	Demographic information	178
4.2.1	Personal profile of respondents	178
4.2.2	Family context	181
4.2.2.1	Presence and characteristics of children when the business was created	181
4.2.3	Household income	182
4.3	Business: Basic business information	183
4.3.1	Business start-up year, type and licensing	183
4.3.2	Profile of the workforce	186
4.3.2.1	Characteristics of hired workers in different positions	187
4.3.2.2	Methods of hiring workers to different positions	189
4.3.2.3	Problems faced when hiring workers	191
4.3.2.4	Number of workers	192
4.3.2.4.1	Number of female workers in the business	192

	4.3.2.4.2	Number of male workers in the business	193
4.4		Business setting-up period	194
	4.4.1	Motivation to start the business	195
	4.4.2	Skills acquired during the start-up stage	196
	4.4.3	Barriers encountered during the start-up stage	198
	4.4.4	Seeking help – type and source of help sought	201
	4.4.5	Opportunities encountered	205
	4.4.6	Information sought when starting this business	207
		4.4.6.1 Ranking of information sought	207
		4.4.6.2 Source of information sought	210
	4.4.7	Business funding at start-up	214
	4.4.8	Business product type at start-up	216
4.5		Business operations	216
	4.5.1	Handicraft production, promotion and management	217
	4.5.2	Barriers encountered during the operational stage	219
	4.5.3	Training issues	221
	4.5.4	Business registration	222
	4.5.5	Handicraft association membership	224
	4.5.6	Links with other businesses	226
	4.5.7	Seeking information	227
		4.5.7.1 Source of information sought in the last 12 months	231
		4.5.7.2 Difficulties encountered in acquiring information	235
4.6		Differences between the start-up stage and the operational stage	236
	4.6.1	The household's main source of income when this business was started and at the time the interview was conducted	236
	4.6.2	Business product type at start-up and at the time the interview was conducted	237
	4.6.3	Barriers encountered during the start-up stage and at the time the interview was conducted	238
	4.6.4	Requirement for a licence from the Ministry of Trade and Industry when the business started and at the time the interview was conducted	239

4.6.5	Type of help sought when this business started and at the time the interview was conducted	240
4.7	Future of the business	240
4.8	Concluding remarks - structure and agency	244
4.9	Conclusion	248
Chapter Five: Start of the Dream		249
5.1	Introduction	249
5.2	Background of the participants	251
5.3	Needs motivations	253
5.3.1	Financial necessity	254
5.3.2	Balancing family life/work	258
5.4	Job-related factors	261
5.4.1	Dissatisfaction with a previous job	262
5.4.2	Discrimination in the job market	267
5.4.2.1	Religious discrimination at work place	269
5.4.3	Difficulties in working for others	273
5.5	Psychological motivations	275
5.5.1	Independence	276
5.5.2	Self-achievement	281
5.5.3	Recognition from others	283
5.5.4	Social recognition	286
5.6	Building on a hobby	289
5.7	Concluding remarks - structure and agency	291
5.7.1	A single case example	292
5.7.2	Overall findings	292
5.8	Conclusion	296
Chapter Six: Realising the dream- negative influences		297
6.1	Introduction	297
6.2	Institutional barriers	298

6.2.1	Ineffective NGOs	298
6.2.2	Unsupportive government	301
6.2.2.1	Government policy	302
6.2.2.2	Bureaucratic processes	304
6.2.3	Walking with dirty feet	306
6.3	Financial barriers	312
6.4	Market-related barriers	319
6.4.1	Product marketing problems	320
6.4.2	Poor economic conditions	322
6.4.3	Unfair competition	324
6.4.4	Tourism seasonality	327
6.4.5	Access to raw materials	328
6.5	Socio-cultural barriers	330
6.5.1	Power of social norms and traditions	331
6.5.2	Patriarchal society	337
6.5.3	Power of Islam	343
6.6	Concluding remarks - structure and agency	349
6.6.1	A single case example	349
6.6.2	Overall Findings	351
6.7	Conclusion	355
Chapter Seven: Realising the dream - positive influences		357
7.1	Introduction	357
7.2	Business-related factors	358
7.2.1	Reduced cost and risk	358
7.2.2	Access to alternative sources of funding for the business	361
7.2.3	Marketing initiatives	365
7.2.4	Training needs	372
7.2.5	Strategic thinking	374

7.2.6	Quality and reputation	377
7.3	Personal beliefs, attitudes and behaviour	378
7.3.1	Affection for the business	379
7.3.2	Self-belief	382
7.3.3	Resilience and determination	385
7.3.4	Need for moral support from others	389
7.3.5	Creativity and differentiation	393
7.3.6	Belief in the power of education and knowledge	396
7.4	Future of the business	399
7.4.1	Continuation of the dream	399
7.5	Concluding remarks – structure and agency	405
7.5.1	A single case example	405
7.5.2	Overall findings	407
7.5	Conclusion	412

Chapter Eight: Evaluation and Discussion 413

8.1	Introduction	413
8.2	Research paradigm, aim and objectives and the overall approach	413
8.2.1	Aim and objectives	413
8.2.2	Mixed methods	414
8.2.3	Research paradigm	414
8.3	Evaluation of the quantitative and qualitative approaches	415
8.3.1	Quantitative approach	415
8.3.1.1	Content validity	416
8.3.1.2	Replicability	416
8.3.1.3	Generalisability	417
8.3.1.4	Systematic and rigorous research	417
8.3.1.5	Population and sampling	418
8.3.1.6	The questionnaire	419

	8.3.1.6.1	Administration of the questionnaire	421
	8.3.1.7	Ethical issues	421
	8.3.1.8	Data cleaning and data recoding	421
	8.3.1.9	Quantitative analytical techniques	422
	8.3.1.10	Additional comments on the quantitative analyses	423
8.3.2		Qualitative research	423
	8.3.2.1	Credibility	424
	8.3.2.2	Transferability	425
	8.3.2.3	Authenticity	425
	8.3.2.4	Systematic and rigorous research	426
	8.3.2.5	Choice of participants	426
	8.3.2.6	Qualitative interviews	427
	8.3.2.6.1	Administering the interviews	429
	8.3.2.7	Ethical issues	430
	8.3.2.8	Evaluation of the qualitative analysis: ‘thematic analysis’	430
	8.3.2.9	Additional comments on the analyses	432
	8.3.2.10	Reflexivity	432
8.4		Conceptualising the study	436
	8.4.1	Conceptual framework	436
	8.4.2	Theoretical component	437
	8.4.2.1	The overarching theory – structuration	437
	8.4.2.2	Additional theories	439
	8.4.2.2.1	Identity theories	439
	8.4.2.2.2	Theories of entrepreneurship	439
	8.4.2.2.3	Motivation theories	440
	8.4.2.2.4	Family business theory	440
	8.4.3	Discussion framework	441
8.5		Discussion of the research findings	443
	8.5.1	The woman	444

8.5.1.1	Motivations	444
8.5.1.1.1	Push-pull factors	444
8.5.1.1.1.1	Push factors	445
8.5.1.1.1.1.1	Financial necessity	445
8.5.1.1.1.1.2	Work-related factors	446
8.5.1.1.1.2	Pull factors	448
8.5.1.1.1.2.1	Balancing family life and work	448
8.5.1.1.1.2.2	Independence and self-achievement	449
8.5.1.2	Personal perceptions, attitudes and enterprising behaviour	451
8.5.1.2.1	Reduced cost and risk	452
8.5.1.2.2	Affection for the business	453
8.5.1.2.3	Resilience and determination	453
8.5.1.2.4	Creativity and innovation	454
8.5.1.2.5	Education and knowledge	456
8.5.1.3	Personal reflection on the future of the business	457
8.5.2	Family and social contexts	459
8.5.2.1	Family attitudes and behaviour	459
8.5.2.1.1	Positive attitudes and behaviours	460
8.5.2.1.2	Negative attitudes and behaviours	461
8.5.2.1.3	Changing attitudes and behaviours	462
8.5.2.2	Wider community relationships and attitudes	463
8.5.3	The business - internal and external factors	466
8.5.3.1	Business internal factors	466
8.5.3.1.1	Hiring staff	466
8.5.3.1.2	Training	468
8.5.3.1.3	Marketing	469
8.5.3.1.4	Production	472
8.5.3.1.5	Management	472

8.5.3.2	Business external factors	473
8.5.3.2.1	Market conditions	473
8.5.3.2.2	Dealing with commercial financial institutions	475
8.5.3.2.3	Dealing with non-governmental organisations	477
8.5.3.2.4	Dealing with the Government	479
8.6	Transferability of Westernised and Europeanised models to the research findings	481
8.6.1	Motivational factors	482
8.6.2	Entrepreneurship theories	484
8.6.3	Family business – 3 Circle owner-business-family model	485
8.6.4	Micro small business constraints	485
8.7	Conclusion	486
Chapter Nine: Conclusion		489
9.1	Introduction	489
9.2	New contributions arising from the research	489
9.3	Limitations and further research	494
9.3.1	Further research	496
9.4	Reflection on the research journey	497
References		499
Appendices		578
1	Questionnaire in English	578
2	Questionnaire in Arabic	590
3	Interview Guide	601
4	Rationale for comparing businesses inside and outside Amman	605
5	Consent form	611

List of tables

1.1	International visitors to the main tourist sites in Jordan (2012/ 2013) - (thousands)	40
1.2	Jordanian visitors to the main tourist sites in Jordan (2010/ 2011) - (thousands)	41
1.3	Number of tourism activities in Jordan (2011/2012)	43
1.4	Number of employees in tourism activities by gender (2012) - (thousands)	44
1.5	Total Number of Arrivals and Tourists (2011/2012)	45
1.6	Tourists' length of stay by nights (2012)	46
2.1	Criteria for defining Jordanian micro and small enterprises	62
3.1	Theoretical paradigms	132
3.2	Response rate for the questionnaire	150
4.1	Marital status of the respondents when the business was started	178
4.2	Age of respondent when she started her business	179
4.3	Respondents' religious affiliation	179
4.4	Highest level of education of respondents	180
4.5	Whether the respondent was economically active before starting the business	180
4.6	Children present when the business was started	181
4.7	Number of children living at home, when the business was started	181
4.8	Age of the youngest child living at home when the business was started	182
4.9	Household's main source of income when the business was started	182
4.10	Household's main source of income when the interview was conducted	183
4.11	Year in which the business was started	184
4.12	Type of business: home-based or not home-based	184
4.13	Reasons for creating a home-based business	185
4.14	Reasons for creating a non-home-based business	185
4.15	Requirement for a licence from the Ministry of Trade and Industry when business was started	186
4.16	Whether the business has workers that had been hired	187

4.17	Hired workers for managerial positions	188
4.18	Hired office workers	188
4.19	Hired skilled workers	188
4.20	Hired unskilled workers	188
4.21	Methods for hiring workers for managerial positions	189
4.22	Methods for hiring workers for office working positions	190
4.23	Methods for hiring skilled workers	190
4.24	Methods for hiring unskilled workers	190
4.25	Problems in hiring workers	191
4.26	Number of female paid workers	192
4.27	Number of female unpaid workers	192
4.28	Number of female non-family member workers	192
4.29	Number of female family member workers	192
4.30	Number of paid male workers	193
4.31	Number of unpaid male workers	193
4.32	Number of male non family member workers	194
4.33	Number of male family member workers	194
4.34	Most important reason for starting this business	195
4.35	Whether the respondent had undertaken specialised handicraft training when starting the business	196
4.36	Most useful handicraft training acquired when this business was started	197
4.37	Whether the respondent had undertaken managerial training when starting the business	197
4.38	Most useful management training acquired	198
4.39	Whether the respondent experienced significant problems when starting the business	199
4.40	Most significant problem experienced when this business was started	199
4.41	Whether difficulties were faced in starting up this business because of being 'female'	200
4.42	Most significant difficulty faced when setting up this business because of being 'female'	200
4.43	Whether help was sought during the process of starting this business	201
4.44	Most important source of help: 'person or institution'	202

4.45	Type of help sought	203
4.46	Whether sought help from immediate family when starting this business	203
4.47	Most important contribution from the immediate family when this business was started	203
4.48	Help received from spouse when starting this business	204
4.49	Contribution of the spouse when this business was started	205
4.50	Whether or not there was an opportunity as a result of being female?	205
4.51	Opportunity arising from being 'female' when this business was started	206
4.52	Whether information was sought when this business was set-up	207
4.53	Whether handicraft technical information was sought when this business was started	208
4.54	Whether information about marketing was sought when this business was started	208
4.55	Whether financial information was sought when starting this business	208
4.56	Whether information about training was sought when this business was started	209
4.57	Whether institutional information was sought when this business was started	210
4.58	Whether information about other handicraft businesses was sought when this business was started	210
4.59	Source of handicraft technical information sought when this business was started	211
4.60	Source of marketing information obtained when this business was started	211
4.61	Source of financial information obtained when this business was started	212
4.62	Source of training information when this business was started	212
4.63	Source of institutional information sought when this business was started	213
4.64	Source of information sought about other businesses when this business was started	213
4.65	Source of funding when this business was started	214
4.66	Difficulties in getting financial support when starting this business	215
4.67	Most important difficulty encountered in getting financial support when starting this business	215
4.68	Main product of the business when it was started	216
4.69	Main product of this business at the time of the interview	217
4.70	Location of craft production	217

4.71	Methods for promoting the products	218
4.72	Location of performing the managerial activities of this business	218
4.73	Most significant problem the business is facing in the operation of this business	219
4.74	Presence of socio-cultural barriers, in terms of traditions and norms affecting the success of this business	220
4.75	Main socio-cultural barrier faced, in terms of norms and traditions, in the operation of this business	220
4.76	Training provided for workers in this business	221
4.77	Training location	222
4.78	Type of training conducted	222
4.79	Registration of this business with the Ministry of Trade and Industry	223
4.80	Reason for not registering this business	223
4.81	Membership in handicraft organisation	224
4.82	Most useful type of handicraft organisation	224
4.83	Most important reason for membership of a craft associations	225
4.84	Most important reason for not being a member of a handicraft association	225
4.85	Business-related contacts with other handicraft businesses	226
4.86	Type of contact with other handicraft businesses	226
4.87	Most important purposes for personal relations	227
4.88	Most important purposes for professional relationships	227
4.89	Information sought in the last 12 months	228
4.90	Technical handicraft information sought in the last 12 months	228
4.91	Information sought about marketing techniques in the last 12 months	229
4.92	Information sought about financial information in the last 12 months	229
4.93	Information sought about training schemes in the last 12 months	230
4.94	Information sought about other businesses in the last 12 months	230
4.95	Information sought about governmental regulations in the last 12 months	231
4.96	Source of technical information sought in the last 12 months	232
4.97	Source of marketing information obtained in the last 12 months	232
4.98	Source of the financial information obtained in the last 12 months	233
4.99	Source of training information in the last 12 months	233

4.100	Source of institutional information sought in the last 12 months	234
4.101	Source of information sought about other businesses in the last 12 months	234
4.102	Difficulties faced in acquiring information in the last 12 months	235
4.103	Most important difficulty in acquiring information in the last 12 months	236
4.104	Household's main source of income when this business started and when the interview was conducted	237
4.105	Main product of the business when it started and when the interview was conducted	237
4.106	Most significant problem experienced when this business started and at the time the interview was conducted	238
4.107	Requirement for a licence from the Ministry of Trade and Industry when starting this business and when the interview was conducted	239
4.108	Type of help sought when starting the business and when the interview was conducted	240
4.109	Future of this business in the next 5 years	241
4.110	Most important factor influencing this business in 5 years' time	242
4.111	Most important type of support women business owners need	242
4.112	Whether the respondent would advise other women to start their own business	243
4.113	Most important reason for advising other women to start their own businesses	244
8.1	Criteria for evaluating quantitative research	416
8.2	Criteria for evaluating qualitative research	424

List of figures

1.1	Structure of the handicraft sector in Jordan	34
1.2	SWOT analysis of the handicraft sector in Jordan	35
1.3	The handicraft sector value chain	38
2.1	Components of Structuration Theory	105
2.2	Social marginality	113
2.3	Three Circle Model	115
2.4	Maslow's Hierarchy of Needs Theory Model	121
2.5	Model of lack of equity	125
3.1	Summary of the research process	143
3.2	Quantitative research - initial conceptual framework	146
3.3	Qualitative research exploratory themes	160
3.4	Conceptual framework	172
5.1	Motivations to start up the business	250
6.1	Barriers to business creation and operation	297
7.1	Women business owners' success factors	357
8.1	Quantitative research - initial conceptual framework	419
8.2	Qualitative research exploratory themes	428
8.3	The conceptual framework	437
8.4	Components of Structuration Theory	438
8.5	Placeholders of the research findings	442
8.6	Three Circle Model – The focus on the woman	444
8.7	The family and social context circle	459
8.8	The internal business factors	466

List of Abbreviations

AHPADA:	Asian Handicraft Promotion and Development Association
CBJ:	Central Bank of Jordan
CR:	Critical Realism
DOS:	Jordan Department of Statistics
EC:	European Commission
EU:	European Union
FIs:	Financial Institutions
IRADA:	Enhanced Development Centres
GDP:	Gross Domestic Product
GEM:	Global Entrepreneurship Monitor
IDB:	Industrial Development Bank
IESC:	International Executive Service Corp
IFC:	International Finance Corporation
ILO:	International Labour Organisation
IMF:	International Monetary Fund
JEDCO:	Jordan Enterprise Development Corporation
JIB:	Jordan Investment Board
JLGC:	Jordan Loan Guarantee Corporation
JRF:	Jordan River Foundation
JTB:	Jordan Tourism Board
LDCs:	Least Developed Countries
MENA:	Middle East and North Africa
MFI:	Micro Finance Institutions
MOTA:	Jordan Ministry of Tourism and Antiquities
MSEs:	Micro and Small Enterprises
MSMEs:	Micro Small and Medium Enterprises
NGO:	Non-Governmental Organisation
NHF:	Noor Al-Hussein Foundation

NPO:	Non-Profit Organisation
OECD:	Organisation for Economic Cooperation and Development
SMEs:	Small and Medium Enterprises
SPSS:	Statistical Package for the Social Sciences
UAE:	United Arab Emirates
UNESCWA:	United Nations Economic and Social Commission for Western Asia
USAID:	United States Agency for International Development
UNHCR:	United Nation High Commissioner for Refugees
UNDP:	United Nation Development Program
UNESCO:	United Nations Educational Scientific and Cultural Organisation
UNICEF:	United Nations Children's Fund
UNIFEM:	United Nations Development Fund for Women
UNWTO:	United Nations World Tourism Organisation

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Dedication

To the souls of my beloved parents

Khalifah and Rose

May their souls rest in peace!

CHAPTER ONE: INTRODUCTION TO THE RESEARCH

1.1 INTRODUCTION

The aim of this research is to provide a critical analysis of the experiences of female business owners in the development and management of micro and small handicraft businesses in Jordan. Women form nearly half of the Jordanian population (DOS 2012a) but, as a group, they are not really active economically and potentially suffer from many barriers including gender discrimination. Some of these women start up micro or small enterprises (MSEs) for many reasons; however, they are potentially hindered in this by many difficulties. Nevertheless, those who do start up their own business adopt a form of enterprise (MSE) that dominates Jordan's economy and tourism; in addition, many enter the field of handicraft businesses. Such micro and small handicraft businesses have not been the focus of much research in Jordan.

With this as the context, this research is expected to fill a gap in academic literature in a number of ways because, while researching micro and small enterprises (MSEs) has been conducted widely in Western countries, this research extends that examination into a new context, an Islamic society. This is important because what applies in a western context may not necessarily apply in other contexts, such as Islamic cultures. Thus, this research focuses on three new dimensions: Arab ethnicity; the operation of handicraft businesses that directly or indirectly target domestic and international tourists visiting the country; and the experience of women business owners in a conservative traditional society.

This chapter contains six sections, including this introduction. Section 1.2 sheds light on the context of the research from different perspectives. Section 1.3 states the research aim and objectives. Section 1.4 sets out the rationale behind the choice of research topic. Section 1.5 sets out the structure of this thesis and section 1.6 summarises the chapter and provides a brief conclusion.

1.2 THE JORDANIAN CONTEXT OF THE RESEARCH

The research was conducted in the Hashemite Kingdom of Jordan. This context is reviewed below from different perspectives: political, economic and socio cultural; tourism and handicraft; and women in Jordan.

1.2.1 The country

Jordan is located in the heart of the Middle East; it is an Islamic country with limited resources and a young, highly educated population. Moreover, 82% of the population are under 40 years old and only 5% are over 60 years old (DOS 2012a). Most Jordanians are Muslims (92%) with Christians forming a minority of the population (DOS 2012b). The country is divided into twelve governorates or administrative areas. Amman is the capital and the most important city, accommodating one-third of the population and about half of the established businesses in the country (DOS 2006 a, b, 2008, 2012b). Further detailed information will be provided about Amman in the methodology chapter and Appendix 4.

1.2.2 Economic context

Jordan is a developing country that suffers from limited resources, a shortage of water and other challenges, such as a high unemployment rate, which was estimated officially at 12.9% and unofficially at about 30% in 2009 (DOS 2012b). The country accommodates a large number of foreign workers: 300,000 to half a million transitory refugees (Miles 2002; Khamash 2009). The presence of refugees has increased consumer prices (DOS 2008, 2009), government expenditure on health and education and competition for employment opportunities (UNHCR 2010, 2012); moreover, it has created an unstable business environment (USAID 2006c; German Development Institute 2007; Hazbun 2008; DOS 2010a).

The country's economy is witnessing a transformation period, shifting from a state-dominated economy to a 'private-led' economy (Al-Ashi 1991; Daher 2007a,b; Moore 2009; Fanek 2010). Accordingly, the private sector has become more influential, operating through micro-small and medium-sized enterprises (Daher 2007b; Bastakis et al. 2008). These businesses form the cornerstone of the Jordanian

economy (Lozi 2008) accounting for 98% of the total enterprises in the country and contributing more than 30% of the GDP (UNDP 2008b; Association of Banks in Jordan 2009; DOS 2010a).

Overall, the country's economy depends primarily on three main pillars: remittances and international aid, grants and tourism (Mahadin 2007; UNWTO Library 2009; Kreishan 2010; Sharp 2012). One of the objectives for some foreign aid and grants is empowering the business sector, especially the micro-small and medium enterprises (Mahadin 2007; International Executive Service Corp (IESC 2010). Financial aid has been provided mainly by the USA following the signing of the peace treaty with Israel in 1994 (Daher 2005; Al Nasa'a et al. 2008) and the Free Trade Agreement in 2000 with the United States. For example, the USA funded a small and medium-sized enterprises project (1995-2005) by providing US\$27 million (IESC 2010). Furthermore, grants were also provided by the European Union (Jordan Enterprise Development Corporation (JEDCO) 2009), which signed a partnership agreement in 1997 (Al-Mahrouq 2003) that granted the Jordanian SME sector 15 million Euros in order to empower the Jordanian economy and support the SME sector (IESC 2010). The financial support provided through aid and grants has enhanced the performance of the Jordanian economy and particularly the SME and tourism sectors (Daher 2007b; IESC 2010). However, regardless of the financial aid and grants, participation by women in economic activities and in the SME sector is very limited (DOS 2011a, b).

Finally, the financial sector incorporates 23 commercial national and foreign banks, 3 Islamic Banks, leasing companies, the Jordan Loan Guarantee Corporation (JLGC), SME Foreign Aid Programs and the Industrial Development Bank (IDB) (Ajuni 2006), as well as micro finance institutions (MFIs). Regardless of these available options, the World Bank Enterprise Survey (2002/2004) and Ajuni (2006) identified the main sources of funding for SMEs in Jordan as personal savings, relatives and friends (World Bank and IFC report 2013). This is because Jordan is one of the weakest MENA countries in providing funds for new enterprises, particularly micro enterprises (OECD 2009).

Individuals in Jordan, particularly women because of challenges from the supply side of financial institutions, rely heavily on personal savings and micro finance

institutions (Bastakis et al. 2008). Meanwhile, GEM and IFC (2007) reported that, in 2005, only 705,000 Jordanian females had bank accounts¹. Additionally, the Arab Bank in Jordan, which is the largest bank in the Kingdom, reported that only 8.6% of deposits in all of their branches within Jordan belonged to women. Accordingly, these figures demonstrate the savings of women are potentially inadequate to start a business (GEM and IFC 2007). Moreover, the cost of starting up a business is relatively high in Jordan (USAID 2006a), as it includes registration fees, legal fees, consultation fees and work permits. The amount required is based on the type of business and can reach thousands of US\$ (Jordan Investment Board (JIB) 2010). In addition, another financial requirement is a deposit of 15 thousand US\$. The above facts illustrate that many Jordanian women may not have the required level of savings or other sources of funding.

1.2.3 Political context

Jordan has suffered from internal and external political instability since the establishment of the country in 1921 (Miles 2002; Swaidan and Nica 2002; Maffi 2009a; Eran 2012; Sharp 2012). The country has had conflicts with Israel (1948, 1967), internal conflict between the Jordanian army and Palestinian refugees (Maffi 2009a;), and the wars in the Middle East: the Lebanon-Israel Wars (1982, 2006) (Schiff and Ya'ari 1985; Maffi 2009a; Nuwayhid et al. 2011), the Intifada 1987-1993 (Freedman 1991; Maffi 2009a; Sauders 2011), the Arab Gulf Region First and Second Wars and the devastation of Iraq (2003) (Al Sarayrah et al. 2010), the terrorist attacks in 2005 (Barzegar 2005), and the Arab Spring 'revolutions' in the Middle East countries (O'Sullivan et al. 2011; Barari and Satkowski 2012). However, by signing the '*Wadi Araba*' peace treaty with Israel in 1994, Jordan stabilised the political situation with Israel and benefited from foreign investment, particularly investment in tourism (Harahsheh 2009; Alrawadieh 2009).

Today, despite the instability in the Middle East, Jordan remains relatively calm and safe (Deutsche Welle 2012). The political challenges to Jordan, as referred to above, are threats to its economic growth, as well as to the creation of a peaceful environment that would attract investors and business owners (Al-Mahrouq 2003).

¹ The researcher could not access any data regarding numbers or percentages of joint accounts of husband and wives in Jordan. The Central Bank of Jordan has indicated that such data are not available.

The business sector in Jordan is inhibited by economic and political instability in the area and Jordan's attempts to create a healthy business environment are somehow elusive. For example, the Doing Business (2011) and World Bank Group and IFC (2013) reports indicated that Jordan was ranked 107 in 2010 in doing business but fell 4 ranks in 2011 to become number 111. The report showed that more businesses were closing, access to financial sources was harder than before and there were high taxes and challenges in terms of licensing and regulations (Carnegie Middle East Centre 2007). The economic situation in Jordan has improved, having witnessed increases in business freedom (World Bank 2010). However, the economic environment is still not an attractive one for potential business founders and investors (Carnegie Middle East Centre 2007). The above facts mirror the image of the potential environment for women business owners, who face many barriers at more than one level.

1.2.4 Socio-cultural context

Jordanian society is collective, tribal and traditional (Sonbol 2003; Ahmad 2005; Maffi 2009a; Al Oudat and Ashboul 2010; Al-Othman 2012; AlShboul et al. 2012). It is a mixture of ethnicities and religions: Armenians, Circassians and Chechens (Farkouh 2010; DOS 2012a). Most Jordanians are originally 'Bedu'² (Bedouins), who are thought of as hospitable, welcoming, warm-hearted, generous and loyal to the country and the King (Al Oudat and Ashboul 2010; Maffi 2009a;). The family is the core point of social relations and it has an influential role over Jordanian lifestyle and decisions (Raven and Welch 2004; Communicaid Group Ltd 2009). Hutchings and Weir (2006) explained that the concept of family incorporates both the nuclear family and the extended tribe. The glue amongst the family is not only blood but also the religion of Islam; moreover, Farkouh (2010) indicated that the Jordanian person's social position is highly attached to the status of the family and its social and economic position. This is associated with collectivism, which is an attribute of the Jordanian society. Collectivism is based on the local and traditional norms that perceive the group to be above the individual and that the individual should work for the benefit of the group (Yamauchi 1998).

² Arabic word for people who live in the desert.

Arabs differ from westerners in that they have their own way of thinking and dealing with and managing businesses (Raven and Welch 2004; Al Suwaidi 2008; Skok and Tahir 2010). Cultural values and religion influence management styles in Arab Muslim countries (Chua et al. 2004; Ralston et al. 2012; Khakimova et al. 2012). Arab cultures are known for being group-oriented since they are described as collectivist and group conforming.

Conformity is perceived to be reassuring in collectivist societies, as the individual is attached to the group social norms and traditions (Klick and Parisi 2008). This suggests that creating a business is largely influenced by the family and relatives rather than being a sole decision taken by women. From another perspective, Islam also encourages conformity by citing ‘Al Shura’³. God stated in the Holy Quran: “*Reward will be for those who conduct their affairs with consultation among themselves*”. Thus, doing business in Jordan differs from practices in Western countries. It is influenced by different socio-cultural factors and traditional long-established business practices and values (Rabaai 2009).

In addition, some practices, such as ‘Wasta’, have been adopted by Jordanians and this controls their lifestyles and political, social and economic progress and activities (German Development Institute 2007; Ronsin 2010; World Bank 2010). “*Wasta*”, or nepotism, is described by Davis and Ruhe (2003, p.275) as “*a dishonourable action or behaviour*”. This is largely accepted in Jordan, where family members, relatives and friends are preferred over anyone else, regardless of their qualifications and competency (Khamash 2009; Al-Ramahi 2008). Wasta has a negative influence on the social and economic structure of society and creates a state of imbalance amongst individuals (Khamash 2009). Accordingly, Wasta potentially influences the process of starting a business, access to sources of funding, the quality of employment and the performance of employees.

1.2.5 Handicraft context

Jordan has been a blossoming centre for the production of handicrafts through the ages (JTB 2009). Handicraft production is an ongoing process and it has been part of Jordanian culture since the earliest prehistoric civilisations: the Ammonite, Moabite

³ Counselling and consulting

and Edomite kingdoms in Jordan (Mahadin 2007; USAID 2010, 2012). The production of handicrafts has moved from one civilisation to another with each civilisation having its own style, methods, colours and raw materials used to produce special and different kinds of crafts. Nabateans produced ceramics and Roman products were coloured glass and pottery; meanwhile, in the Byzantine period, coloured mosaics were introduced. These show the diversity of craft in Jordan and its importance to the history of the Kingdom (USAID 2010).

Jordanian cities were renowned for producing many crafts, such as rug weaving, ceramic and pottery production, glass blowing, embroidery, straw and basketry, sand bottles, mosaic, silver jewellery, olive wood carving, metal art, and paper products and soaps (Jordan River Foundation 2007, 2009; Noor Al-Hussein Foundation 2009; JTB 2009). However, the attention paid to traditional handicraft and folkloric products by the government, and some individuals started late in the 1970s due to political factors and a lack of public awareness of the significance of handicrafts and their relationship with the local identity and heritage (Mahadin 2007; Maffi 2009b).

The creation of the first folklore museum in the 1970s in Amman was the starting point (Maffi 2009a) in directing people's attention to the value of handicrafts. In the same year, the first handicraft centre, Al-aydi, was founded as a tool aimed at developing handicraft production in Jordan (Maffi 2004). The centre was a pioneer in protecting genuine Jordanian handicrafts and it motivated the government to improve the conditions of workers and producers of handicrafts in Jordan. The centre has become an attraction that displays the development of handicraft production in Jordan (Maffi 2009a). The centre was founded by a number of Palestinians, in cooperation with the royal family, to create a centre that would be the basis for preserving the Jordanian heritage and identity (Maffi 2004, 2009a). This reflects the structure of the social tissue and classes in Jordan and Palestinian efforts to preserve and protect the Jordanian identity and genuine products through the establishment of handicraft centres in Jordan (Maffi 2004). Palestinians expelled from Palestine have tried to protect their identity and culture through the Jordanian ones. There are many similarities between Palestinians and Jordanians when it comes to culture, norms and traditions, cuisine and handicrafts because the west bank 'Palestine' and the East bank 'Jordan' were considered one unit before the arrival of

the Israelis (Vogel 1997). For example, visiting either a Jordanian or a Palestinian folklore museum reflects to the visitor the huge similarities in the handicrafts produced for hundreds of decades and, nowadays, by Palestinians and Jordanians. In the 1980s, other local institutions based on personal initiatives started drawing attention to local heritage and handicrafts. Their work revolved mainly around the restoration of ancient buildings and houses and little attention was given to local handicrafts (Maffi 2009a). Nowadays, Jordanian handicrafts are produced everywhere. Jordanians have established many artisanal galleries, such as Silsal, non-governmental organizations, such as the Jordan River Foundation (JRF), and Darat Al Funun (Maffi 2004; Daher 2007a; Jordan Business Magazine 2008). The main handicrafts in Jordan nowadays are weaving and embroidery, ceramics and pottery and mosaics (USAID 2009).

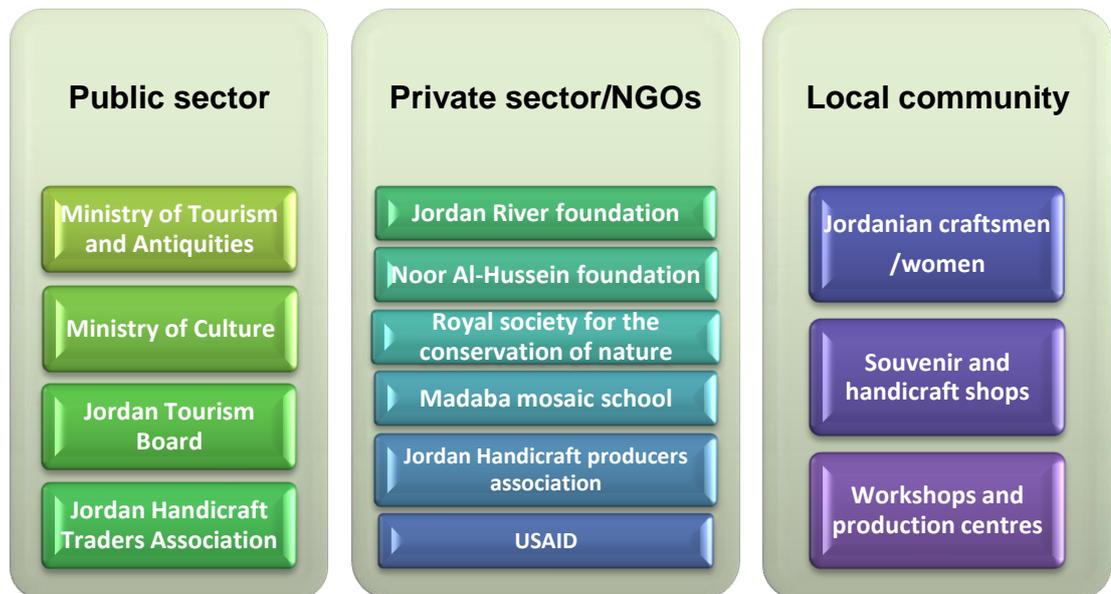


Figure 1.1: Structure of the handicraft sector in Jordan (developed by the author).

The handicrafts sector in Jordan has a complex and confusing structure and, in addition to its diffuse nature, embraces a variety of crafts, arts and design (USAID 2009b). Figure 1.1 shows there is no one authority responsible for the sector, which is operated by numerous public and private organisations, including ministries and NGOs, and this makes organising the sector difficult. There are no accurate figures about the number of craftsmen/women in Jordan: the sector is split and workers are scattered everywhere in the country. The number of Jordanian craft people is estimated to be 14,000 workers, which includes registered associations, NGOs,

home-based business, individual business⁴ and craftsmen/craftswomen (USAID 2008a; Jordan Business Magazine 2008). The craftsmen/women produce a wide range of handmade crafts, such as weaving, embroidery, sand bottles, glass blowing, mosaics, wood carving, gold/silversmith, ceramics, accessories, natural soap, painting on Ostrich eggs and glass and wood. While the number of people within the sector has been estimated, there is, according to the USAID reports (2007a, 2008a, 2009a), no database covering this sector locally or nationally. Thus, there is no trustworthy source of data or statistics about the sector. Figure (1.2) below provides a swot analysis of the handicraft sector in Jordan.



Figure 1.2: SWOT analysis of the handicraft sector in Jordan (developed by the author). Based on Akhal (2008); USAID (2009); Mustafa (2011); Jordan Tourism Board (2012) and Ministry of Tourism and Antiquity (2013)

Figure 1.2 above provides a SWOT analysis of the handicraft sector in Jordan. Given the nature of the handicraft sector and classifications in Jordan, it is hard to evaluate the economic impact of handicrafts on the Jordanian economy (USAID 2009). Nevertheless, this does not imply that handicrafts are valueless. On the contrary, one of the strengths of handicrafts is that it creates job opportunities and brings income into the local economy, which in turn reduces the poverty rates in Jordan (Mustafa 2011). Other strength points are related to the diversification of handicrafts produced, which include ‘*traditional textiles, embroidery, metallic work,*

⁴ A commercial organisation such as a company, shop/store or factory (Oxford Online Dictionary 2011). It can be a home-based business, family business or individual business of different types (micro, small, medium or large).

stone carved pieces, wood, carving on wood, carving on copper and white metals, pottery and ceramics, manual forming of glass, sheep wool, straw/ basketry, sand bottles, mother of shells, leather, jewellery and precious stones, holy water bottles, mosaic, making traditional musical instruments, swords and daggers, manually made carpets and mats, traditional costumes and some other materials'' (Mustafa 2011, p.146). This diversification provides domestic and international tourists with a wide range of products that might satisfy their desires. In addition, Jordanian handmade products are known to be authentic and of high quality, which could limit the importation of machine-made products and preserve Jordanian identity.

Weakness points are, firstly, the lack of a unique handicraft strategy, which has led to a disorganised and scattered sector. The second weakness is linked to the first since the absence of a strategy makes it difficult to promote the products locally and internationally (USAID 2009). In addition, the lack of planning has resulted in a failure to control unfair competition and thereby protect Jordanian handmade products. At the same time, USAID (2009a) suggests that, as Jordanian products are expensive, there is an opportunity for non-authentic and imported products to invade the local markets.

However, opportunities exist within the sector. For example, USAID (2009) proposed that the sector has the chance to increase its effectiveness and value if the law regarding the percentage of Jordanian products in relation to non-Jordanian products in the local market is enforced. Such potential regulation could motivate wholesalers and retailers and other shops to focus on Jordanian products and will minimise the negative impact of imported products. Opportunities are associated with the possibility to brand Jordanian products to distinguish them from imported ones. These actions may create more opportunities to market and promote local handicrafts in a wide range of outlets, which could include hotels, restaurants, special handicraft websites and through ministries, rather than focusing on souvenir shops located at tourism sites only.

Regardless of these recommendations and suggestions by USAID, there has been little development or enforcement of the law on the ground. The law has not been enforced and the competition is getting more aggressive with globalisation and the import of handicrafts from all around the world. Branding local handicrafts is

expensive and relies on personal efforts rather than a national strategy, which in turn means there is a continuous threat to Jordanian handicrafts.

Finally, the sector will continue to face threats from globalisation and the ability to imitate local products (USAID 2009), which makes it hard for locals and tourists to differentiate between what is authentic and what is imported. Accordingly, the identity of Jordanian handicrafts will be blurred, which will negatively affect the image of the country as a tourism destination. These threats are related to a lack of awareness and knowledge about the consequences of devaluing local products and not regulating and organising the handicraft sector in Jordan.

Figure 1.3 below explains the handicraft sector's value chain in Jordan and sets out the different actors and their roles within the sector, as well as how are they linked to each other in the process of production and sales.

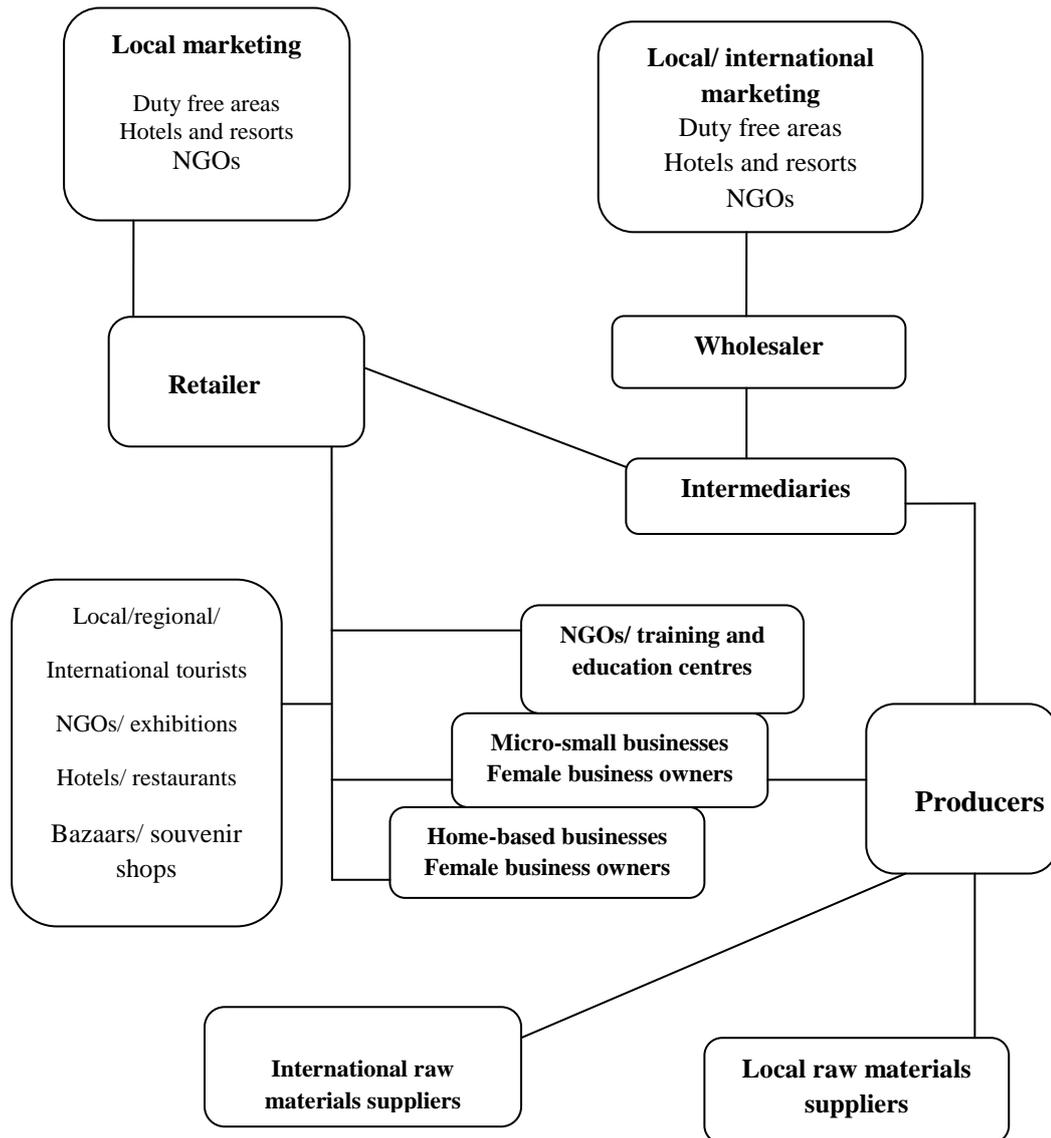


Figure 1.3: The handcraft sector value chain (Developed by the author).

Figure 1.3 starts with the square ‘raw materials’, which are essential in order to produce any type of product or handcraft. It is the starting point in the production process and handcraft producers need to ensure the availability of raw materials locally or internationally. The availability of local raw materials at a local and national level is critical since this minimises leakage and increases profits for handcrafters (USAID 2008a). Generally speaking, raw materials are available and accessible, which is considered an advantage for workers within this sector (Gorman et al. 2009). As mentioned previously, the main handcrafts produced today include textiles, weaving and embroidery, ceramics and pottery and Mosaics (USAID 2009). All of these products are based on locally available raw materials, which could

explain the large number of producers of these types of crafts in Jordan (USAID 2009a).

Producers in the handicraft sector include men and women who own home-based businesses⁵ (micro-business or small business, either licensed or unlicensed). Producers use different channels, direct and indirect, to promote and sell their products. Some of these channels are used without the aid of an intermediary, such as direct selling from a woman producer to tourists, which applies to women who have their own workshops. Meanwhile, hotels and resorts and classified restaurants do not accept direct selling by producers. Therefore, producers may require the assistance of an intermediary, who could be a retailer or a wholesaler, if the producer's management style is hierarchical and requires a formal purchasing process that passes through different departments within their business (Morgan 2007).

The use of intermediaries and selling personnel decreases profits and increases the price of products (Morgan 2007). Intermediaries ask for commission that will be deducted from the profit gained or producers will be obliged to increase the price of the product to maintain a minimum level of profit. Both ways cause loss to the producer (either in terms of profit or customers) given that the price of the product will be very high and unaffordable.

The significance of the value chain in this study appears when the channel between women business owners and the final customer is too long. Women business owners tend to an intermediary (which is identified as family members, relatives, friends, NGOs, handicraft associations and exhibitions) but what is interesting is that family members are not paid; however, no data exists to confirm this information. For women, the opportunity to use a direct channel can be limited due to socio-cultural factors, as the findings chapter will show.

1.2.6 Tourism context

Tourism is not a new phenomenon in Jordan since it started in the 1920s, with religious tourists passing through Jordan on their way to the Holy Land. In the

⁵ Home-based businesses do not require a license from the Ministry of Trade and Industry in Jordan.

1990s, tourism was introduced by the Jordanian government as a tool to reduce poverty and enhance the local economy (Daher 2005; Mahadin 2007).

Tourism has flourished since 1994, following the signing of the peace treaty with Israel (Daher 2005; Mahadin 2007; Alrawadieh 2009). As a result, tourism is a major component of the country's economy (UNWTO Library 2009; BBC News Middle East 2012), becoming the largest service sector in Jordan and the second largest creator of jobs (USAID 2009a). 4 million tourists in 2010 contributed 12.4% to GDP in 2010 (Jordan National Tourism Strategy 2011-2015; UNWTO Library 2011) and it was the principal foreign exchange earner in 1996 (Daher 2002). The following table provides details of the number of international tourists to the main tourist sites in Jordan.

Table 1.1: International visitors to the main tourist sites in Jordan (2012/2013) – (thousands)

Site	2012	2013 ⁶
Petra	121.192	142.494
Madaba	46.254	42.597
Jerash	18.061	17.555
Karak	15.100	6.408
Ajloun	12.545	11.450
Baptism site	1565	2288
Um Qais	8.314	9.399
Total	223031	232191

Source: Jordan Ministry of Tourism and Antiquities (2013).

The country has witnessed significant increases in the number of tourists. The number of tourists has increased from 644,000 tourists in 1989 to more than 2 million in 2011 (Alrawadieh 2009; Harahsheh 2009; MOTA 2010, 2011, 2012). This high demand has been reflected in the creation of more jobs (MOTA 2009) and more investment (Daher 2002). Currently, figures show more than 40,000 individuals are working in tourism, as well as thousands of people who work indirectly or who are not registered officially (USAID 2009; MOTA 2012).

Table 1.1 above shows the number of international tourists by location of visit in 2012/2013. Petra remains the main destination as measured by the number of international visitors, followed by Madaba, Jerash, Karak, Ajloun, Baptism site and Um Qais, due to its historical, cultural, natural characteristics and uniqueness (JTB 2012; MOTA 2012).

⁶ Preliminary statistics.

Domestic and international tourists visiting Jordan

Jordan is a tourism destination that is rich with natural, cultural and historical tourism sites that attract locals as well as foreigners (MOTA 2012). However, domestic tourism in Jordan is still weak and below MOTA and JTB expectations (Shdeifat et al. 2006; Mustafa 2012). Weak local movement within tourism sites is associated with the difficult financial conditions in Jordan and the political instability (MOTA 2012; Mustafa 2012). These low figures were confirmed by the National Domestic Survey of 2008, which found that only 21.4% of Jordanian families made domestic tourism trips in Jordan in 2008. One third of these families were from Amman, the capital, 21% from Irbid, followed by 18%, 11% and 4% in Zarqa, Balqa and Aqaba respectively. Meanwhile the other seven governorates contributed with only 13% of the domestic trips in the country.

Table 1.2: Jordanian visitors to the main tourists' sites in Jordan (2010/2011) - (thousands)

Site	2009	2010	2011	2012	2013 ⁷
Um Qais	49.385	43.70	155.795	162.825	169.720
Petra	105.582	99.067	121.346	113.856	54.154
Jerash	60.600	58.141	62.200	66.200	36.697
Ajlun	58.143	69.743	91.754	114.181	114.094
Karak	17.050	14.599	14.950	11.300	3.550
Baptism site	11.312	10.743	9.514	8.762	5.151
Madaba	1.428	1740	920	829	867
Wadi Rum	4.911	19.952	3.771	22.259	NA
Total	308.411	2055.945	1379.33	1328.383	1250.366

Source: Jordan Ministry of Tourism and Antiquities (2013).

Table 1.2 shows the most visited sites in Jordan are Um Qais, Petra, Jerash and Ajlun. It illustrates that the numbers of trippers decreased only slightly in 2013 regardless of the political turbulences in the area, the economic problems and the large number of refugees in the country. Petra is the most attractive historical site in Jordan but it attracted less Jordanians than Um Qais. Um Qais occupies an attractive and strategic location, dominating the Yarmouk valley in Jordan and Palestine, the Golan Heights, the southern area of Lebanon and the northern area of Palestine and Tiberius Lake; Jerash is a unique Greek-Roman city located in a green valley. Visitors to the site increased sharply in 2013, making the site the most visited amongst tourism sites in Jordan. On the contrary, Petra is located in the southern

⁷ Preliminary statistics first six month January/ June 2013

desert area, far from the northern area; thus, visiting it costs more than other sites located in the north. Likewise, other areas, such as Karak, Madaba and the baptism site, attracted fewer Jordanians, which could be for the same reasons of geographical location and distance, which means they are costly and unaffordable for many Jordanians. Nevertheless, domestic tourism in Jordan is still blooming; however, it requires effort from the public and private sectors to promote the country and reduce prices for locals in order to encourage domestic tourism (DOS 2012; Mustafa 2012).

Tourism has attracted investment in the hospitality and tourism sectors, which reached 315.5 million US\$ in 2006 (Daher 2005; Jordan News Agency Petra 2010). However, current and future investment in the Dead Sea area reached more than \$1 billion by 2012 (Daher 2007a, b). Meanwhile, Aqaba, Jordan's unique port, was transformed into an economic zone ASEZA (Daher 2005, 2007a). From another perspective, other cities, such as Amman, Karak and Salt, benefited from tourism development and are witnessing different tourism projects funded by USAID. Many countries made donations to help improve tourism through historical and heritage sites to enhance the performance of the tourism industry in Jordan (Daher 2005), such as JICA, a project funded by Japan (MOTA 2012). Accordingly, Daher (2007b) argues that tourism has played a significant role in changing and forming Jordanian cities.

The industry is controlled by MOTA and the Jordan Tourism Board (JTB). The role of MOTA is not only to supervise the tourism sector but also to organise the handicraft sector. MOTA, in cooperation with the Jordan Handicraft Association, is responsible for licensing newly established handicraft businesses. Furthermore, it issues laws and regulations and established the Jordan Handicraft Association and the Handicraft Statute (36) for the year 2002, which covered traditional and popular handicrafts. This statute introduced definitions of handicrafters and Jordanian handicraft products in order to have control over the workforce and the authenticity of the produced crafts (Akhal et al. 2008; MOTA 2012).

The main role of the Jordan Tourism Board (JTB) is marketing Jordan and portraying a positive image of the country. Their marketing campaigns focus on promoting the country as a secure destination, due to the political instability in the Middle East (Daher 2007a; Harahsheh 2009). Daher (2007a, b) stated that special attention in

promoting Jordan is given to archaeological sites, such as Petra and Jerash. Daher (2007a) argues that Jordan is represented as Petra by European and westernised tourists due to the type of promotion and marketing employed by the JTB. Moreover, JTB is marketing local traditional products through their website, which gives visitors an idea of the type and quality of handicrafts and the easiest way to access souvenir shops and centres in the country (JTB 2012). The following paragraphs will explain in detail the interrelation between tourism and handicrafts in terms of the number of tourists (inbound and length of stay), tourism activities, tourism receipts, employment and number of tourism activities.

Table 1.3: Number of tourism activities in (2011/2012) - (thousands)

Item	2011	2012	Relative change%
Number of Tourism Activities			
Classified & Unclassified			
Hotels	487	496	1.8%
Travel Agencies	727	779	7.2%
Tourist Restaurants	802	868	8.2%
Tourist Shops	304	351	15.5%
Tourist Guides	988	1,181	19.5%
Number of Rooms in Hotels	24,009	24,703	2.9%
Number of Beds in Hotels	46,141	47,339	2.6%

Source: Jordan Ministry of Tourism and Antiquities (2013).

Table 1.3 lists the main tourism activities in 2011/2012, which all show an increase in the number of tourism related activities. Significant increases are noticed in the number of tourist shops and tour guides, which have an influential impact on the workers in the handicrafts production. The increase in the number of shops selling handicrafts implies more demand since there is an increase in overnight visitors, who are the main purchasers of handicrafts (USAID 2009) (See Table 2.1). The increase in the number of shops and purchasers implies more demand from tourists and higher production from producers.

Tour guides play a very important role in promoting handicrafts, since they act as decision makers for groups of tourists when choosing a handicraft shop. This is a double edged sword since their personal benefit shapes their decision, as most guides ask for high commission from these shops and this may either push them away or attract them to particular shops (Mustafa 2011). Consequently, this may influence positively on big bazaars and souvenir shops since they are able to pay 30% as a

commission, rather than individuals who own home-based or micro and small businesses and may not be able to pay such an amount of money.

Table 1.4: Number of employees in tourism activities by gender in 2012 (thousands)

Activity	Male	Female	Total
Hotels	14.065	1.265	15.330
Travel agents	3.407	1.288	4.695
Restaurants	16.802	1.631	18.433
Car rental	1.460	29	1.489
Tourist shops	689	170	859
Horse guides	713	-	713
Tour guides	1.096	56	1150
Tourist transport companies	917	22 ⁸	939
Diving centres	39	9	48
Water sport	123	2	125
Total	39311	4468	43779

Source: Jordan Ministry of Tourism and Antiquities (2012).

Table 1.4 lists the tourism activities in Jordan and the number of male and female employees working within each activity. Regardless of the high employment in tourism, the number of female employees is still very low in comparison with the number of male employees. There are only 4,468 direct female employees in tourism activities and these may not all be Jordanian because the statistics do not differentiate Jordanian from non-Jordanian female employees. These numbers show that the tourism workforce is male dominated and is largely controlled by men, reflecting the gender gap in the country. Thus, regardless of the social and economic benefits of tourism, its contribution to women's development is still very limited. Meanwhile, the figures do not show the number of handicraft businesses nor the number of workers in these businesses. The lack of data about this segment makes any potential assessment of their role and direct or indirect economic impact on tourism and the local economy incomplete.

⁸ Females working inside office and handling administrative tasks. There are no female bus drivers in Jordan.

Table 1.5: Total Number of Arrivals and Tourists (2011/2012)

Item	2011	2012	Relative change%
Total Number of Arrivals and Tourists			
Total Number of Arrivals	6,812,426	6,314,250	-7.3%
Tourists (Overnight visitors)	3,959,643	4,162,367	5.1%
Same Day Visitors	2,852,783	2,151,883	-24.6%
Inbound tourists to Jordan by nationality 2011/2012			
Source region	Tourist overnight 2011	Tourist overnight 2012	Relative change%
Arabs	1.307.445	1.349.980	3.3%
Jordanians residing abroad	969.361	1.058.586	9.2%
Gulf area	617.812	690.719	11.8%
Europe	626.881	590.202	-5.9%
Asia	231.228	252.494	9.2
America	189,281	198,631	4.9%
Africa	17,635	21,755	23.4%
Total	3.959.643	4.162367	5.1%

Source: Jordan Ministry of Tourism and Antiquities (2013).

Table 1.5 is divided into two sections. Section one, lists the number of arrivals in 2011/2012, from which it is observable that the total number of arrivals decreased by -7.3% in 2012 and the same day visitors' percentage decreased sharply by -24.6%. However, there is an increase in the number of overnight tourists, package tours and direct employment in tourism, as well as a significant increase in tourism receipts.

Section 2 lists the number of inbound tourists to Jordan between 2011/2012 and the figures show there was an increase in the number of Arab tourists and a significant increase in the number of African tourists.

In section one, the figures are noteworthy and have a direct influence on the purchase of handicrafts. USAID (2009) reported that the majority of handicraft purchasers are overnight tourists and not one-day visitors since they have no time to make shopping stops; thus, the increase in overnight visitors will increase the handicraft purchasing power. Accordingly, this will lead to an increase in the production of handicrafts in order to satisfy demand because it is a simple equation: high demand implies high production. As a result, the active purchasing movement will increase the handicraft producers' profits, which will bring more income to the national economy. Thus, in this context, tourism and handicrafts are interconnected and both have an economic impact on individuals working in the handicraft sector in Jordan.

Regarding section 2, the nationality of tourists and place of residence within Jordan influence the type of handicraft purchased (USAID 2009). For example, according

to some bazaars and handicraft shop owners, most purchasers in Amman are Arabs who are interested in embroidery and textiles. On the other hand, the majority of purchasers in Petra are Europeans interested in mosaics and small pieces that are easy to carry (USAID 2009). This could be explained by the fact that Arab tourists have different interests from Europeans (Jordan Tourism Board 2012). The concentration of nationalities within particular tourist areas makes the promotion and selling of handicrafts produced by small actors in the handicraft sector difficult.

Table 1.6: Tourists' length of stay by nights (2012)

Area of stay	No. of Tourist Nights	No. of Tourists	% Share of Nights
Amman	769,436	298,117	40.7%
Golden triangle 'Petra, Wadi rum and Aqaba'	826,100	374,310	43.7%
Dead Sea	246,790	84,805	13.1%
Madaba/ Mount Nebo	32,655	17,368	1.4%
Karak	1,440	999	0.1%
Tafeleh	5,038	3,454	0.3%
Ma'an Spa	6,203	2,128	0.3%
Jarash	398	286	0.0%
Irbid	262	154	0.0%
Azraq	182	168	0.0%
Ajlun	448	370	0.0%
Fuhais	32	16	0.0%
Umm Qies	5	5	0.0%
AL- Shobak	54	54	0.0%
Maan	45	24	0.0%
Others	7,263	3,482	0.4%

Source: Ministry of Tourism & Antiquities (2013).

The above table demonstrates tourists' length of stay is concentrated in three main areas: Amman the capital, which has the highest share of nights and number of tourists in one geographical area, set against the southern area 'golden triangle' and the Dead Sea. More than 95% of overnight tourists are accommodated in three main areas: Amman, the golden triangle (Petra, Wadi Rum and Aqaba) and the Dead Sea. Most micro and small handicraft business owners work from their homes in the northern area of Jordan since it accommodates the majority of the population (DOS 2012). These areas are ignored by tour operators because they lack tourism services, such as hotels; however, this does not imply that these sites are not included in tourists' trails. For example, the main Kings Way Tourist Trail north-south across Jordan starts from Amman, and passes by Madaba, Mount Nebo, Um Al Rasas, Theban, Husban, Al Mujib Valley, Karak, Tafileh, Shobak, Petra, Wadi Rum and ends at Aqaba. The second trail is in the north of Jordan, which starts from Amman, and then passes by Jerash, Ajloun, Irbid, Um Qais, Tabaqet Fahl, Jordan valley,

Islamic shrines, baptism and ends at the Dead Sea. Accordingly, these sites do not have a significant number of night shares but they exist on the tourism map of Jordan since the tourism trails in Jordan pass through main tourism areas only. This clarifies the choice between Amman and outside Amman since, even though tourists do not spend nights at many tourism sites in Jordan, they do pass these sites and spend at least one to 4 hours per site. The rationale behind dividing the population into Amman and outside Amman is explained in detail in Chapter Three, Section 3.7.9).

1.2.7 Linkage between tourism and handicrafts

Tourism and handicrafts are interconnected sectors and play an important economic and cultural role in destinations. Economically, both sectors are considered job creators, particularly for the locals in rural areas (Yunis 2006); therefore, they may have an impact on reducing poverty rates and bringing income to the national economy (Yunis 2006; USAID 2009; Shushma 2012). Culturally, handicrafts and tourism enhance destination image and identity, as well as playing an important role in preserving local traditions (Yunis 2006). Yunis (2006) argues that handicrafts could be a tool to differentiate tourism destinations, especially with the globalisation movement the world is witnessing nowadays. Yunis (2006) added that handicrafts within tourism destinations are effective tools to link cultures and to bridge the gaps among different ethnicities worldwide. Therefore, shopping for handicrafts or souvenirs has become a part of the tourism industry (O'Connor 2006).

Handicrafts have a positive influence upon tourist experience and influence the progress of tourism within destinations (McKercher 2006), having a big influence on tourists' satisfaction within tourism destinations (Mustafa 2011). Tosun et al. (2007) and Akhal et al. (2008) emphasized that handicrafts enhance the experience of tourists, giving him/her the chance to live the local craft traditions and making his/her tour more enjoyable. Purchasing handicrafts is a way to maintain a connection between the tourist and the destination (Shushma 2012); thus, it is critical to produce authentic crafts that represent the destination's identity. This could be a major problem in Jordan since the majority of souvenir shops and bazaars sell imported crafts without indicating the sources of products. This implies tourists will leave the country deceived and carrying non-authentic products that could be found elsewhere, such as in China, Turkey, Syria or Thailand.

Similar to other tourism destinations, handicrafts are a major attraction and play a key role in the Jordanian tourism industry (Siyaha 2009). Maffi (2004, 2009a) argues that tourism is the main motivation to enhance the production of handicrafts in Jordan, which reflects the interconnectedness between the two sectors. USAID also worked on developing handicrafts through tourism by designing particular handicraft projects and centres and awarding grants and funds for handicraft business owners at different tourism sites in Jordan (USAID 2008b, 2009a, b, and 2010).

Tourism in Jordan is playing a significant role in the national economy (DOS 2012), creating thousands of job opportunities and souvenir shops (DOS 2012). However, no figures are available to show the numbers of job opportunities created by the handicraft sector. Lack of information makes any assessment of the potential economic impact of the handicraft sector inaccurate; thus, it is suggested that the financial contribution of handicrafts is still uncertain (Mustafa 2011). For example, it is estimated that the average spending per tourist on handicraft purchases in Jordan is 70 JD, which amounts to approximately only 30 million JDs a year in the GDP (USAID 2009) against 2.067 million JDs generated from tourism revenue (DOS 2010a). It is noteworthy that supporting the production of handicraft by locals in Jordan will improve their financial conditions since most of the money goes directly to them without leakage if they use local raw materials and local employees, which is not the case in the tourism industry (Shushma 2012).

It is hard to separate handicrafts from tourism, even in marketing the country. Jordan's Tourism Board focuses its promotional campaigns on cultural tourism due to the wide range of archaeological and cultural sites in Jordan (Maffi 2009a; Mustafa 2011). These sites represent the local culture, including heritage and handicrafts, and they help in shaping the types of crafts produced. For example, sand bottles are produced in Petra and Wadi Rum, where the coloured sand is available and the sand bottles reflect the history of the region, its geography and geology in an artisanal way. Likewise, many public and private institutions use local handicrafts to promote Jordan locally or internationally (USAID 2008b, 2010); for example, they provide Jordanian handicrafts as gifts for international diplomatic staff inside and outside Jordan. Classified hotels use local handicrafts to decorate their halls and rooms, which can be a motivator for visitors and tourists to purchase Jordanian handicrafts.

Finally, the linkage between handicrafts and tourism in Jordan will lead to economic growth, resulting in creating more job opportunities and minimizing poverty rates amongst locals. In addition, the linkage protects the local culture, art and heritage and maintains Jordan as an attractive destination for tourists from regional and international destinations. Accordingly, the roles of the government and private sector should be combined together so that a strategy can be designed that works at promoting tourism and handicrafts without prioritizing one over the other. This process will enhance the linkage between the two sectors and maximize the benefit for the locals and the country.

1.2.8 Women in Jordan

Women in Jordan form almost half of the population at 48.5% (DOS 2011a) and they have the highest level of literacy in the Middle East and North Africa (MENA) region at 89.2% (DOS 2011a). Education disparities amongst men and women are vanishing (Sonbol 2003); moreover, participation rates for girls in Kindergarten and Secondary Education is higher than for boys (DOS 2010a).

Regardless of these figures, women form only 14.7% of the workforce in Jordan (Al-Mahrouq 2003; DOS 2010a). Carter (2000b) explained that, in general, women's weak involvement in economic activities is due to cultural and gender factors rather than lack of education. In Jordan, Miles (2002), Sonbol (2003), Khamash (2009) and Sawalha and Meaton (2012) proposed that women's low rate of employment is due to socio-cultural factors and traditional values, not least the influence of family and husbands on the decisions made by women (USAID 2007a). These values see a woman as a responsible wife, focussing upon the household and children. Additionally, the process for starting a business is bureaucratic and time consuming and is harder for women, who normally have limited social relations and financial resources (USAID 2007a, b).

Women and men are equal under Islam in terms of faith and religious practices (Frisk 2009). Yusof (2006) stated that Islam did not prohibit a woman from working; on the contrary, it encouraged women, with the proof being that the wives and daughters of the Prophet Mohammad did several types of job. However, in Islam and under Islamic rules, a married woman cannot work without her husband's

approval because he is solely responsible financially and should be able to secure all her needs (McIntosh and Islam 2010).

However, it is debatable whether these rules are applied to the same extent in different Muslim countries and societies; for example, Islamic rules are stricter in other countries, such as Pakistan, Iran, Afghanistan and Saudi Arabia (Yun 2010; BBC News 2012). In all cases, women should respect the many religious standards, including decent clothes, wearing the ‘Hidjab’ head cover, as well as not wearing makeup or perfume in public places. In addition, women must keep within defined limits when dealing with men (Islamic Bulletin 2009). Yun (2010) claimed that those Islamic standards are a way of protecting women from potential harassment and confirm her Muslim identity.

From another perspective, Islamic rules influence women’s social relations and networks when doing business. Women’s networks are limited to family and relatives and restrictions apply to their relations with men (Yetim 2008; Syed 2010; Eroglu 2011; Alserhan and Al-Waqfi 2011; Wang and Altinay 2012; Kargwell 2012a; Kargwell 2012b). Thus, some women use their husbands and brothers as facilitators to help in establishing social relations (Eroglu 2011), given that flexibility in dealing with others is not tolerated by Muslim men (Alserhan and Al-Waqfi 2011). This, in turn, influences business success because, without networks, business can hardly survive. These Islamic requirements are fundamental and should apply in any Muslim country; however, the question that remains unanswered is the extent to which women are following these rules and instructions.

1.3 AIM AND OBJECTIVES

1.3.1 Aim:

The main aim of this research was to provide a critical analysis of the experiences of female business owners in the development and management of micro and small handicraft businesses in Jordan.

1.3.2 Objectives:

To achieve the aim, the objectives of the research were as follows:

- 1) To critically analyse and evaluate the current literature on female micro and small business development and management in order to:
 - a) Indicate the state of the art as far as academic thinking is concerned.
 - b) Locate the proposed quantitative and qualitative research within that state of the art.
 - c) Inform the content of the quantitative research questionnaire.
 - d) Provide a basis for the evaluation of the findings for both the proposed quantitative and qualitative research in terms of their significance and potential impact.

- 2) To provide a detailed analysis of female-owned micro and small handicraft businesses in Jordan using data collected through a quantitative survey of the female owners of businesses. The focus on the business and the data collection and analysis was to:
 - a) Document the main features of the characteristics and history of the businesses in terms of the business foci (e.g. staffing, finance etc) at different stages in the history of the business (start up, operation, additional development etc).
 - b) Establish the characteristics of the female owners of those businesses and their perceptions of the main issues they have faced at different times in the development and management of their businesses. Potentially, these issues were personal (motivation, behaviour, etc.) and business-related in terms of structures and policies of the public sector and non-government organisations and the cultural (religious and social norms) environments in which they were working.

- 3) To provide a detailed analysis of the experiences and beliefs of female business owners, using data collected through a qualitative survey and, in

particular, the implications of gender. The data collection and analysis was to:

- a) Provide analysis and interpretation of the individual consciousness of the women. In other words, the focus was on how they see themselves and their position as a businesswoman within Jordan, given it is an Islamic society that has associated norms of behaviour.
 - b) Establish how women interpret their experience of developing and managing their handicraft businesses and the specific constraints and opportunities etc. they faced in relation to their business as a result of their gender.
- 4) To provide an evaluation and synthesis of the quantitative and qualitative research that will:
- a) Provide a critical review of the findings using the literature review as the baseline comparator to identify what is new knowledge, what is an extension of existing knowledge and what may not apply because the work was conducted in an Islamic society rather than a western society.
 - b) Establish the validity etc of the research findings through a critical evaluation of the methodology and its implementation based on both internal (does the research meet its own objectives) and external (accepted technical norms for research) criteria.
 - c) Set out a conceptual framework synthesising the findings.
 - d) Consider the potential ‘impacts’ of the research in relation to how the findings may be translated into recommendations to both people in the handicrafts sector and to external organisations.

1.4 RATIONALE FOR THE CHOICE OF RESEARCH TOPIC

The research topic was chosen for a number of different reasons. Firstly, from an academic point of view, this topic is relatively new in Jordan, as only limited research has been conducted on the topics of micro and small businesses, women in the handicraft sector and their motivation. In addition, researching the influence of socio-cultural values is new; female entrepreneurship research is still in its infancy stage in Jordan but it is a popular research topic in the USA and Europe. However, there are gaps in the literature and in knowledge about women business owners in non-westernised contexts, particularly in Arab Muslim countries. Furthermore, applying the findings and theories of European research to Muslim contexts may not always be possible. Therefore, there was a need for a local researcher to explore the experiences of these women and to identify the reasons behind the low number of entrepreneurial businesses in order to fill the gap in the literature and to complete the picture of women business owners in developing countries.

From a practical point of view, this research is a way to inform the handicraft and tourism authorities and related private organisations about the current situation of the handicraft sector in Jordan. In addition, the research attempts to provide these authorities and organisations and workers in the handicraft sector with in-depth information about the barriers facing this segment of women (e.g. marketing, competition and funding issues) and the possible solutions to make the experiences of these women easier. This is very important since it may encourage other women to start their own business, which would result in significant economic and social influence on females in particular and on the country as a whole.

Finally, from a personal point of view, the researcher witnessed a real problem regarding the handicraft sector in Jordan through her previous experience in tourism as a tour guide. Firstly, the sector is dominated by imported cheap Chinese products, which results in unfair competition and weak purchasing abilities from the tourist side. Thus, the researcher was motivated to help these women in order to improve their current situation as handicraft business owners by exploring this research. In

addition, the researcher also worked in craft production and witnessed some of the barriers and lack of valuation for handmade products in Jordan.

1.5 STRUCTURE OF THE THESIS

1.5.1 Chapter 2 - Literature review

Addressing the main foci of this research requires exploration of a wide range of topics and literature. Therefore, the process of reviewing the literature covered many themes, incorporating entrepreneurship theories, motivation theories, the push and pull debate, women business owners, micro and small enterprises, family businesses, handicrafts, the business environment in Jordan incorporating the socio-cultural factors and the impact of culture on female business owners. Culture covered a wide range of topics, such as women and Islam, feminism and patriarchy.

1.5.2 Chapter 3 - Research methodology

This chapter reviews the research process and methodology used for this thesis. Review of the literature and methodological approaches uncovered some gaps relating to the research methodology in SME research, as most of the research adopted either pure positivism or interpretivism. Due to the limitations of these approaches and the increased possibilities for providing insights, the critical realism paradigm, post positivism, was selected and incorporated into a mixed method approach. The choice of the above over other paradigms, research methods, data collection techniques and data analysis techniques is explained in Chapter three of this thesis.

1.5.3 Chapter 4 – Research findings - quantitative data

This chapter presents the data collected during the quantitative phase. The data presented was generated from 264 self-completion questionnaires distributed inside and outside Amman. The quantitative data aimed at presenting the findings associated with the personal demographic profiles of respondents and the history of their businesses. The quantitative data sets the background to the qualitatively researched phenomenon by providing a picture of women's experiences across Jordan. Moreover, it looks at structure and agency and the potential consequences from the interaction between them. This chapter provides information about

Jordanian businesswomen in the handicraft sector and illustrates whether or not there were differences in the experiences of women in relation to their business location: inside Amman or outside Amman. The reason for this was to explore the influence of different structures (institutional, private organisations, economic, market, religious and socio-cultural) over agency women business owner's experiences in developing their businesses.

1.5.4 Chapters 5-7 - Research findings - qualitative data

These chapters present the findings from the analyses of qualitative data generated from 12 interviews conducted with women business owners, from inside and outside Amman, in Jordan's handicraft sector. The chapters narrate the story of the women from the pre-start-up stage. It explores their motivations to start the business, the opportunities encountered and the different barriers, such as institutional, financial, and socio-cultural. The chapters also present the findings related to business success factors from the point of view of the women interviewed. The chapters explore future dreams and aspirations of the women interviewed regarding their businesses and themselves as women business owners in an Islamic society like Jordan. Finally, each chapter provides an explanation of one single case example of one of the women interviewed and provides discussion of the overall findings before ending with a conclusion.

1.5.5 Chapter 8 - Evaluation and discussion chapter

This chapter provides an overall evaluation of the research process and the methodology underpinning it. It evaluates the research paradigm, research methods and quantitative and qualitative data collection and analysis techniques, as well as providing four conceptual frameworks. It explains the theory on which this study is based, including structuration theory, motivation theories, identity theories and the family business theory. Moreover, it presents a discussion of the quantitative and qualitative findings, which are integrated and presented in one section in this research, and ends with the transferability of Westernised and Europeanised models to this research's findings.

1.5.6 Chapter 9- Summary and conclusions of the research

This chapter identifies the contributions to knowledge by this research in order to understand the experiences of the women owners of handicraft businesses, specifically those in Jordan. In addition, it looks at the limitations of the research and ends with an explanation of this PhD journey.

1.6 CONCLUSION

This research analyses the experiences of Jordanian women, who have created handicraft businesses in Amman and other areas in Jordan. This chapter highlights the research context: the country background, the economic, political, socio-cultural, tourism and handicrafts contexts. It provides the framework for this thesis, which includes the aim and objectives, the thesis process, and the methodology employed to realise the research's aim and its objectives. Finally, it addresses the research's contribution to knowledge in terms of the literature, and methodology. The next chapter sets out the theory and research literature underpinning the examination of women business owners. Different theories are illustrated, such as motivation theories, and barriers and opportunities are highlighted in terms of the potential institutional, financial, and socio-cultural contexts and the significance of Islam on women's experiences.

CHAPTER TWO: LITERATURE REVIEW

2.1 INTRODUCTION

Past research has shown the path for self-employed women starting a business is fraught with difficulties and challenges in many parts of the world. In addition to financial, political and economic factors, there are the socio-cultural influences that play a significant role in shaping the experiences of these women and influencing their performance (International Labour Organisation (ILO) 2005; Deakins and Freel, 2006; Lerner et al. 2007; Thamaraiselvi 2007; De Bruin et al. 2007; Blackburn and Kovalainen 2009; Rajput and Ali 2009; Weeks 2009; Phillips 2010; Irwin and Scott 2010; Wawire and Nafukho 2010; Davidson et al. 2011; Ahmad 2011b; Inmyxai and Takahashi 2011; Itani et al. 2011; Verheul et al. 2012; Davis 2012; Fielden and Davidson 2012; Lockyer and George 2012; Loscocco and Bird 2012).

Micro and small enterprises are a popular research topic (Spencer and Gomez 2002; Al-Madhoun and Analoui 2003; United Nations, UN conference on Trade and Development and UNCTAD 2008; Menzies et al. 2004; Kuzilwa 2005; Singh and Belwal 2007; AL-Mahrouq 2007; Moktan 2007; Sievers and Vandenberg 2007; Wolcott et al. 2008; Brush et al. 2009; Omar et al. 2009; Cravo et al. 2010) but there is a lack of feminist theories (Carter et al. 2001). Brush et al. (2009) identified the gap between theory and context results in a blurred understanding of the studied phenomenon. However, within this context, the topic of women business owners is understudied (Brush et al. 2006, 2009; Brush et al. 2009; Terjesen et al. 2011; Fumo and Jabbour 2011; Andersen 2012; Piperopoulos 2012; Patterson et al. 2012), particularly in non-western contexts. Thus, the theories developed and applied have primarily been from western contexts only (Saffu 2003; Mordi et al. 2010; Mathew 2010). This potentially makes our knowledge incomplete and creates a gap in defining and understanding them, given that their culture is different and the influences on their performance and behaviour are therefore likely to be different.

The culture and structure of non-developed countries are different and may not be explainable by western modernised theories (Allen and Truman 1993; Mathew 2010;

Arasti et al. 2012; Nnamdi and Gallant 2012; Javadian and Singh 2012; Tundui and Tundui 2012). Judge and Kammeyer-Mueller (2007), Al Sawafi (2012) and Liefner et al. (2012) claimed it is debatable that one can apply western-based theories elsewhere because culture has a big influence on an individual's behaviour, values and perceptions of the world (Hofstede 2001).

Thus, what is applicable in western communities may be less applicable in eastern or Arab societies; moreover, the cultural obstacles Muslim women experience in a conservative society do not exist in an open western society (Minkus-McKenna 2009). De Bruin et al. (2007), Blackburn and Kovalainen (2009) and Mathew (2010) explained theories that are adequate for application in Europe are not necessarily useful in Middle Eastern countries due to cultural differences. Accordingly, Osland and Bird (2000) and Saffu (2003) ask for theories to deal with specific contexts, cultures and values, rather than generalising western theories. Further, they claim that examining the environment of female business owners within their countries is critical to understanding different experiences in different cultural contexts and for clarifying the image and understanding of women business owners in non-western parts of the world (Mordi et al. 2010). Focussing on women in different cultural contexts is a gap that should be filled by new research because considering the socio-cultural environment will add to understanding of these women from different perspectives and views.

Past research has uncovered the significant influence of socio-cultural factors on self-employed women (Hofstede 2001; Ritchie and Brindley 2005; De Bruin et al. 2007; Blackburn and Kovalainen 2009; Naser et al. 2009; Phillips 2010; Raj et al. 2011; Tlaiss and Kauser 2011; Javadian and Singh 2012; Rehman and Roomi 2012), and this suggests that this would be important and potentially different in an Islamic context. Socio-cultural factors include religious beliefs, norms (Ritchie and Brindley 2005), family structure (Allen and Truman 1993; Azam-Roomi and Parrott 2008), language and education (Basu and Altinay 2002; Altinay and Altinay 2007) and "*ethnic diversity and marital status*" (Hossain et al. 2009, p.207).

The process for starting a business and then operating and developing that business is an attractive journey to explore because motivations, challenges, start-up processes and business performance are potentially controlled by the owner's cultural values

and the surrounding environment. In addition, potential business owners may have different experiences and these can make the path for creating a business easier or more difficult. Many questions can be raised in this context about being a woman in business and whether it makes a difference. Do women face more challenges? Are women less, privileged because of their gender? These are just two questions and there are many more questions that need answers.

This chapter incorporates five sections, including this introduction. Section 2.2 reveals definitions of micro and small enterprises and handicrafts, both internationally and within Jordan. Section 2.3 reviews previous research in terms of push-pull motivational factors, family businesses, barriers facing business owners in general and women business owners, particularly in micro and small businesses, as well as cultural influences on women business owners and feminism. Section 2.4 explains the theoretical underpinning for this research, including the structuration theory, critical theory, identity theories, family business theory, and theories to entrepreneurship and theory concerning motivations to start the business (content and process theories). Finally, section 2.5 offers a conclusion to the chapter.

2.2 CONCEPT AND DEFINITIONS

2.2.1 Definition of micro and small businesses

To have a complete picture of businesses in this research, understanding the context is critical; therefore, it is important to start by defining the types of businesses involved: micro and small businesses. Firstly, it is significant to highlight that home-based businesses in the literature are considered a part of the small business sector (Mason et al. 2011). Home-based businesses are not a new phenomenon; on the contrary, they appeared prior to the industrial revolution in Europe (Felstead et al. 2005) and they are largely spread in developing and developed countries (Wang et al. 2009).

The problem is that defining micro and small enterprises poses a dilemma (Al-Hyari 2009; Dey 2012). Notwithstanding considerable effort by researchers, academics and governments to create a unique definition, Al-Mahrouq (2003), Storey (2006), Ajluni (2006), Al-Hyari (2009), Tadesse (2011), Issac et al. (2011), Hasle et al. (2012), Dey (2012), Smit and Watkins (2012) and Nunes et al. (2012) have all

explained there is still no internationally accepted definition of micro-small enterprises. Moreover, Hwang and Lockwood (2006), Al-Mahrouq (2007) Lee-Ross and Lashley (2009), Issac et al. (2011) and Nunes et al. (2012) argue that what is defined as ‘small’ in some countries is considered ‘micro’ in other countries. Furthermore, the definition varies according to the country, sector and businesses under focus (Atkins and Lowe 1997; Magablih 2005; Ajluni 2006; Lee-Ross and Lashley 2009; Tadesse 2011; Nunes et al. 2012), size of economy (Lukacs 2005), structure of the economy, the development level in each country (USAID 2007b), staff levels (MacGregor 2004) and geographic location (Buhalis and Murphy 2009). For example, Courcelle-Labrousse (2005) identified that in Pakistan, the definition of SMEs differs between the manufacturing and service sectors. Gilbert and Jones (2000) explained that small enterprises in the USA employ up to 500 employees, whereas they employ up to 50 employees in New Zealand. Thus, there is no single definition that applies to all countries and/or different sectors in the same country (Lee-Ross and Lashley 2009; Tadesse 2011; Nunes et al. 2012).

Some researchers have proposed quantitative definitions based only on the number of employees and turnover (Curran and Blackburn 2001; Senderovitz 2009), while others have employed qualitative criteria, such as business size and market share, and type of ownership, such as being independently owned. Other researchers have proposed mixed criteria incorporating both quantitative and qualitative criteria (Meredith 1994; Senderovitz 2009). For example, Abdullah (1999) pointed out there are 55 different definitions in 75 countries; the definition depends on several factors, such as the number of employees, capital and the country where the enterprise is established. Senderovitz (2009) reviewed 124 academic articles and found 80% used a quantitative definition based on the number of employees, which implies qualitative criteria were ignored. At the same time, there is no best definition (Senderovitz 2009) given that definitions are provided by different people and organisations and from different perspectives. Therefore, to get an optimal comprehensive definition, quantitative and qualitative criteria, encompassing different definitions, must be included. These criteria include number of employees, capital, turn over, economic structure and geographic location. Even this is difficult because these enterprises exist in many sectors within the same country, which implies a broad definition, and it is doubtful it would be agreed and designed internationally.

Tonge (2001), Simpson and Docherty (2004), Agyapong (2010) and Nkonoki (2010) proposed that most definitions used in European countries⁹ and many worldwide definitions, are based on the Bolton Report (1971), which identified two definitions. First, there are economic definitions (Al-Mahrouq 2003), which are based on small size, small market share, and being independently owned (Simpson and Docherty 2004). Second, there are statistical definitions based on turnover, number of employees and number of modes of transport within the enterprise. However, Storey (2006) identified several weak points in the Bolton definition, which are linked to the criteria employed to define different businesses and include more than one ceiling in each category. For example, the trading business definition was based on the number of employees being '200 employees or less'. However, a road transport business definition was based on the number of vehicles being limited to five and a motor trade business was based on a turnover criterion. This makes Bolton's definition inadequate in terms of providing a unique and comprehensive definition; therefore, there are many definitions for these enterprises, even in the UK (Al-Mahrouq 2003). Consequently, Tonge (2001) claimed that the Bolton definition is no longer valid.

However, most definitions have generally used the number of employees as the main criterion in defining these enterprises and turnover as a second criterion; for example, the definition employed by the European Commission (European Commission-Enterprise and Industry 2003, 2009).

2.2.2 Micro and small businesses in Jordan

Micro enterprises in Jordan have been defined as businesses employing less than 10 employees, and small enterprises are businesses that employ up to 49 employees (Jordan Prime Ministry 2005; World Bank - MSMEs Database 2007; USAID 2007a). The Jordanian definition employed mixed criteria: the number of employees and capital, as shown below in Table 2.1.

⁹ The EU is an economic and political partnership between 27 European countries that together cover much of the continent. Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, United Kingdom (European Union 2011).

Table 2.1: Criteria for defining Jordanian micro and small enterprises

Enterprise	Number of employees	Capital
Micro	Less than 10	Less than 21 thousand US\$
Small	10-49	More than 21 thousand US\$

Source: Jordan Prime Ministry (2005).

Jordan is a country in transition that suffers from an unstable economic structure (Sweidan 2004; World Bank business environment snapshots Jordan 2008; Central Bank of Jordan 2010). Therefore, it was not possible for Jordan to adopt other international definitions (United States Agency for International Development (USAID) 2007a; USAID 2007b), which meant Jordan created its own definition designed to cope with economic conditions in the country.

To conclude, different definitions, based on different criteria, have been identified by different academics, organisations and countries. The differences among the criteria used are due to the multiple characteristics of these enterprises in different sectors and different economies (Ajluni 2006; Dey 2012).

2.2.3 Definition of handicrafts

Handicrafts are products made by hand, using simple tools as necessary, which is different from crafts produced totally by machines (Graburn 2006). A Jordanian definition of handicrafts is provided in Chapter One (see Section 1.2.5). Handicrafts are defined by the United Nations Educational, Scientific and Cultural Organisation (UNESCO) as “*products that are produced either completely by hand or with the help of tools*” (UNESCO 1997, p.4), as long as the direct manual contribution of the artisan remains the most substantial component of the finished product. Handicrafts are made from raw materials and can be produced in unlimited numbers. The definition of handicrafts put forward by the Asian Handicraft Promotion and Development Association (AHPADA) incorporated common points with the UNESCO definition (Binti 2006). The two definitions included the use of hands to produce the products or the use of simple tools to maintain authenticity and originality of the produced products. However, the Jordanian definition is broad and incorporates many types of craft (see Chapter One, Section 1.2.5). The researcher will adopt the Jordanian definition of handicraft because it covers all type of craft and corresponds with the preliminary findings of the quantitative survey.

2.3 FINDINGS OF PREVIOUS RESEARCH

2.3.1 Motivation to start a business

2.3.1.1 Introduction

Previous research has studied motivations and their influence on entrepreneurs starting businesses, as well as the entrepreneurial process (Shane et al. 2003).

Making a decision to start a business is the focal point of the whole process. Decision-making is linked to the individual's behaviour, which is shaped by experience, knowledge and culture (Kreiser et al. 2002). Motivation is defined as *"the forces either within or external to a person that arouse enthusiasm and persistence to pursue a certain course of action"* (Daft 2008, p.522). Weiner (1992, p.2) put forward another definition of motivation as *"the thing to do with why behaviour gets started, is energised, is sustained, is directed, is stopped and what kind of subjective reaction is present in the organism when all this is going on"*.

Hisrich and Öztürk (1999) and Basu and Altinay (2002) claim that business owners' motivations are largely influenced by culture, family traditions and ties, education and religion. Likewise, Saffu (2003), Singh et al. (2011), Phillips and Knowles (2012), Hattab (2012) and Tedmanson et al. (2012) speculate that the tendency towards starting a business differs between countries for cultural reasons. Benzing and Chu (2009) and Mueller and Thomas (2000) observe that what motivates individuals in Europe might not necessarily motivate individuals in LDCs (less developed countries) since motivations are shaped by cultural, educational and socio-economic factors. For example, the main male/female business owners' motivation in the UK was being their *"own boss"* (Burke et al. 2002, p.264), whereas the main motivations for Indian women were society, welfare and psychological factors (Jyoti et al. 2011). On the other hand, there has been a variety of findings in Muslim countries, such as Gray et al. (2007) found that the main motivation in Morocco, an Arab Muslim country, was to seize an opportunity. Haan (2003) revealed that the motivation for 24% of the researched women business owners in the UAE was to increase their income. Itani et al. (2011) found that the main motivations for UAE women were independence and being their own boss. Ahmad (2011a) and Sadi and Al-Ghazali (2012) found the main motivations for Saudi and Bahraini women

starting their own businesses were flexibility, self-achievement and independence. In addition, Ahmad (2005) found that Jordanian women entrepreneurs' main motivation was to gain autonomy. Franck (2012) illustrated that motivations for Indonesian women were necessity and job-related factors. Ahmad and Xavier (2012) found that Yemeni women were motivated by financial necessity and independence. What is interesting about all these findings is that all the research was conducted in Arab Muslim countries and, in particular, in Middle Eastern countries that share similar socio-cultural contexts. However, these findings show that differences exist, not only amongst countries but also within the same culture and context.

2.3.1.2 Pull and push factors¹⁰

Individuals can be pushed or pulled into entrepreneurship and motivations differ from one person to another as well as between genders; moreover, differences in motivations are shaped by cultural, educational and societal factors (Benzing and Chu 2009).

Pull factors incorporate three main motivations. First, there is gaining independence and autonomy (Hisrich 1986; Hisrich and Brush 1985; Lerner et al. 1997; Orhan and Scott 2001; Shane et al. 2003; Alstete 2002; Thamaraiselvi 2007; Manolova et al. 2008; Ahmad and Xavier 2012). Second, there is self-achievement (Collins et al. 2004; Benzing and Chu 2009; Robichaud et al. 2010; Stokes and Wilson 2010; Verheul et al. 2010; Urban 2011; Awais and Tipu 2011; Kariv 2012; Sadi and Al-Ghazali 2010; Adom and Williams 2012; Livingston 2012) and, third, there is spotting an opportunity and market-related factors (Gray and Finley-Hervey 2005).

The push factors also include three influences. First, there is necessity (Bygrave and Zacharias 2008; Central Banks 2012) and, second, there are family and work-related factors (Orhan and Scott 2001; McElwee and Al-Riyami 2003; Sarri and Trihopoulou 2005; Wang et al. 2006; Mboko and Smith-Hunter 2009; Jyoti et al. 2011; Almalki et al. 2012; Sadi and Al-Ghazali 2012). The third influence concerns gender discrimination (Cromie and Hayes 1991; Buttner 1993; DeMartino and Barbato 2003; Kirby 2003; Raman and Jayasingam 2008; Kirkwood 2009; Klaper

¹⁰ McClelland 1961 was one of the first who worked on pull factors such as need for achievement, power and affiliation (McClelland 1968).

and Parker 2011; Singh et al. 2011; Cromie and Hayes 2011; Piperopoulos 2012; Orser et al. 2012; Narayanasamy et al. 2012).

The pull and push factors debate has occupied many researchers (Gilad and Levine 1986; Watson et al. 1998; Clain 2000; Littunen 2000; Morrison 2000; Orhan and Scott 2001; Curran and Blackburn 2001; McKay 2001; Alstete 2002; Levent et al. 2003; Chu 2004; McClelland et al. 2005; Ismail et al. 2006; Wang et al. 2006; Doobs and Hamilton 2007; Kirkwood 2009; Kirkwood and Walton 2010; Paulose 2011; Itani et al. 2011; Sik-Liong et al. 2012; Dawson and Henley 2012) when seeking to explain an individual's motivations for starting a business.

Push factors are mostly necessity-driven (Booth 2008; Verheul et al. 2010; Kerr and Stassen 2011; Kariv 2012; Klasen and Pieters 2012; Livinston 2012; Lockyer and George 2012) and refer to negative situations in an individual's life, such as social, economic or employment. On the other hand, pull factors are positive influences that are opportunity-driven (Gray and Finley-Hervey 2005; Booth 2008; Verheul et al. 2010; Urban 2011; Kariv 2011; Awais and Tipu 2011; Adom and Williams 2012; Livinston 2012) and described as a positive development (Hossain et al. 2009). In view of this debate, many questions need answers. Are women business owners pulled or pushed to start a business? Are women more pulled than pushed? What differences are there between push and pull factors within different socio-cultural contexts? Why do some women choose to start their business while others do not?

2.3.1.3 Push factors

2.3.1.3.1 Necessity

Previous research has shown that individuals with limited financial resources are pushed by their financial need to start a business (Cahill et al. 2006; Jyoti et al. 2011; Livinston 2012; Sadi and Al-Ghazali 2012). Thus, according to GEM (2004), the rate of people starting their business for necessity reasons is higher in low income countries than in high income countries. Necessity, as outlined by Bygrave and Zacharias (2008), addresses the financial need to generate more income and this is the case in most low income countries¹¹. Therefore, individuals are moved by necessity towards entrepreneurship when they have no better alternatives. Where

¹¹ Countries with \$995 or less per capita (World Bank Data 2010a).

income is low and the possibility of finding a job is also low, individuals have found entrepreneurship a good solution for their economic dilemma. Developing and less developed countries suffer from high unemployment rates and, in addition, 1.400 billion inhabitants of these countries suffer from poverty as they earn less than 1.25 \$ a day (International Monetary Fund (IMF) 2012; Central Bank 2012). This means that individuals in Developing and LDCs are largely pushed to entrepreneurship by financial needs.

2.3.1.3.2 Work-related factors

Work-related factors deal with the working environment (UNICEF 2007) and include job dissatisfaction as a result of low wages, poor working conditions and a desire to escape supervision or male domination (Wang et al. 2006; Mboko and Smith-Hunter 2009; Jyoti et al. 2011; Almalki et al. 2012; Sadi and Al-Ghazali 2012).

Low employment rate falls between being a push or pull factor (Ritsilä and Tervo 2002); however, it is a push factor amongst unemployed people because individuals are pushed to start a business as they have neither job nor income.

Job dissatisfaction is a major factor that pushes individuals to being their own boss (Cromie and Hayes 1991; Catley and Hamilton 1998; Wang et al. 2006; Szarucki 2009; Jyoti 2011; Arasti et al. 2012; Sadi and Al-Ghazali 2012). Dissatisfaction can arise from low wages and/or poor working conditions, which therefore bring about a need to escape supervision. According to UNICEF (2007), women in most countries receive a lower salary than men; for example, women in the Middle East and North African regions earn only 30% of men's incomes, even in cases where the women exert more effort than men. Consequently, Clain (2000) observed that women are more pushed to entrepreneurship. Being self-employed satisfies women more in respect of the income they earn because they earn it by virtue of their personal effort. Thus, women feel they are compensated in a fairer way than when doing the same job as men and being paid less.

Poor and insecure working conditions are a significant driver for individuals, especially women. The International Labour Office (2008b), Holmen et al. (2011), Williams and Gurtoo (2011), Awais and Tipu (2011) and Almalki et al. (2012)

reported that the number of working women worldwide is increasing and reached 1.2 billion women compared with 1.8 billion men in 2007. These figures theoretically are a source of optimism as they show a high contribution by women in economic activities. However, the reality is that working women are doing low paid jobs (International Labour Organisation (ILO) 2008a; United Nations Development Fund for Women (UNIFEM) 2009) and most women, especially in developing and less developed countries, do not have rights in terms of social security and medical or health insurance (Murthy and Smith 2009; Awais and Tipu 2011; Almalki et al. 2012). As a consequence, the type of low quality jobs they are doing pushes women to be self-employed in order to upgrade their professional environment.

Gender differences exist regarding job dissatisfaction, as gender's influence as a motivator is higher amongst females than male entrepreneurs (Cromie and Hayes 1991; Buttner 1993; DeMartino and Barbato 2003; Raman and Jayasingam 2008; Kirkwood 2009; Klaper and Parker 2011; Singh et al. 2011; Cromie and Hayes 2011; Piperopoulos 2012; Orser et al. 2012; Narayanasamy et al. 2012). When men are dissatisfied it is because they are under-valued (Kirkwood 2009) or have conflict with their manager. However, Hisrich (1986) stated that women's dissatisfaction is related to frustration and being hindered from promotion; therefore, they quit their jobs and start their own business.

2.3.1.4 Pull factors

2.3.1.4.1 *Family-related factors*

Researchers have found that women are more pushed than men due to family and work-related factors because women are responsible for the household and therefore suffer more than men from discrimination in the workplace (Buttner 1993; Orhan and Scott 2001; DeMartino and Barbato 2003; Raman and Jayasingam 2008; Kirkwood 2009; Almalki et al. 2012; Rehman and Azam-Roomi 2012). Women have more family responsibilities and therefore need flexibility in their working times to look after their house and children (Coleman Foundation 2004; Kuppusamy et al. 2010; Piperopoulos 2012).

Therefore, flexibility is related to time, either at home or at work. It is a non-economic factor that influences female more than male entrepreneurs (Georgellis and

Wall 2005). Accordingly, entrepreneurship becomes an encouraging choice for women (Levent et al. 2003; Klaper and Parker 2011; Rehman and Azam-Roomi 2012; Piperopoulos 2012). Being an entrepreneur and self-employed gives women more space to deal with other responsibilities and to balance life-work (Orhan and Scott 2001; McElwee and Al-Riyami 2003; Sarri and Trihopoulou 2005; Klaper and Parker 2011; Jayawarna et al. 2011; Almalki et al. 2012; Arasti et al. 2012).

2.3.1.4.2 Independence

Independence is represented by being responsible for one's own life and decisions instead of being a follower or working for others (Shane et al. 2003). Independence was seen as one of the most important motivators for entrepreneurs (Kirkwood 2009) and it includes having control over both one's personal and professional life. Likewise, it is related to autonomy (Lerner et al. 1997; Orhan and Scott 2001; Shane et al. 2003; Alstete 2002; Thamaraiselvi 2007; Manolova et al. 2008; Robichaud et al. 2010; Stokes and Wilson 2010; Sadi and Al-Ghazali 2012). Shane et al. (2003) saw being independent as an essential issue for entrepreneurs, especially when they look for an opportunity to start a business or when risk is high in taking decisions. Independence is seen as an entrepreneurial tendency that makes entrepreneurs responsible for their actions and consequences, whatever they are. Birley and Muzyka (1997) observed that men become entrepreneurs in order not to work for others and to be independent; moreover, Hisrich (1986) drew attention to the similarities between women entrepreneurs in developed and developing countries. It was a significant driver for both, regardless of the economic situation, poverty rates and differences between countries. It was interesting for the researcher exploring the latter point, in particular in an Islamic society such as Jordan's, given that women's independence is not favoured and is seen as a westernised attribute and, as such, is contradictory to social norms and religious instructions.

2.3.2 Family businesses

2.3.2.1 Introduction

Family businesses are described as the smallest economic unit in the world (Schulze and Gedajlovic 2010) and they are the most commonly established business type worldwide (Astrachan et al. 2002; Getz et al. 2004; Sharma 2004; Duh et al. 2009;

Schulze and Gedajlovic 2010; Mahto et al. 2010). For example, family businesses represent 60% of businesses in Europe, 69% of businesses in the UK, 90% in the Arab World and 80% of businesses in the Middle East¹² (European Commission 2007; Zawaya Dow Jones News 2008; Fletcher 2010). Duh et al. (2009) found in their study that many micro, small and medium businesses in transition countries are of the family business type, which clarifies the dominance of family businesses worldwide and indicates their potential economic influence.

2.3.2.2 Defining a family business

Defining a family business is still a challenge for researchers and there is no single international definition available (Litz 1995; Astrachan et al. 2002; Sharma 2004; Getz and Carlsen 2004; Miller and Breton-Miller 2006; Miller et al. 2007; O'Regan et al. 2010). Moreover, defining family businesses is creating conflict amongst researchers (Chrisman et al. 2005). The conflict stems from the fact that each family business differs in its management and organisation because each family has its own style, beliefs, ethics and culture (Duh et al. 2009). Chua et al. (2004, p.22) explained that most researchers agreed on the '*nuclear family ownership and management of a business*' as a main criterion. However, when dealing with governance, researchers propose different definitions because governance is influenced by cultural values that differ from one country to another (George and Zahra 2002; Brice and Richardson 2009).

2.3.2.3 Family businesses in the Arab World

Family businesses in the Arab World share some similarities with western ones but also have significant differences because of cultural variations (Raven and Welch 2006). Consequently, what applies to European family businesses does not necessarily apply to Arab Muslim family businesses; for example, succession and transfer of business in Muslim countries is attached to inheritance according to

¹² The Arab Middle Eastern region incorporates thirteen states, Bahrain, Egypt, Iraq, Jordan, Kuwait, Lebanon, Oman, Qatar, Saudi Arabia, Syria, UAE, West Bank and Gaza and Yemen. They share language, religions, and a lot of cultural values, norms and traditions. However, many big differences exist amongst them regarding, cultural influences, woman, education, political organisation and income (Dajani 2010). It is noteworthy that many researchers used the concept Middle East without referring to a specific country in their study. This in turn makes generalisation of research findings on all countries a hard things to do. For the reason that Saudi Arabia and Lebanon are both idle Eastern countries but differences are on all levels and aspects. Thus, when dealing with culture and religious influences, researchers should be aware of the specific context they are dealing with. What apply on Lebanese for sure does not apply on Saudis.

Islamic law and not to other criteria. Under Islam “*the share of the male is equal to the shares of two females*” (Quran 4:34). Fahed-Sreih (2006) and Chiniara and De La Rosa (2009) state that family businesses in the Middle East are based on family blood kinship and mutual trust amongst family members rather than organised and planned management (Fahed-Sreih 2006). Arab family businesses focus on their Arabic identity, which is based on strong relations, loyalty and respect amongst family members (Stocks Experts 2009). The family is at the core of an Arab’s personal and professional life; family reputation is one of the main concerns in the Arab World (Abu Baker and Dwairy 2002; Fahed-Sreih 2006; Fahed-Sreih et al. 2009).

Ward (1997) stated the majority of family business stay small and do not grow (only 7%-10% of these businesses grow) because family businesses face particular difficulties, which influence their growth and survival (Davis et al. 2000). Family businesses face challenges related to family members, visions and values and their involvement in the management, besides conflicts amongst them (Davis et al. 2000; Getz et al. 2004). Other challenges are attached to the business, such as access to funds, management style, recruiting professional human resources (Getz et al. 2004). Muslim family businesses in the Middle East face special challenges related to inheritance, women’s involvement in business, nepotism or ‘Wasta’ and conflicts amongst siblings (Makings 2009; Fahed-Sreih et al. 2009).

2.3.2.4 Constraints facing family businesses

The difference between family businesses and other businesses is the interaction between the owner and the business and the family, which creates complications in terms of management, family-life-work balance and funding. It is argued that family businesses inter-mingle family with work (Muske et al. 2003), which in turn increases tension (Fitzgerald and Muske 2002); therefore, founders should separate business issues and family issues. It is suggested that, in the home, priority is given to the family and the use of informal language whereas, at business, couples deal with clients and formality becomes essential and roles become different (Muske et al. 2003). High commitment and a lot of sacrifice should be made by the founder to allow the business and family to survive. Managing family and business is difficult, especially for the wife attributed as ‘house manager’, as she has a new responsibility

and becomes involved in business managing, planning and financing (Smith 2000). Accordingly, personal life and family will be neglected (Narine 1990). Fitzgerald and Muske (2002) observed that the wife in a family business becomes involved totally in work and the business is no longer a place to escape tension; therefore, many females in family businesses found doing the task unachievable (Narine 1990).

Olson et al. (2003) added that one of the main reasons for family business failure is weak management. Basco and Rodriguez (2009) argue there are different management scenarios, in which some consider family first whereas others look to the business as their main priority and others deal with family and business as one unit in terms of governance and management. However, Basco and Rodriguez (2009) posited that a good way to deal with business and family is as an integrated structure, which seems to be more successful than other scenarios. Merging family and business vision seems to create balance and guarantees business longevity. However, Danes and Olson (2003) claimed the involvement of women in a family business increases tension in terms of management, due to difficulty in balancing jobs at home and business, as well as gender roles.

Muske et al. (2009) claimed that blending family and business resources is noticeable in family businesses. Normally, founders use their family and personal savings to start the business (Aldrich and Cliff 2003; Aldrich 2005), which was described by Van Auken (2005) as a way of bootstrapping¹³. Moreover, family savings are often the only solution to save the businesses in urgent cases (Cornwall 2010). However, Muske et al. (2003) clarified that using household resources to fund the business is understandable but it has a negative influence. Financial records concerning income and expenses of family and business should be filed because any inaccurate calculations of income will influence their future (Muske et al. 2009). For example, it may slow repayment of a bank loan; therefore, accurate data and separate records should be kept for business and family to avoid financial risk (Muske et al. 2009). Finally, owners of a family business should know how to solve conflicts and avoid ignoring signs of trouble that, in the long term, with long working hours and stress, could influence the whole family and destroy the business dream.

¹³ Adapting new ways to access resources without looking for other financial traditional resources (Babson College 1995). There are six bootstrapping strategies 'delay 'sharing resources', 'use personal related finance', 'minimise accounts receivable' instalments, 'minimise investment' and finally 'subsidy finance' (Weber 2008, p. 154; Ebben 2008, p. 247-348)

It is believed that the surrounding socio-cultural environment has a significant impact on women business owners and may either encourage or discourage women from developing their businesses (Anderson et al. 2003; Kamash 2009). Culture, including norms, traditions, gender issues and religion, significantly influences the owner, the family and the business. In other words, it describes the influence of different structures (e.g. family, society, business, and legal systems with their rules and legislations) on (agency) women business owners' actions and performance.

First, family is an integrated part of society and it is perceived differently in different cultures, causing its influence to be variable (Raven and Welch 2004). In a traditional collectivist and patriarchal society, the role and power of the family is decisive and may shape the whole experience and create barriers for female business owners. This can be explained by conformity and collectivism in such a society, in which 'I' is dissolved for the sake of the 'group'. In addition, the approval of the family in traditional cultures is a decisive factor for business success; any clashes with the family, including wife/spouse, may lead to unfavourable consequences (Fahed-Sreih 2006). Moreover, family members have an influential role due to the spread of gender discrimination and the dominance of patriarchy, which influence women's business decisions and performance. In addition, women will not be the sole players; male family members' voices will be heard and could be higher than women's voices on many occasions.

Culture also has an influence on succession of the business to new family members, taking into account that Islam controls daily activities. The succession of the business could be problematic. Firstly, the business may not be of interest to other family members (Ward 2011), which is an initial barrier that may lead to business closure. Secondly, the industry in which the business is operating has its influence on other family members' approval. Some types of business could be female-oriented; for example, an embroidery handicraft business may not be interesting for males, which could be a dilemma in cases where there are no females in the family. However, the existence of females in the family does not guarantee business continuity. Thirdly, as mentioned previously, succession in Islam is based on the principle that a male and female inherit from their mother but, as stated previously, "*the share of the male is equal to the shares of two females*" (Quran 4:34). This implies that even if female family members are interested in continuing with the

business, their share is half what the males receive and this could create conflicts if there is no agreement amongst them regarding business growth and continuity (Astrachan et al. 2002). Finally, informal family businesses that are not registered officially do not exist and, in the case of the female owner passing away, the business may also pass away with her.

According to the above discussion, women business owners are challenging society as a whole and have conflicts on more than one front and within different structures, including family, society, norms and traditions, male authority and Islam. In addition, other constraints emerge from dealing with financial and regulatory structures within the industry. Thus, female business performance is ruled by many external and internal factors that may play a negative role in shaping their experience as business owners. To conclude, the interaction between the owner, his/her family, the business and the socio-cultural context illustrates the different barriers that exist in such types of businesses and the influence of the surrounding socio-cultural factors on the owners, the family and the business.

2.3.3 Business-related issues

Micro and small enterprises (MSEs) face many constraints during the start up stage of the business life cycle (Schaper 2002; Bastakis et al. 2004; Ozgener and Iraz 2006; Amha and Ageba 2006; Hwang and Lockwood 2006; Zhang and Morrison 2007; Al-Bakri 2007; Moriarty et al. 2008; Lee-Ross and Lashley 2009; Obamuyi 2009; Wooi and Zailani 2010; Singh et al. 2010). These constraints hinder MSBs from performing in the right way (Da Silva et al. 2012). MSBs suffer from different general barriers that influence both males and females, such as lack of managerial skills, inefficient skilled labour constraints, and lack of access to information, poor communication and training skills, marketing and competition and governmental and systemic influences on businesses.

Furthermore, some barriers are faced more by women and are more influential on them than men such as funding Cultural influences on female business owners Psychological barriers (McElwee and Al-Riyami 2003; Deakins and Freel 2006; Lerner et al. 2007; Thamaraiselvi 2007; De Bruin et al. 2007; Blackburn and Kovalainen 2009; Rajput and Ali 2009; Weeks 2009; Phillips 2010; Irwin and Scott 2010; Wawire and Nafukho 2010; Ahmad 2011a; Davidson et al. 2011; Inmyxai and Takahashi 2011; Itani et al. 2011; Verheul et al. 2012; Davis 2012; Fielden and Davidson 2012; Lockyer and George 2012; Loscocco and Bird 2012).

2.3.3.1 General business-related issues

2.3.3.1.1 Lack of management skills

Research conducted by Karagozoglu and Lindell (1998), Irvine and Anderson (2004), Amha and Ageba (2006) and Senderovitz (2009) suggests that micro and small businesses (MSBs) overall are suffering from management problems, which is suggested as a reason for business failure during the start-up stage in many countries. The reasons behind the managerial problems were provided by Roberts and Wood (2002) and Bastakis et al. (2004), who claimed that micro and small businesses (MSBs) are frequently established by an individual or a family without adequate management strategies or skills (Ozgener and Iraz 2006). This, in turn, leads to a centralised decision and individual management style; accordingly, it undermines the role of employees in different positions and reduces the layers of management (Carson 2003; Kelliher and Reinl 2009).

From another perspective, Beaver and Prince (2004) argued that management and ownership in these businesses overlap with the owner's personality and motivations, values, attitudes and abilities (Greenbank 2000; Beaver and Prince 2004), which influences the decision-making process. Furthermore, De Vries (1977, p.45) identified micro and small business as an '*extension of the entrepreneur's personality*', describing that the owner's personality has a bigger influence than the business environment or other resources upon business performance and success or failure (Killiher and Henderson 2006). If the owner-manager has vision, good planning and managing skills, it will empower business performance; however, a lack of these skills will result in business failure. Therefore, management style in

these businesses was described as '*autocratic, egocentric, impulsive* (Beaver and Prince 2004, p.37) and independent. Consequently, this overlap between management and ownership causes confusion for the business, employees and owner and influences business performance.

2.3.3.1.2 Underskilled experienced labour

Micro and small enterprises are labour intensive (Moktan 2007); however, these enterprises tend to employ low-skilled workers and avoid employing specialists or high-skilled labour (Marchante et al. 2007). Accordingly, this influences business performance and production negatively. Subrahmanya's (2010) research proposes that one of the major problems micro and small businesses face is a lack of skilled labour, regardless of the sector involved (UNIDO and the World Summit on Sustainable Development 2002). For example, MSBs in the UK and Ethiopia, cannot offer good salaries in order to employ skilled employees due to financial and credit barriers (Cromie 1991; Amha and Ageba 2006; Hwang and Lockwood 2006). What is more, Hwang and Lockwood (2006) stated that MSBs face another challenge, which is retaining skilled employees, due to a lack of funds and difficulties in accessing credit (Marchante et al. 2007).

From another perspective, Cromie (1991) points out that finding appropriate competent employees is not normally an easy task due to poor working conditions, high turnover and low wages, especially in tourism-related businesses that are linked to tourism seasonality and its influence on type and season of work (Marchante et al. 2007). Additionally, Gilbert and Jones (2000) indicated that searching for skilled workers increases the financial burden. MSEs hire underskilled staff that are easier to find, less expensive and can be recruited through word-of-mouth instead of advertising or employing in coordination with specialised colleges and institutions (Jameson 2000), which is described as a cheap marketing and advertising tool. Finally, research suggests there is high correlation between business growth and skilled labour (Marlow 2000). Therefore, MSEs aiming at growth should employ skilled staff, which is challenging because it is costly and many MSEs prefer to remain small in size.

2.3.3.1.3 Poor communication and training skills

Beaver and Hutchings (2005) posit that poor communication and training skills are attached to unskilled and inexperienced owners and employees. Simpson and Padmore (2005) argued that training empowers owners and employees, since it upgrades their skills and provides owners with adequate and useful data, which ultimately encourages them to excel within their sectors. In addition, training influences business performance and enhances its progress (Amha and Ageba 2006; Nkirina 2010). Simpson and Padmore (2005) suggest that training entails some core points, such as marketing, access to credit and funding and networking.

MSEs not only cannot recruit skilled workers but also cannot afford training for their employees. Bhaumik and Banik (2006) clarified that this is linked to financial factors because training programs are normally costly. In addition, Gilbert and Jones, (2000) found that the simple structure of these businesses and the absence of a human resources management department, complicates training issues. Furthermore, Jameson (2000) and Beaver and Hutchings (2005) argue that the owner-manager of a business influences the type of training; thus, the training is informal, given by the owner and is related to the owner's own vision. Additionally, most training is unplanned and is not subjected to '*training-needs' analysis*' but to the owner's vision and decision on whether or not to expand business.

Expansion in business implies employing more highly trained skilled labour. Accordingly, higher wages are required, which is questionable for owners who have no intention to pay more. In contrast, the research by Jameson (2000) found owners of tourism and hospitality small businesses have training plans, although some were not written but existed in their mind. This contradicts what was mentioned earlier by Beaver and Hutchings (2005) that small businesses do not offer training and it is not part of their management plans. It can be said that the notion of no training programs being designed within small businesses is not absolutely accurate.

2.3.3.1.4 Lack of access to information and networks

Information empowers business owners and leads them to the right business path (Mchombu 2000). Information was described as a weapon for having control over a business in an unstable business environment (Jorosi 2006; Rufaro et al. 2008).

Jorosi (2006) and Mathew (2010) confirmed that access to information by women entrepreneurs is critical for their businesses' success and growth. Furthermore, Al-Mahrouq (2003) and USAID (2006a) stated that lack of access to information, particularly credit and policy information, is one of the major barriers for Jordanian MSBs. Difficulty in gaining access to information and networks, 'formal or informal', was described as the result of weak management and lack of use of new technologies, such as the internet (Rufaro et al. 2008), lack of governmental strategies (Al-Mahrouq 2003) and high cost (Global facilitation partnership for transportation and trade 2005). Moreover, research suggests that the size of the business influences the type and quality of the information needed (Al-Mahrouq 2003); for example, micro businesses do not need the same type of information about competitors and market changes as medium or large businesses. On the other hand, access to information is easier for large businesses due to their strong formal networks and use of high-level techniques and technologies (Rufaro et al. 2008). Mutinelli and Piscitello (1998) explained that small businesses face difficulties in accessing information due to their size because small size implies a small number of employees, difficulty in establishing contacts and networks and a weak position within markets. Moreover, a lack of information impedes business growth, given that gathering data is crucial to establishing a competitive status within the national market, acquiring new types of skills and practices, and obtaining financial, social and technical support (Amha and Ageba, 2006), as well as identifying new opportunities (Sievers and Vandenberg 2007; UNDP Bangladesh, [no date]).

2.3.3.1.5 Marketing and competition

Similar to other enterprises, marketing in micro and small businesses includes three main areas, which are product, promotion and a distribution system (Amha and Ageba 2006, p.320). MSBs suffer from high competition with medium and large businesses, which hampers their access to new markets (Simpson and Padmore 2005).

Amha and Ageba (2006) and Gilmore et al. (2001) argue that such businesses cannot market their products due to weak networking and low management skills; therefore, customers remain unaware of their products (Amha and Ageba 2006). However, one must take into account the owner's character and personal management style, which

influence everything in the business. Research conducted by Scott et al. (1996) found business owners do not generally deal with marketing issues on a long-term planning basis. On the contrary, they handle things day-to-day due to pressure of work and lack of skills and experience. Accordingly, these businesses do not have adequate marketing techniques to reach all customers and target broad layers of markets due to financial problems and a lack of funds. Instead, Gilmore et al. (2001) claimed that the marketing style is described as 'spontaneous, loose and informal' in these businesses. Most of these businesses use word-of-mouth as a marketing technique (Moriarty et al. 2008) because it is inexpensive and does not need planning; interestingly, this was the case amongst tourism businesses in the UK (Irvine and Anderson 2004). From another perspective, Scott et al. (1996) stated that complicated marketing strategies are not suitable for these types of businesses due to their small size and simple management style. To conclude, it is not far from reality to argue that micro and small businesses do not have the ability to compete or to use adequate distribution channels that generally increase sales and profit, implying future growth. The reasons mentioned earlier oblige these businesses to remain small within the current uncompetitive market position (Bastakis et al. 2004; Amha and Ageba 2006).

2.3.3.1.6 Governmental and systemic influences on businesses

It is agreed amongst economists and policy makers that entrepreneurial businesses work for the welfare of entrepreneurs and their communities (Rufaro et al. 2008). Therefore, for communities to gain maximum benefit from entrepreneurship, they need to encourage it. According to the Global Entrepreneurship Monitor (GEM 2010), entrepreneurial activities are higher in countries within which regulations are less forceful. GEM (2010) explained that complex governmental regulations are the factors most responsible for discouraging entrepreneurial activities. Governmental regulations cover taxation systems, time and cost and licensing procedures. The most complicated are the policies that are not normally designed to empower entrepreneurial activities and businesses. Governments generally deal with entrepreneurship as a part of trade and labour policies. In other words, governments especially in less developed countries (LDCs), have difficulties designing a unique entrepreneurial policy to deal only with entrepreneurs (Acs 2006).

Governmental support is critical for developing an entrepreneurial culture amongst individuals, given that entrepreneurs fill gaps by spotting opportunities to create jobs, create enterprises in rural areas, use local raw materials, change the community structure and to improve their financial conditions (Yuvarani 2009). For example, the process for establishing a business is complicated and time-consuming in Jordan, which results in discouraging individuals from practising any entrepreneurial activities (World Bank 2005). Therefore, it requires a reduction in the restrictive regulations imposed by many governments, in addition to modification of investment laws (Gressani 2007), to facilitate the process for creating a business and the journey for potential entrepreneurs (Lee-Ross and Lashley 2009).

To encourage entrepreneurs and entrepreneurial activities, governments must improve their rules and infrastructure, as well as provide training and management courses for potential entrepreneurs because of their positive influence on their performance (Yuvarani 2009; Davis 2012).

Another important factor entails forming an entrepreneurial governmental policy to deal especially with entrepreneurs and their ventures. This policy should focus on securing financial resources, facilitate business creation and protect the rights of entrepreneurs through regulation of copyrights and trademarks, finally ensuring gender equity in dealing with entrepreneurs (Gender Entrepreneurship Market (GEM) and IFC 2007).

Finally, privatisation¹⁴ of the public sector is directing communities to the self-owned businesses model (Hurley 1999; Lee-Ross and Lashley 2009; Lane and Kinser 2011). El-Khatib (2008) argues that privatisation is an effective method for enhancing economic growth, empowering financial markets and supporting the growth of the private sector and micro-small medium businesses. Since these businesses are more responsive to customer needs than public governmental ones, it can be said that establishing them creates competition, which motivates the public sector to reform its economic strategies in order to guarantee economic growth (Berkowitz and Holland 2001). Moreover, it is argued that privatisation is important for the growth of micro and small enterprises, which absorb a large number of employees and provide more income. Thus, liquidation of state-owned businesses

¹⁴ *Privatisation* refers to relocating the majority of enterprises owned by the state to the *private* sector (Kikeri et al. 1994)

provides the opportunity for entrepreneurs to excel and establish more enterprises; consequently, privatisation encourages entrepreneurial activities (Krajewski and Piasecki 2004; Lane and Kinser 2011).

2.3.3.2 Specific business-related issues experienced by female business owners

2.3.3.2.1 Financial barriers

Adequate funding is critical in the start-up stage and expansion of the business later on (Rasel 2008; Hendon and Bell 2011; Honeysett and Metheny 2012). Secure sourcing of funds is frequently problematic for entrepreneurs and it impacts on business success (Cassar 2004; Manan et al. 2011; Ahmad and Xavier 2012). This is the hardest barrier entrepreneurs need to overcome (Das 1999; Morris et al. 2006; Davidson et al. 2011; Young and Flores 2011; Das 2012; Narayanasamy et al. 2012), and it blocks the progress of start-up entrepreneurial ventures or micro and small businesses (Das 1999; Morris et al. 2006; Deakins and Freel 2006; Thamaraiselvi 2007; UN conference on trade and development (UNCTAD) 2008; Muravyev et al. 2009; Christensen et al. 2010; Narayanasamy et al. 2012).

Securing funding for a business start-up is a major problem but women business owners face more problems than men regarding securing funding and loans from institutions (Richardson et al. 2004; Deakins and Freel 2006; Singh and Belwal 2007; Niethammer et al. 2007; GEM country brief-Jordan 2007; UNDP 2008a; Brush et al. 2009; Muravyev et al. 2009; Davidson and Fielden 2010; Mordi et al. 2010; Irwin and Scott 2010; Cohoon et al. 2010; Bellucci et al. 2010; Klaper and Parker 2011; Fielden and Davidson 2012; Narayanasamy et al. 2012; Mwobobia 2012; Belwal et al. 2012; Yazdanfar and Turner 2012).

This additional level of difficulty in securing funding can be explained from two different perspectives: “*the supply side*”, which are banks and financial institutions and the “*demand side*”, which comprises women business owners (Niethammer et al. 2007, p.6). It cannot be denied that there are some general problems associated with some business owners, such as “*low management skills, outdated technologies, lack of collateral and professionalism, poor quality products and poor networks, in addition to a lack of marketing skills*” (Ssendaula 2002, p.7). However, what is

problematic is how the financial institutions perceive women business owners and their cultural view of them. Generally speaking, the problem in some developing and less developed countries is a lack of trust in a woman's ability and commitment to pay back their loan (Deakins and Freel 2006).

Commercial banks are not available to everyone. Research has shown that banks do not normally give loans to individuals who are unable to meet the banks requirements and loans conditions (Ssendaula 2002; Deakins and Freel 2006; Singh and Belwal 2007; Belwal et al. 2012). Banks ask for collateral, which is either 'inside' collateral, such as a home or personal property, or 'outside' collateral, such as equipment or accounts receivable, to ensure the loan will be paid back (Acs and Audretsch 2005). Entrepreneurs cannot always satisfy bank requirements; consequently, entrepreneurs have to look for other options to obtain funds with fewer requirements.

Research has shown that trust influences a bank's willingness to provide funds (Ellingsen and Lotherington 2008; Andrea and Devendra 2010; Rani et al. 2011; Saporito et al. 2012); moreover, it minimises the transaction cost. However, the cultural perspective plays a significant role. For example, in many developing and less developed countries, where the male is socially dominant, such as Indonesia and Congo, banks ask the husband to co-sign the legal loan documents. The female entrepreneur's signature is not sufficient to get a loan; similarly, other financial institutions ask only for the husband to sign the documents (ILO 2005; International Finance Corporation (IFC) 2008). Moreover, a woman in Malawi can never acquire a loan without her husband's signature and approval (Jalbert 1999); conversely, in Jordan and European countries, such as the UK or Sweden, a woman can get a loan without her spouse's consent¹⁵.

On the other hand, Hisrich and Brush (1986) suggest that the problem arises from the demand side. Women business owners, due to fear of failure, focus on using personal and family savings rather than applying for loans from financial and micro-finance institutions (MFIs) (Read 1998; Orobia et al. 2011; Orser et al. 2012; Mwobobia 2012). Business failure in the first years of working is viewed differently in different cultures (Begley and Tan 2001). In some cultures, failure is shameful

¹⁵ Personal contact by the author with different banks in Jordan confirms that Jordanian women do not need their husband's permission to get a loan.

and embarrassing for business owners and their families, who can lose social respect, which is attached to shame (Earley 1997), especially in East Asia (Begley and Tan 2001). Failure is also viewed negatively in Jordan, particularly if the person responsible is a woman. Therefore, individuals, especially women in many countries, can be reluctant to start up a business for fear of failure (Minniti et al. 2005; Halkias et al. 2011; Hindle and Klyver 2011; Watson 2012). Accordingly, social and cultural values are considered factors that impact on whether or not an individual starts a business (Benedict 2005). Finally, a common assumption states that women “*can’t handle money*” (Bruni et al. 2004, p.262), which could also be a barrier to banks lending to female entrepreneurs.

Women business owners look for other potential funding sources, such as personal savings, micro finance institutions and grants. It is noteworthy that, in addition to these traditional sources of funding, there is wide range of financial options in developed countries. These include angel financing, (Preston 2007; DeGennaro 2010; O’Rourke 2010; Fairchild 2011; Brush et al. 2012), venture capitalists (Preston 2007; Grundling and Stenberg 2008; Vanacker et al. 2010; Rubin 2010; Gompers 2012), bootstrapping (Weber 2008; Vanacker et al. 2010; Alexander 2011), leasing and hire purchase (Grundling and Stenberg 2008) and factoring (Zabri 2009). Leasing was introduced in 2002 in some Jordanian financial institutions (Ajluni 2006); however, other funding options do not exist in Jordan.

Personal saving sources include savings by the person, the spouse, their family and friends and profit from a business. It also includes those within ‘the extended family’, who are ready to help in urgent cases and who lend money without collateral because they are part of the same tribe or family. Accordingly, paying the money back is almost guaranteed due to trust amongst the family and tribe members (Das 1999; Zeller 2006). Deakins and Freel (2006) described the main financial sources as “*the three Fs (3Fs), family, friends and founder*”, explaining that getting loans from commercial banks is very difficult to achieve in the start-up stage (Deakins and Freel 2006, p.73; Yazdanfar and Turner 2012). Consequently, entrepreneurs prefer the 3Fs solution because no lengthy procedures are required and it is the simplest way to get funds.

'Micro-finance' is not a new concept; it was presented to the public by Professor Mohammad Yunus in 1976, through his bank Grameen. Yunus was awarded a Noble prize as a reward for this contribution (Sterren 2008; Yunus et al. 2010). Due to the international importance and vitality of MFIs, 2005 was recognised as the International Year for Micro-Credit by the United Nations (Thomas More Institute 2005). This initiative was identified as a means of fighting poverty worldwide and 40% of the world's poor perceived its advantages (Lee-Ross and Lashley 2009). It is recognised also as "*the activity of provision of financial services to clients who are excluded from the traditional financial system on account of their lower economic status*" (Khoja and Lutafali 2008, p.8), enabling them to raise their income level and improve living standards (Sterren 2008).

It is suggested that micro-finance institutions (MFIs) are normally an important key for unlocking financial dilemmas (Kuzilwa 2005; Brana 2012); therefore, MFIs can be the way forward for female entrepreneurs and micro small businesses that have been refused funding by commercial banks (Pretes 2002; Brana 2012). Nowadays, around 500 million people need access to MFIs, which are competing with commercial banks in providing services to the poor and to micro businesses (Yunus et al. 2010). As a result, MFIs are now servicing millions of people around the world, especially women entrepreneurs.

Research in Tanzania found that two thirds of female entrepreneurs are using their personal and family savings, followed by micro loans from MFIs (International Labour Organisation 2003). Additionally, about 41% of Tanzanian female entrepreneurs, who have asked for micro loans, turned to Tanzanian MFIs (ILO 2005). Likewise, the Grameen bank (MFIs) in Bangladesh has more than 2 million clients and 95-97% of them are female entrepreneurs (Yunus et al. 2010). Similarly, a study in Jordan conducted by USAID (2007a) found that 91% of female respondents would move to an MFI as the second solution due to difficulties associated with commercial banks.

Grants are defined as "*free money*" (Morrison et al. 2005, p.118) and to enhance the role of small enterprises and entrepreneurs, government, non-governmental organisations (NGOs) and individuals provide funds in the form of a grant. Grants also include "*training, taxes and incentives*" (Muhammad et al. 2010, p.70, 72).

Grants are described as incentives for entrepreneurs as well as small and medium enterprises (Muhammad et al. 2010). This type of fund is non-refundable; entrepreneurs do not have to pay it back or sell a part of their business, as they do for financial institutions, business angels or venture capitalists (Pretes 2002). In addition, it is not as complicated as using banks since those who get a grant do not need to provide financial proof or records (Pretes 2002). On the one hand, providers of grants look for entrepreneurs, who may succeed and prosper whilst, on the other hand, any abuse of the money provided will make future grants potentiality difficult to secure (Pretes 2002). Therefore, grant providers target segments that will use the money effectively to empower themselves and to minimise poverty, especially in developing and least developed countries (Pretes 2002).

Entrepreneurs, who are successful in getting a grant, benefit from establishing a credit record that will facilitate the entrepreneurial path to ask for future sources of funds from other financial institutions (Pretes 2002). Access to grants is limited; for example, according to Zabri (2009), only 1.1% of the entrepreneurs studied in Malaysia, had accessed grants, compared with 47% who got loans from banks. This is possibly linked to a lack of information about other sources of funding because entrepreneurs are normally unaware of the many sources of funding available to them (Zabri 2009).

2.3.3.2.2 Psychological barriers

Psychological barriers are potentially very influential, as they are linked to the personality of the entrepreneur. According to the literature, women's low self-esteem and lack of self-confidence are major barriers to entrepreneurship (Kirkwood 2009; Hossain et al. 2009; Halimi et al. 2011; Hofmeyr and Mzobe 2012). Stevenson (1985) explained this influences the ability of women to have control over their business and delays their advancement (Singh and Belwal 2007). For example, one of the barriers for women in India creating their own business is the lack of family and society trust in their abilities, in addition to big household responsibilities (Patel 1987).

2.3.4 Cultural influences on female business owners

2.3.4.1 Introduction

Hofstede (2001, p.5) defined culture as “*a collective programming of the mind which distinguishes the members of one group or category of people from another*”. Hofstede stresses the notion of the influence of the surrounding environment and the cultural values of people more than the influence of genetics (Basu and Altinay 2002). In other words, “*culture is an accumulation of value resulting from experience in life that forms values, it is learned not inherited*” (Hofstede 2001, p.5).

Culture contributes to understanding the practices, behaviours and views of individuals (Hofstede 2001). It has a big influence on individuals’ lives, behaviour and ways of thinking, regardless of whether they are male or female (Hofstede 2001), although it carries significant influence on gender issues (Ritchie and Brindley 2005; Hofmeyr and Mzobe 2012). Phillips (2010) and El Sadaawi (2007) posit that the gender gap is rooted in culture; therefore, differences in levels of gender discrimination differ from one country to another. Phillips (2010) argues that culture is an important topic for researchers nowadays, especially in terms of gender, because calls are increasingly made to explore the influence of culture on women, particularly women business owners (De Bruin et al. 2007; Blackburn and Kovalainen 2009).

The impact of culture on entrepreneurial ventures was first demonstrated by Weber (1921) and more recently by Noseleit (2010). Since the 1980s, more attention has been given to the phenomenon of culture and its influence on behaviour and business (Ritchie and Brindley 2005). Hisrich and Öztürk (1999) and Basu and Altinay (2002) claimed that entrepreneurship and entrepreneurial motivations are largely influenced by culture, family traditions, education and religion, and not by discrimination. Therefore, Saffu (2003) speculates that the tendency towards entrepreneurial activities differs amongst countries for cultural reasons. Moreover, Langowitz and Minniti (2007), Judge and Kammeyer-Mueller (2007), Noseleit (2010) and Pinillos and Reyes (2011) posit that differences in entrepreneurial activity rates between countries are largely influenced by cultural factors.

In addition, Lodge and Vogel (1987) and Kreiser et al. (2002), Prasad and Arumbaka (2009), Halimi et al. (2011), Hofmeyr and Mzobe (2012), Shinnar et al. (2012) claim that cultural values are mirrored in an individual's behaviour and role in business. For example, entrepreneurs in South Pacific Islands were found to mirror the traditions and values of tribes; therefore, the success of the business is the success of the tribe (Saffu 2003). Accordingly, the position of entrepreneurs is largely influenced by national culture, such as political economic and social structures, religion, and ethnicity (Mitchell et al. 2002). For example, Mexicans and Black Americans have low entrepreneurial activities due to ethnic cultural values (Bogan and Darity 2008); however, Levent et al. (2003, p.1133) found that ethnic groups have a strong entrepreneurial spirit due to deep-rooted ethnic values, such as *"loyalty, solidarity and strong networking"*. This contradiction emphasises that culture differs between countries and ethnicities and is linked to local norms and values.

The life of women in some parts of the world is dramatically hard, especially if those women live in one of the developing or less developed countries (LDCs), where women suffer more from the burden of local norms and socio-cultural values (ILO 2005; Latif 2009; Torun 2010; Naz et al. 2011; Kargwell 2012a; Kargwell 2012b). Women are paid less (Phillips 2010; Lippe et al. 2011; Davidson and Burke 2011; Fields 2011; Tharenou 2012) and they suffer from patriarchal domination and discrimination in many aspects of life (Murthy and Smith 2009; Scharff 2011; Naz et al. 2011; Omair 2011; Karolak 2012). Thus, there is no doubt that cultural influences and gender differences are not similar everywhere but depend on each business owner's culture. For example, cultural influences are more influential on Saudi women than Jordanians, although both countries have almost the same culture. This could be explained by the influence of religion in Saudi Arabia, as it is the home of Islam and it embraces the two most important holy cities in the Islamic World: Mecca and Al Madina (Hofstede 2011; Pistrui and Fahed-Sreih 2011). However, since Jordan is a patriarchal society (Sonbol 2003; OECD 2010), exploring the influence of culture on gender discrimination is a key factor.

Furthermore, in some developing countries and LDCs, such as India, Ethiopia and Tanzania, men have control over household expenses because they are considered the breadwinner (International Labour Organisation (ILO) 2002; ILO 2005; Anna et

al. 2000; Sadi and Al-Ghazali 2012). Consequently, cultural values and beliefs about the woman's role means they will have no income, which may be a barrier to creating a business through a lack of financial resources.

From another perspective, women have to break the local societal and familial rules in many cases in order to operate a business (Thamaraiselvi 2007). Generally speaking, the low participation of Arab women in the national economy is related to the social ethics, traditions and the dominating role that Arab men play in society (UNESCWA 2004; Abu Kharmeh 2012; Kargwell 2012a; Danish and Smith 2012). Male domination hinders female entrepreneurship because the main role of a woman is defined as a home maker (UNESCWA 2004; Mordi et al. 2010; Sadi and Al-Ghazali 2012) and this lessens a woman's ability to start her own business (Bruni et al. 2004). Furthermore, females often face family problems that hinder them from being independent and capable of starting their own business (Ritchie and Brindley 2005). Additionally, Aldrich et al. (2000) and Phillips (2010) found that family-related factors negatively influence female professional and social attitudes and future ambition. Omair (2008), Sadi and Al-Ghazali (2012) stressed that a woman is seen as the person carrying the household responsibilities. Mattis (2004), Petridou and Glaveli (2008), Kuppusamy et al. (2010) and Kargwell (2012a) found these burdens block the paths for growth in an enterprise's performance.

2.3.4.2 Culture, women and business

Culture has a significant influence on an individual's tendency towards starting a business (Ritchie and Brindley 2005). Since the 1980s, attention has been paid to the phenomenon of culture and its influence on behaviour and business (Lodge and Vogel 1987; Kreiser et al. 2002; Ritchie and Brindley 2005; Noseleit 2010; Javadian and Singh 2012). Although working women today form an important segment of the working population, their entrepreneurial path is influenced by a large number of barriers and challenging factors that block doors and slow down economic activities (Jalbert 1999; McElwee and Al-Riyami 2003; ILO 2005; Deakins and Freel 2006; Lerner et al. 2007; Javadian and Singh 2012; Rehman and Azam-Roomi 2012).

Deakins and Freel (2006) and Javadian and Singh (2012) explained that cultural barriers are associated with a lack of trust in the capabilities of women, which results

in limiting progress and in discouraging any potential female economic activity. For example, women in some Ethiopian areas cannot work and or inherit anything from their husband after their husband's death due to cultural values and social norms that lack trust in women capabilities and abilities to deal with money. Consequently, this blocks many doors to entrepreneurship (ILO 2002). Moreover, it was only in 1975 that Spanish women were free to take part in economic activity without their husband's approval (Muñoz and Pérez 2007). This also explains that women in Spain are still suffering from unfairness in the job market due to the educational structure and discrimination amongst men and women. For example, science and technology have been offered to males whereas social sciences, including tourism, were allocated to females. Gender discrimination is still affecting female contributions to economic activities and their entrepreneurial skills today (Chowdhury 2001; Kirby 2003; Adersua 2004; Frederick 2008; Patterson and Mavin 2009; Sarbapryia and Ishita 2011; Naz et al. 2011; Omair 2011; Karolak 2012). Thus, Nilufer (2001) explained that cultural factors influence an individual's choice in creating a business, particularly a female's decision to start up a business. Females in developing and less developed countries are raised in a different way from western women. As a result, they often lack self-confidence and suffer from a lack of trust from the local community, including family and banks (Hossain et al. 2009; Halimi et al. 2011; Hofmeyr and Mzobe 2012).

Lack of access to education is also seen as an important barrier (Lerner et al. 1997; ILO 2005; Singh and Belwal 2007; European Commission (EU) 2009, 2010; Gottschalk and Niefert 2011; Lockyer and George 2012). Education is defined as *"the knowledge or skill obtained or developed by a learning process"* (The Free online Dictionary 2010). Education improves the entrepreneurial spirit (Prasad and Arumbaka 2009) and provides individuals with special skills, abilities and knowledge, especially languages and most critically English, which is considered a global language nowadays (Crystal 2003). Bowen et al. (2009) and Lockyer and George (2012) explained that low education levels imply difficulties in using new technologies, which complicates interacting with others, besides difficulties in marketing products. Bowen et al. (2009) found there is a high correlation between low levels of education, especially vocational education, and business failure. In addition, Doms et al. (2010) found business owners with university degrees were

more successful than others, which can be explained by the knowledge they gained and experiences they gained through their studies. For example, someone with a degree in management will be more competent in dealing with accounting and management issues than those with no qualifications.

In the business environment, women face many hindrances from their male counterparts. Moreover, women must break the glass ceiling¹⁶ and to enter the ‘old boys’ network¹⁷, in order to be able to expand their business. Thus, the woman’s path has many bottlenecks and many are attached to gender and cultural issues (Hofstede 2010). Foley (2008), Klyver et al. (2008) and Naser et al. (2012) claimed that business networks are influenced by culture, despite research on business networks and culture being contradictory. One perspective states that networks are similar everywhere, regardless of societal culture (Foley 2008) whilst the other perspective claims culture influences network types and performance (Foley 2008; Brush et al. 2009; Naser et al. 2012; Rehman and Azam-Roomi 2012; Javadian and Singh 2012; Movahedi and Yaghoubi-Farani 2012; Todd 2012). For example, women business owners in conservative Islamic countries tend to network with other females rather than males due to cultural influences. Thus, women eschew dealing with men for fear of insulting the family honour because bad moral behaviour of a woman is attached to family reputation and mirrors the good or bad image of the family (Gray and Finley-Hervey 2005). Therefore, women’s networks are smaller than men’s networks (Arasti et al. 2012) and this could be relevant to Jordanian business owners due to the influence of socio-cultural values and Islamic regulations concerning women’s network types.

Dodd and Patra (2002) and Rehman and Azam-Roomi (2012) claimed that culture influences the performance of business networks and they added that the nature of networks can be changed due to cultural factors. Foley (2008) found in his study that culture has a significant impact on business networks amongst ethnic groups. Ahmad (2005) found in her study of female entrepreneurs in Jordan that female networks were built on family ties and friends and were largely influenced by the

¹⁶ “The invisible barrier preventing women from attaining career advancement to senior positions related to gender discrimination” (Mattis 2004, p.159).

¹⁷ Men have had their own type of networks renowned as “Old Boy Network” or “Good Old Boys” (Patterson and Mavin 2009, p.176).

local culture, which was/is collectivist¹⁸. This is in line with Gorman (2006) Hofstede (2001), Syed (2010), Eroglu (2011), Alserhan and Al-Waqfi (2011), Kargwell (2012a), Wang and Altinay (2012) and Kargwell (2012b), who all stated that collectivist cultures are based on family ties and loyalty. This influences women's access to information about markets, competitors, other businesses and credit because women are not aware of and do not have enough sources of information about possible sources of funds.

Finally, local community acceptance of female entrepreneurs is not always evident, as many societies do not accept the notion that a woman is equal to a man and can be an effective economic member of society (Singh and Belwal 2007). This in turn causes failures of businesses and blocks the female route to entrepreneurship (ILO 2005; Singh and Belwal 2007). According to McElwee and Al-Riyami (2003), women in Oman have never been to banks to ask for loans due to local cultural norms; they are reluctant and embarrassed to do so. Arab women are raised to follow men, which has had a negative influence on their personal and professional lives (Joseph and Slyomovics 2011).

2.3.4.3 Women and religion

The debate among scholars regarding the influence of religion on economic growth is an important academic concern (Shivani et al. 2006) since proof has been found to support a correlation between religion and economic growth (Audretsch et al. 2007). For example, Barro and McCleary (2003) found economic growth is largely associated with an individual's strong belief in life after death. Weber (1921) stated that religion and religious belief have a great impact on an individual's behaviour (Basu and Altinay 2002; Weaver and Agle 2002) and on business start-ups (Noseleit 2010).

Hofstede (1997), Tu et al. (2012) and Chang (2012) stressed that religion is a focal component of culture that unifies people through common values and beliefs, as well as behaviour (Shivani et al. 2006; Movahedi and Yaghoubi-Farani 2012; Tu et al. 2012). Generally speaking, it should be noted that religions, such as Islam and

¹⁸ "It is the degree to which individuals are integrated into groups. In collectivist society's people from birth onwards are integrated into strong, cohesive in-groups, often extended families (with uncles, aunts and grandparents) which continue protecting them in exchange for unquestioning loyalty" (Hofstede 2011).

Christianity, encourage work and promote it either inside or outside the home but with many restrictions, particularly in the case of Islam. It is in this context that religion may play a negative role in the business owner's performance.

For example, asking for a loan from a commercial bank is forbidden in Islam due to the interest issue (Faa'eda), which is considered usury: '*Haram*'¹⁹ in the *Islamic Sharia'a*²⁰. Instead, Islam indicates there is room for business owners to acquire loans from Islamic banks based on the '*Murabaha*'²¹ system, which is legal or '*Halal*'. Accordingly, this can be a main barrier to accessing credit, which is often required to start a business.

The following quotation from the Quran asserts that people who deal with '*Riba*' will end in hell. Commercial banks are known as '*Haram*' and Muslims must avoid all '*Haram*' things in life. However, Islamic banks are limited and possible choices, such as micro-finance institutions and commercial banks, are not accepted in Islam.

God said:

“Those who eat Riba (usury) will not stand (on the Day of Resurrection) except like the standing of a person beaten by Shaitan (Satan) leading him to insanity. That is because they say: ‘Trading is only like Riba (usury),’ whereas Allah has permitted trading and forbidden Riba (usury). So, whosoever receives an admonition from his Lord and stops eating Riba (usury) shall not be punished for the past; his case is for Allah (to judge); but whoever returns [to Riba (usury)], such are the dwellers of the Fire – they will abide therein” (Al-Baqarah 3:2, 275).

The quotation describes the gravity of Riba in Islam and the consequences of using Riba, regardless of gender and particularly in Islamic societies where financial options are limited.

Concerning females, *Islamic Sharia'a* ordered women to wear headscarves, '*Hidjab*', as well as to keep a distance when dealing with men and to avoid direct contact with male foreigners (The Holy Quran; Khan 2003; Farkouh 2010). This forbids women

¹⁹ Totally forbidden in Islam.

²⁰ The religious Islamic law based on the Quran.

²¹ *Murabaha* means that the lender as a bank finances what the borrower needs on the basis that the bank buys the things (e.g. machines, furniture, tools, etc) and sells them to the borrower with profit. So the Islamic bank does not give cash money as the non-Islamic banks or lending corporations do.

being with a strange male or males alone, which limits a woman's movement and intermingling with others. The prophet, peace upon him, said: "*No man is alone with a woman but the Satan is the third one present*" (Sahih Al Bukhari: 1862). *This is a clear message that forbids Muslim females from being alone with 'non-family male members'*²², Additionally, Islam encourages women to stay at home, as men are the bread winners. However, if the woman intends to work, she must respect religious instructions in terms of clothes and dealing with males (Jardim and Vorster 2003; Islamic Bulletin 2009; Yun 2010; McIntosh and Islam 2010; Siraj 2011). Such religious instructions make the entrepreneurial path difficult for women since women, who respect such instructions, will be cut-off, isolated and unable to build contact or networks and, consequently, this may lead to business failure.

Inequality between genders is also reinforced by religions such as Islam. "*Men are the protectors and maintainers of the women because Allah has given the one more (strength) than the other, and because they support them from their means*" (Holy Quran: 4:34) (McElwee and Al-Riyami 2003; Karolak 2010). For example, Islam sees males and females as equal in faith and beliefs but it privileges men and ranks them higher than women and hinders women from mixing or working freely in any male domain (Sidani 2005; The Holy Quran, 5:34). In Christianity, women are also seen as inferior to men. "*The man is the head of the woman, as Jesus is the head of the church*" (The Holy Bible, Ephesians 5:23). "*Wives, submit to your husband as to the Lord's church*" (The Holy Bible, Ephesians 5:22). Thus, Christianity asked women to obey their husbands, considering them the leaders; consequently, women are not equal to men in a direct and clear way in some religions, such as in Islam and Christianity.

On the other hand, Makings (2009) identified a gap between Islamic law and how to live with this law. For example, Islam prevents Muslims from dealing with alcohol and pork; therefore, Muslim believers avoid businesses that deal with '*Haram*' products. However, in Basu and Alitnay's (2002) study in the UK, 45% of Muslim business owners surveyed used bank loans and were able to sell alcohol and employ their wives. Accordingly, Muslims face many challenges that influence business owners and their performance within their business. Moreover, conflict between

²² Women can be alone and without the head cover with '*Maharem in Islam*' this word implies 'father, father in law, brother, spouse, son, stepfather, half son, uncle and nephew and foster brother'.

Islam as a religion and what Muslim society demands from women is a focal point in this research.

2.3.5 Feminist perspective

2.3.5.1 Introduction

Before the 1980s, the field of gender and feminism was mainly explored by American and European male researchers before being followed soon after by white western females (Meagher 2005). However, this research topic later evolved amongst non-white females since understanding females' experiences required in-depth investigation by feminists from similar socio-cultural backgrounds (Meagher 2005). Hoffman (2001) described feminism as an approach to gain more equal opportunities, fairness in life and autonomy.

Feminism aims to explore the role of gender in women's daily activities and life (Bourdieu 2001; Meagher 2005). In addition, it looks at exploring the main factors behind the formation of structures, such as the socio-cultural environment and the factors behind women's submission to males within particular contexts. On the other hand, feminism tries to provide particular sets of action that might support women to overcome male authority (Meagher 2005). Therefore, feminism cannot be separated from the notion of male dominance.

Meanwhile, the theory of patriarchy is associated with male authority, superiority, privilege and domination (Bourdieu 2001). Patriarchy, as an approach, explains women's position within particular socio-cultural contexts (Meagher 2005). Such domination influences the world of women, their way of thinking and dealing with different domains in life, since everything is based on a male's perception (Krais 2006). Accordingly, understating patriarchy and the way it influences females is significant if patriarchal societies are to become more balanced (Meagher 2005).

2.3.5.2 General overview

Gender roles, inequality and patriarchy are critical issues to explore in order to understand women's status and position within different socio-cultural contexts (Kandiyoti 1991a,b; Connell 2009). The significance of westernised and European female ways of thinking and contributing to the topics of gender inequality and

patriarchy has been important in influencing westernised and European communities and non-westernised communities later on. For decades, women were excluded from most social and economic-political activities (Butler and Scott 1992; Figart 1997; Sinclair 1997a). However, the experience of facing marginalisation and suffering pushed women to challenge male power and to claim their rights and equality with men (Lorber 2010).

Feminists' hard work resulted in changing and advancing women's positions and helped them to gain many rights in some countries and some rights in developing and less developed countries (Wollstonecraft 2009). However, regardless of the development in women's status in European countries and the West, some bottlenecks are still facing women worldwide (Lorber 2010). For example, many females in developed and developing countries are still facing unequal pay at work; similarly, many others in less developed countries are still poorer in terms of financial resources (Butler and Scott 1992; Lorber 2010).

From another perspective, gender segregation and discrimination is noticed in the tourism market worldwide (Sinclair 1997a). For example, women are mainly concentrated in businesses related to accommodation, handicrafts and food and beverage, whereas men are involved in all types of businesses (Sinclair 1997b). Likewise, some tourism-related jobs in Jordan, such as tour guiding, are mainly performed by males (Sonbol 2003; DOS 2012a). This is because females working as tour guides in Jordan are not accepted socially or religiously, as the job involves meeting males and strangers, working long hours and spending nights away from home (Miles 2002). In addition, females do not receive the same financial benefits as males when working within tourism-related businesses (Scott 1997; Sonbol 2003). For instance, a Jordanian male tour guide earns about US\$100, whereas a woman working in a home-based handicraft business, an occupation open to females, generates less income. This lack of balance in treating males and females is not restricted to a particular socio-cultural context or special economic activity (Marshment 1997). It is related to male dominance and control over the economy and policies designed within it (Sinclair 1997a). However, its influence is relative and differs according to the level of development of the social and economic-political structure of the country.

The topic of equality between genders has provoked a lot of debate since it is perceived differently in different cultures (Mernissi 1987); therefore, understanding it requires a multicultural approach and perspective. Research conducted in the sociology field regarding gender roles and patriarchy suggests that differentiating between sex and gender is essential to understanding the concept of patriarchy and its influence over women's personal and professional life (Eagly 2004). Sex is about biological capacity, whereas gender is related to the social norms and perceptions of the role and performance of males and females in life and work (Butler and Scott 1992; Sinclair 1997a). Oakley (1985) stated that the biological role influences the responsibilities of males and females. Bourdieu (2001) considered that males and females are social agents but their biological abilities differentiate them and place them in different positions, providing them with diverse responsibilities. Thus, women are perceived as responsible for the household since they have the ability to reproduce and deliver.

However, De Beauvoir (2004) stated that an individual is born a human being whose role is influenced by his/her surrounding socio-cultural context. Annandale and Clark (1996) stated that gender is not only linked to the biological abilities of males and females but it is also socially built in the minds of people. In simple terms, the issue of gender is shaped by the socio-cultural environment and male/female perceptions of their role in life. This notion matches Giddens' (1984) explanation of structure and agency. Giddens stated that socio-cultural structures form individuals' experiences and actions in life but, at the same time, these individuals play a significant role in forming and changing the social structure around them. Thus, the organisation of society and people's personal understating of gender make them respond in a different way.

At the current time, patriarchy can be expressed in different ways. It is not only related to male or father authority at home (Phillips 2010) because it goes beyond this notion to the work place, where men have more control over resources, ownership and decision making (El Saadawi 1997, 2007). In addition, patriarchy limits a woman's ability to move freely without male supervision, which is the case in many developing and less developed societies. It also includes male power over a woman's sexual needs and desires and decisions to have children (Kandiyoti 1991a; Connell 2009). Understanding these constraints is significant since it sheds light on

women's perception of patriarchy and gender roles. El Saadawi (2007) suggested a feminist approach to understand them whilst, at the same time, some researchers perceived it as a gap (Spencer 2003) since it is perceived from one dimension only. On the other hand, other researchers explained that women understand women better and are more able to provide different interpretations of male researchers' views and understandings (Mernissi 1987; Lazreg 1988; El Saadawi 2007). Lazreg (1988) stated that only Arab women are able to understand, write and interpret women's status in the Arab Muslim world. Lazreg added that no one will portray the correct image about these women like an Arab female writer could. Furthermore, Arab and Islamic history, including women's life, is mainly documented by males thusfar.

2.3.5.3 Women and feminism under Islam

The concepts of patriarchy and inequality are not limited to Islam (Darvishpour 2003), as they are also associated with the role of gender (Kandiyoti 1991a; Eagly 2004). However, there is a gap regarding the concept and understanding of the nature of inequality between the West and Arab Muslim societies (Mernissi 1987). In the West, inequality is almost entirely related to the biological abilities of women and men whilst, in Arab Muslim societies, it is associated with Islam and its view of women as a source of sin and bad behaviour (Mernissi 1987). Accordingly, this view justifies the authority of males over females in Islam. In patriarchal societies, women fight to get simple rights such as education, choosing their future husband, the use of contraception and the right to abort or work (El Saadawi 2007).

2.3.5.4 Women's rights pre and post the Islamic era

Regardless of the fact that many of Arab women's rights were marginalised before the arrival of Islam, Arab women witnessed some kind of economic freedom following its arrival (Sidani 2005). This economic freedom was perceived as a motivator for autonomy and independence at a later stage (Gettleman 2003). Islam gave women many rights they did not have previously (Aquil 2011); for example, the rights of inheritance, ownership and education. A woman's status under Islam became more stable and balanced, allowing women to become active in different domains; they were no longer only housewives (Al-Hassani 2010). Women were noticeable in public areas and this was perceived as a norm rather than an exception. In addition, famous examples of Arab women were accepted socially and religiously;

for example, Shajar Al-Durr, who played a significant social and political part in Egypt following her husband's death (Al-Hassani 2010).

However, the emergence of many female role models during early Islamic times did not influence women's status for a long time (Mernissi 1993). Arab Muslim women's contribution diminished both in the job market and in political life, particularly at the beginning of the 19th century. In this period, women were forbidden from education or being active in public life (Al-Faruqi 1987). Between the 1950s and 1960s, women's lives advanced a little in different aspects but the number of working women was limited and varied significantly between countries (Sidani 2005). For example, women in Saudi Arabia witnessed oppressive rules and regulations whilst women in Lebanon, Iraq and Egypt experienced more freedom and a liberating environment (Sidani 2005).

Equally, women faced segregation in the education field; for example, particular fields in Egypt were reserved for males, such as science and technology, and females were directed to education and nursing (Al Munajjed 2006). The notion of this separation was based on gender roles and the social norms within Arab societies, in which women were perceived as suitable for doing jobs related to children and family as an extension of their natural role in life (Sonbol 2003; Al Munajjed 2006). Thus, the advancement did not encompass all Arab Muslim women neither did it tackle all aspects of life. Regardless of these differences, Islam was described as the source of inequality amongst genders from a westernised point of view and from some Arab feminist opinion too (Lazreg 1988; Mernissi 1993). However, these differences can also be explained as being the result of local norms and traditions that created more barriers for females than for males in the majority of Arab countries (Mostafa 2003).

2.3.5.5 Arab feminism

The emergence of Arab feminism resulted from similar movements in other parts of the world and it was influenced by different chronological periods (Lazreg 1988; Golley 2003).

One of the most influential periods was the Turkish occupation of the Arab World and the shadows cast by this politico-socio-cultural regime on Arab Muslim women

and their political and socio-cultural movements later on (Al-Ali 1997; Badran 2005). However, the female author, Sonbol (2003), rejects this view and argues women in the Turkish era were more active socially and economically. Accordingly, women's submission and weak social and economic involvement may have started after the independence of Arab states from Turkish occupation.

The female academic, Bulkin (1984), argues that Arab women express themselves through Arab males and are not independent from their authority or control. Thus, the image of Arab women in non-Arab Muslim countries is perceived as being veiled, isolated and responsible for household responsibilities only (Hussain 1984; Aquil 2011). Steet (2000) stated this image was formed during the last century since women's situations did not really change. However, Sakr (2002) stated that linking Arab women's freedom with a westernised context is unjustified due to socio-cultural differences and the unsuitability of the type of freedom in the West for cultures ruled by Islam. The female author, Cone (1995), stated that understanding the imbalance between genders and the power of males over females should start at the micro level due to the cultural differences between different societies. Such an understanding will later on help to minimise the gender gap and the dominance of males at a macro level. The feminist author, Mernissi (1991), argues that women's rights became a debated issue amongst Arab Muslim men, clarifying that this was not because of the Islamic Sharia'a or the Koran. Rather it was the male mentality, which views women as an individual who will dishonour the family if they adopt a new role as a working woman rather than playing the accepted role of mother.

It is hard to separate women's issues and rights from Islamic rules and regulations since Islam is embedded in Arab culture and has a significant influence on all aspects of women's lives (politics, economic and socio-cultural) (See female academic authors e.g. Lazreg 1988; Kandiyoti 1991a; Hollis 2013). Thus, Islamic Sharia'a is mainly present when dealing with women's issues and rights in most Arab Muslim countries (Gallant 2008). This is the case in Jordan since the civil status law is based on Islamic Sharia'a, which makes any changes impossible (Sonbol 2003). Meanwhile, Abu Khalil (1993) proposed three Islamic schools of thought regarding women's rights. The first is that Muslim women are not oppressed and have their full rights. The second recognizes that women are inferior to men because Islam is

misunderstood and explained by men. The third tries to advance women's status in Muslim societies by explaining women's rights in Islam from a feminist perspective.

Hamdan (2003) stated that females living in traditionalist Arab societies are more attached to their role as housewives than others in more open cultures. This reveals the influence of socio-cultural and religious structures over a woman's status and position. In order to improve Arab women's status and enhance their autonomy, it is critical to associate any decision regarding women's issues with their cultural and Islamic religious environment (Bulkin 1984; Abu Khalil 1993; Gallant 2008). Thus, the female authors, Cone (1995) and Hollis (2013), perceived that applying western or secular feminism to Arab Muslim countries is problematic. Meanwhile, Cone (1995) suggested a hybrid feminism, which comprises different aspects that respect the local culture, ethnicity and religion. From another perspective, Ahmed-Ghosh (2008) suggested collaboration between Islamic and secular feminisms in order to improve our understanding of the experiences of women in Islamic countries. The female academic, Badran (2005), described secular and Islamic feminism as complementary, each filling the gap of the other. Contrary to these views, Turner (2010a) clarified that Islam is not capable of providing a framework for feminism because it does not accept individuals' interpretation without being referred to Sharia'a. Thus, Islam needs to adopt a westernised approach in order to provide better understanding of the culture of Muslim countries (Lazreg 1988). For example, it is more fruitful to take Khadija and Ayesha, the wives of Prophet Mohammad, as role models to understand and explain women's economic activities and autonomy than using westernised models (Cone 1995).

Head covering and separation between genders existed prior to Islam and in different cultures and civilisations, such as the Egyptian and Assyrian (Golley 2003). However, the aim of wearing the head cover in Islam was primarily a way to distinguish and protect the wives of the prophet and it later became a must for all Muslim women. The female academic, Golley (2003), stated it is worth noting the power of the head cover is different in different countries over women's status and positions. For example, it is more negatively powerful in Saudi Arabia and Iran rather than in other less fundamentalist countries such as Jordan. Thus, the head cover is a way to reflect not only the religious-socio-cultural values and political

structures within societies but it also reveals women's position within such structures.

2.3.5.6 Arab social and economic life

Arab Muslim women still suffer from a lack of economic, political, educational and social representation, in spite of the fact that many Arab governments are working at supporting women's roles and performance within their societies (Kandiyoti 1991a). The life of a Muslim woman is not only controlled by the rules of the Islamic culture but they are also influenced by other aspects, such as social class, ethnicity, norms and local policies and regulations (Ahmed-Ghosh 2008). Unsurprisingly, the Islamic Sharia'a still plays a significant role when it comes to women's rights and status (Kandiyoti 1991a,b). Accordingly, Sidani (2005) commented that in order to advance the socio-cultural and economic positions of Arab Muslim women, there should be some kind of re-evaluation of the traditions, norms and Islamic history. Badran (2005) suggested the liberation of women is associated with two main factors: the introduction of innovative technologies and education. These two factors have played an influential role in pushing feminism to the surface and in minimising the gender gap between females in the West and those in Arab Muslim countries.

Mernissi (1991) suggested the emancipation of women is an economic and financial issue; in simple terms, women's liberation starts when women start working and gaining income. Afshar (1985), Kandiyoti (1991) and Miles (2002) clarified that developing countries moving from a state-led to a private-led system directly and indirectly influences gender issues. For example, a private-led economy enhances women's economic activities, particularly in the job-market, but it raises the number of females in low paid jobs and the informal sectors. This can be explained by the economic segregation between genders and the demand and supply within the job market in these countries, where higher positions and high paid jobs are reserved mainly for males (Standing 1985; Joekes 1985; Sinclair 1997a,b). This reflects the authority of males over females and the deprivation females encounter when looking for a job. The case is no different in Jordan, which is shifting to a private-led economy, in which the percentage of women in the informal sector is low, estimated at 11% in 2010 (Jordan Ministry of Planning 2010). The private sector in Jordan is male-oriented and prefers employing males rather than females for different reasons

(Miles 2002). The preference for hiring males over females is associated with socio-cultural-religious factors; men have priority over women since they are the bread winners and financially responsible for the family. For the same reasons, males receive more support from their families and the surrounding environment. These factors can be influential in pushing women to look for other alternatives, such as creating their own businesses, particularly in the informal sector (Standing 1985; Miles 2002). Standing (1985) confirmed this notion by stressing the complexity and interplay of socio-cultural and economic factors that pushed Indian women to enter the labour market.

Foley (2004) described the power of structures represented by the family in Arab Muslim countries as 'communitarianism', which perceives the family first and the community second, as priorities over an individual's rights and this is similar to the idea of collectivism against individualism. Thus, women within these societies are discouraged from fighting for their rights for fear of being described as outsiders or being excluded (Afshar 1985; Abu Khalil 1993). Accordingly, the family exerts a big influence on females to conform to their traditional roles in life (Miles 2002). Likewise, the power of family over a Jordanian woman's life is critical, as the tribe, family norms and tradition dictate a woman's life and her future path (Sonbol 2003). This implies that a Jordanian female still bows to the authority of her family on many issues, such as the right to study and choice of academic specialisation, ability to work or not and the choice of future husband.

Gender discrimination in Jordan includes even the types of job performed by males and females, regardless of the fact the law requires equal opportunities for males and females (Miles 2002; Sonbol 2003). At the current time, Jordanian working women are pushed to work by necessity rather than equality or male and family approval (Sonbol 2003). However, women cannot do all types of job because the social view and culture of shame bar women from particular tasks and jobs perceived as male-oriented. For example, there are no female bus or taxi drivers or women working in car repairs, building and construction (DOS 2012). Finally, the policymakers view high male unemployment rates as a major problem for the national economy, while their view of female unemployment appears to be that it is less significant (Miles 2002). These factors could be influential in directing women towards easier options, such as self-employment.

Sidani (2005) stated that attitudes towards women and work in Arab Muslim countries have two dimensions. The first is against women working and is based on Islamic Sharia'a whilst the second is supportive of the notion of working women and is based on a 'secular' vision (Sidani 2005, p.498). Miles (2002) stated the gender gap in the job market in Arab countries is due to two main factors, which are the local socio-cultural norms and government policies and private sector regulations. However, the gender gap in the local job market in Jordan is mainly attached to the local culture and the perception of gender roles (Miles 2002), followed by local policies and discrimination in the wages for males and females (Kawar 2000).

Laws designed by males for the benefit of males is another important issue related to gender discrimination in Muslim countries, such as Malaysia and Jordan (Afshar 1985; Sonbol 2003). Firstly, the Islamic Sharia'a is the basis for most of the civic laws and women rights issues; for example, a woman is obliged by Islamic law to wait three months after divorce or widowhood to either leave the house or get married again. Secondly, the power of the local cultural values on how these laws are shaped and designed means, for example, women in Jordan have the right to property but many of them after marriage find themselves owners of nothing since the norms state that the man is the owner and financially responsible. Accordingly, Jordanian women find it hard to ask for their rights (Sonbol 2003).

The above discussion does not imply that Jordanian women's conditions have not changed in terms of equality with males (Sonbol 2003). However, there are many factors, such as the power of Islamic and tribe laws and local norms and traditions, that intermingle to create more hurdles for women. For example, the honour and reputation of the family, which is related to female chastity, is influenced by religion, tribal law and local socio-cultural values. At this point, it is significant to recall Mernissi's (1987) and El Saadawi's (2007) comments regarding the Arab and Muslim perception of women as a source of impurity and sin. All of the above factors play a significant role in ensuring the gender gap between males and females and negatively influence women's lives (Sonbol 2003).

2.4 POTENTIAL THEORETICAL UNDERPINNINGS

2.4.1 Structuration Theory

2.4.1.1 Introduction

The Structuration Theory (ST) is a sociological theory put forward by Antony Giddens in order to explain the interaction between structure and agency (Giddens 1984). ST aims to recognise ‘reality’ in terms of the surrounding context (structures) that may create constraints and opportunities for agency, which is the individual’s free will to behave, to make decisions and to choose. Unlike other social theories (e.g. Berends et al. 2003; Adugna 2006), ST looks at structure and agency as a duality and not as two separate entities (Giddens 1984; Bryan 2000).

The adoption of duality in the Structuration Theory means that neither structure nor agency is considered to operate independently (Giddens 1976, 1979). On the contrary, both perform together to form the social context and practices (Giddens 1976, 1979, 1981). Accordingly, in order to understand any social phenomenon, there is a need to include both the agency and structure in one framework to provide a comprehensive view and interpretation (Giddens 1984). This can be explained by the fact that agency is an actor in social life and social life is formed of structures that provide constraints and opportunities for agency; thus, they are undividable and each interrelates with the other during social interactions (Giddens 1984, 1993; Berends et al. 2003). Both structure and agency have a significant role to play in explaining and understanding the social context (Giddens 1984; Layder 1993).

2.4.1.2 Structure and agency

Structures are defined as the ‘*rules and resources recursively implicated in the reproduction of social systems. Structure exists only as memory traces, the organic basis of human knowledgeability and as instantiated in action*’ (Giddens 1984, p.377). Structures are the rules and relationships formed and they can be reformed by social interaction between individuals (Layder 1993; Gynnild 2002). According to Giddens (1984), structure consists of the social structures created by individuals in a social context at a particular time. Structures are described as barriers and facilitators that play a double role in providing constraints for human agency, as well

as opportunities and chances in different aspects of their life (Giddens 1976, 1984; Gynnild 2002; Chiasson and Saunders 2005). Structures consist of ideas, beliefs, religion, traditions, government laws and regulations, as well as the policies and actions of institutions. They can also include the 'rules' of the market place.

Structures are not separate or independent from each other (Swidler 1986; William 1992); on the contrary, they are interdependent (Naidoo 2009). In addition, structures are not static but are perceived as procedures that can be changed, modified or reproduced by individual action and behaviour (Giddens 1976; Swidler 1986; Giddens 1984; Gynnild 2002). Thus, structures within a society interplay and are able to be changed or modified, although not regularly, because changing them is based on human agency, knowledge and abilities (Giddens 1976, 1984). For example, some women in Jordan were not able to work or study due to socio-cultural factors (Khamash 2009); however, educated women made many changes in the socio-cultural structure and motivated other women within this structure to behave differently and to attend schools and seek jobs.

Structures, such as norms and tradition, are not static; they are produced by an agent's actions and structures do not exist without their actions (Chiasson and Saunders 2005). Accordingly, Giddens' main concern was to understand the order of agency actions across a particular time and within a specific space (Naidoo 2009). Focusing on time and space was a means to move between disciplines, such as sociology, history and geography (Giddens 1984, 1993).

Agency in Giddens theory is described as the individual's ability to make a change (Giddens 1984). It can be associated with power since having power enables individuals to make a difference or a change within their context. The power of individuals to make any kind of change is associated with their knowledge and being knowledgeable about what is happening around them (Giddens 1976, 1984; William 1992; Naidoo 2009). Giddens (1984, 1991) stated agency behaviour and practices are guided by motivations; however, it is difficult to be sure about the consequences of agency actions since these are related to many external factors (Giddens 1976). In addition, agency cannot exist without structures, since structures shape the individual's motivation and decide their performance and behaviour (Giddens 1976, 1979, 1984; Swidler 1986).

In the Structuration Theory, all human agents have some kind of ability to make a change within their ‘social, economic or religious’ structures (Giddens 1984); however, this change is not similar everywhere or in every context. It is ruled by each individual’s motivation, gender, ethnicity, religion, educational background, socio-cultural environment and the constraints or opportunities existing in the society (William 1992, p.21). Thus, what is do-able and changeable by an individual in a particular social context could be almost impossible in another one. This clarifies the notion of how structures may influence the shape and form of agency actions. For example, the barriers faced by a business owner differ according to gender; therefore, being a female in a social context, such as Jordan, creates different barriers and opportunities for females from those encountered by males.

2.4.1.3 Giddens’ Conceptual framework of Structuration

Figure 2.1 below lists the component of the Structuration Theory. In this Figure, the modalities work as components, through which structures may enable or prevent agency and clarifies the duality of structure and agency.

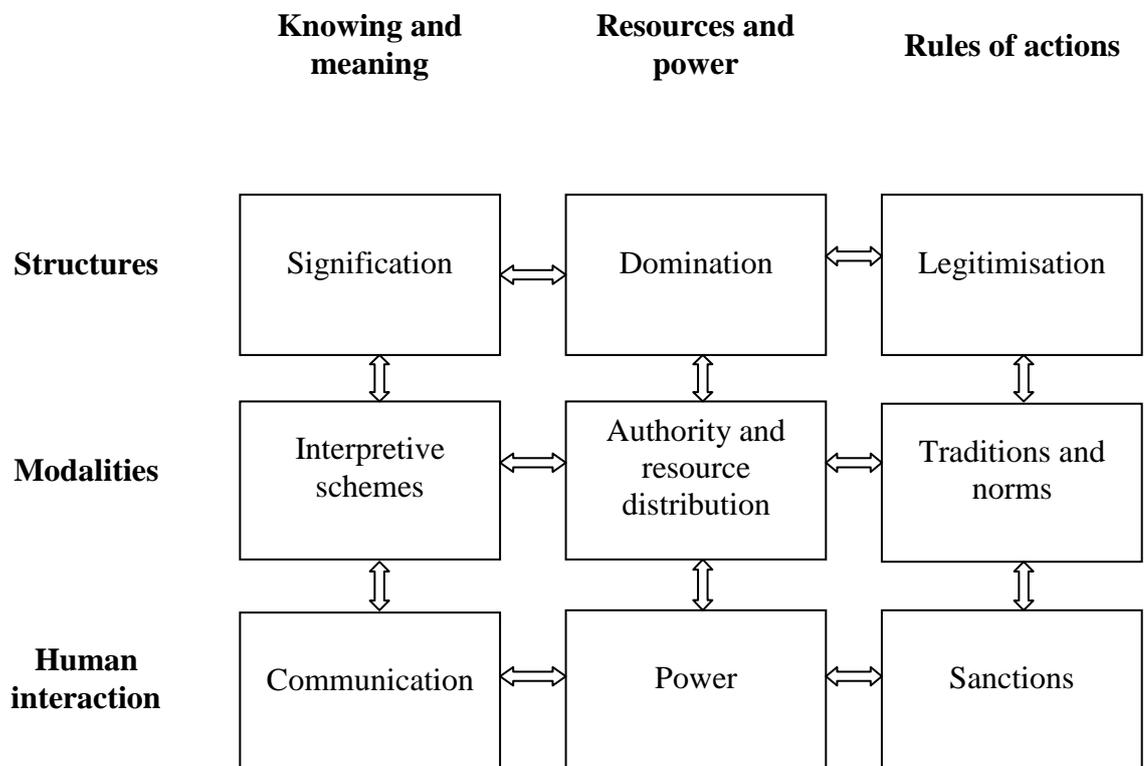


Figure 2.1: Components of structuration theory (adapted from Giddens 1984, p.29).

Regarding signs and communication, agency uses the available information (interpretive schemes shared) to generate a meaning. These meanings are shared amongst individuals share these meanings, which are necessary in order to steer the social communication between them. Agencies can make a change within a social structure but they need to use codes to make any transformed or altered incident comprehensible (Giddens 1979).

Concerning control and power, agency employs authority in order to have control over other people or items (Giddens 1979). Power is usually rooted in agency or institutions but structures of control have the ability to transform actors' actions through the control and distribution of different resources (Giddens 1979). Those resources either make the agent powerful or powerless in relation to the extent to which they can use their free will to determine what they do. However, having absolute power is never permanent (Giddens 1979, p.6); thus, it is argued that there is no definitive control in social systems and structures.

In terms of *legitimation and sanctions*, agency is subject to local norms that rule social practices within a particular structure and make them legitimate. In simple terms, it is agency tolerance and acceptance of these rules, which makes them legitimate. The norms are rooted in social structures and are expressed as rights and responsibilities for agency. The rules shape the norms and social practices and provide a suitable way for an agency to act within their social context. Legitimate social practices are presented and hindered through organised social interactions (Giddens 1979).

The self-repeating of relationships between structures and systems is not unique because there are parallel relationships between the three components (meaning making, power/control and rules). However, the relationship between constraints and accessible resources is unbalanced (Cohen 1989). Normative practices that track the current codes of meaning are required in order to make resources active within a social structure. Rules as well as sanctions produce meaning. Structures are continuous through joint interaction between rules and resources and, without this continuous self-repeating structures, they will collapse and vanish over time (Sewell 1992, p.13).

2.4.1.4 Structuration Theory in a micro and small business context

Previous research has suggested structuration theory as a theoretical framework in order to understand and explain the duality and interaction between agency and structures in micro-small and medium enterprises (e.g. Jack and Anderson 2002; Fuller 2003; Sarason et al. 2006; Jayasinghe et al. 2008). It can be applied to the development of small and medium businesses in order to answer the questions of why these businesses were developed and how and under which influences and within which structures they were developed (Giddens 1979, 1984). Thus, ST has been adopted by researchers to explain entrepreneurial businesses networks (Jones et al. 1998), innovation in small and medium businesses (Jones et al. 1998; Jones 2003; Edwards et al. 2005), e-Commerce in SMEs (Kabanda 2011) and duality of opportunity and agency (Sarason et al. 2006).

Giddens (1984) stated the experiences of small enterprises are shaped by social, economic and cultural influences. In a social structure with many barriers, some businesses will fail while others succeed, depending on the power of structures over agency performance. Giddens' theory was used as a framework by Jack and Anderson (2002) in order to understand entrepreneurs' motives and how they overlap with social interactions and networks. They confirmed Giddens' (1984) suggestion by showing that social context created barriers and opportunities for entrepreneurs, which influenced their performance and professional experiences. Sarason et al. (2006) found that entrepreneurs' 'agency' and opportunity are mutually interdependent and agency and social structures change, transform and develop together.

2.4.1.5 Limitations of Structuration Theory

Structuration Theory has been criticised by many researchers and has been found to have several limitations that restrict its full application in different disciplines (Rose 1998; Naidoo 2009; Ransom 2010). For example, Margaret Archer (1995) suggested researchers should deal with agency and structure as two different units in order to understand the 'interrelations'. Moreover, Archer elaborated on the link between agency and culture, which had been ignored by Giddens. Archer stressed the idea that to facilitate understanding of agency, individuals should understand the whole

context including culture (ideas, beliefs, religion, traditions etc), so they can recognise the power of culture by enhancing or defying its influence on them. Accordingly, culture emerges as a decisive and influential factor in shaping individual personal and professional experiences (Noseleit 2010; Javadian and Singh 2012). Thus, Giddens' theory has limitations when it comes to culture and its potential influence on individuals, since Giddens did not pay attention to these issues in Structuration Theory.

Olson and Yahia (2006) criticised structuration from another perspective, stating that ST theory tried to combine ontology and epistemology. Ontology is the theory associated with the existence of phenomena, and epistemology is recognised as the theory of knowledge. This implies that in order to understand a phenomenon, we should identify its basis and set up its boundaries (Giddens 1984). However, Giddens worked on the duality of ontology and epistemology expressed by structure and agency rather than looking at the reasons behind the existence of this duality (Ohlson and Yahia 2006), which is explained by Bhaskar as retrodution in Critical realism paradigm (Bhaskar 1986).

2.4.1.6 Conclusion on Structuration Theory

Regardless of the above limitations, ST was chosen as a theory to understand female entrepreneurs' experiences in this research because it explores the field of agency and social structure and the interaction between them, which makes understanding agency actions and behaviour achievable. According to Giddens (1991, p.204), ST is useful because *"it offers a conceptual scheme that allows one to understand both how actors are, at the same time, the creators of social systems and yet created by them"*. Thus, this study adopted ST to help understand the relationship between women business owners 'agency' and their surrounding environment 'structures' and it considers the interdependence of the social context and agency.

Structuration Theory guided the interpretation of the research findings by focusing on the interaction between agency and structure, as well as the interdependence between them. In this context, ST highlights the constraints and opportunities imposed by the social context and the actions and behaviour of agency. Giddens (1979) stated that ST is applicable to entrepreneurs and entrepreneurship, as it is

useful in revealing the connection and the interaction between the two, entrepreneurs and entrepreneurship, and how the social context may or may not encourage entrepreneurial activities. Giddens stressed the connection requires understanding of the socio-economic business environment and an entrepreneur in order to understand the process for developing entrepreneurial businesses. Giddens considered economic development as a change and that Structuration Theory explains how change has occurred and the conditions or influences.

2.4.2 Critical theory paradigms

Critical theories have a middle point between objectivist and subjectivist approaches (Neuman 2006). Karl Marx introduced these theories by describing them as a way to free individuals from difficult conditions that enchain them and restrict their liberty (Held 1980); thus critical theory is an umbrella concept that covers theories that are based on a particular criticism.

A critical theory perceives that any research should be done in order to make a change and relieve individuals from a particular suffering or oppression (Jennings 2010) because the world according to these theories is arranged through obvious and hidden factors within different structures. It perceives that the world is governed by powerful individuals and structures that use their power on other less powerful individuals in order to protect their authority and status (Ateljevic et al. 2007). Accordingly, critical theory believes that understanding social phenomenon and social interactions between structures and individuals requires deep thinking to access the right meaning, which will help later in relieving a particular group.

Horkheimer (1993) stated that a critical theory should illustrate the defects within a social structure, recognise the individuals who will make a change, offer guidelines on how to criticise the social structure and, finally, realise practical social change.

Critical theory, as an umbrella concept, incorporates critical realism (see Chapter Three, Section 3.4.3), critical feminism (see Section 2.3.5 in this Chapter) and critical race theory. Feminism shares two points with critical theory (Jennings 2010). Feminism elaborated how norms within societies are biased and create restrictions for a particular segment of the population. In addition, feminism associated knowledge with social change and the liberation of oppressed females. Accordingly,

critical theory, critical realism and feminism focus on the relation and interaction between different structures and agency and the unfairness of subjecting individuals to powerful structures that lead to imbalance in society; however, it ultimately looks for potential solutions to provide equality amongst individuals and to minimise the burden of structures.

2.4.3 Identity theories

2.4.3.1 Social Identity Theory (SIT)

Social identity theory (SIT) was developed by Tajfel and Turner in 1970s/80s. The theory states that the self-concept is based on two aspects, which are personal and collective identity. Individual identity in this theory is personal and distinguishes between individuals through their abilities, whereas collective identity is perceived as sociological and based on belonging to or being part of a whole (Tajfel 1974; Tajfel and Turner 1986). Deschamps and Devos (1998, p.2) stated that social identity proposes that individuals form a society and society is a continuous formation of its individuals.

SIT is based on the individual's perception of their personal status, according to the group to which they belong; for example, the tribe, family or a social or political class. This belonging creates amongst individuals feelings of pride and self-worth. In simple terms, the social identity of individuals stems from the group to which they belong; therefore, individuals tend to have a division when talking about themselves and their groups and other groups (the out-group) that they do not belong to. This division between groups creates a sense of discrimination and inequality amongst group members, as a particular group perceives itself to be better than the other, in order to enhance their bonds and image (Tajfel 1974; Tajfel and Turner 1986; Mcleod 2008). Accordingly, for an individual to be accepted and be part of the group, his/her in-group should always be favoured over the out-group. Tajfel (1974) stated that being in or out of the group has a big influence on individuals' behaviour and attitudes. Accordingly, many individuals prefer being attached to the group to which they belong; however, what is more important is that these individuals see themselves in the right group in order to enhance their self-esteem (Korte 2007; Mcleod 2008).

The influence of the surrounding socio-cultural context is significant in shaping an individual's experiences (Tajfel 1970; Hewapathirana 2011). For example, the social identities of women in collectivist societies are wholly linked with the group and with the honour, reputation and society's perception of their role. On the other hand, some women in these societies try to distinguish themselves from the group by creating a self-owned business (Hewapathirana 2011).

This theory is helpful in understanding how women business owners perceive themselves and how they are perceived by others in the surrounding society. This double-sided perception explains how and why women behave and react in the way they do in order to overcome societal barriers and to enhance their business success. SIT theory views individuals having more than one self and acting differently using different selves in order to conform to the surrounding environment and different incidents they face. However, the source of these various selves/identities stems from group perception and behaviour (Tajfel 1970; Tajfel and Turner 1986). Accordingly, an individual's motivations and behaviours are shaped by person/group interactions and relationships (Hewapathirana 2011). Social identity theory is based on three main dimensions, which are social categorisation, social comparison and social identification (Tajfel 1976, 1978).

2.4.3.1.1 Social categorisation

Social categorisation is a method employed by individuals to understand the self and differentiate themselves from others outside the group by focusing on particular attributes that might enhance their self-esteem and self-confidence (Tajfel 1978; Tajfel and Turner 1986). This categorisation stems from an individual's high self-esteem and belonging to the inside-group (Tajfel 1978). Through this categorisation, individuals perform using different identities according to the environment, place and social context (Jenkins 2004).

2.4.3.1.2 Social comparison

Social comparison is the way individuals value themselves and their groups in comparison with other outsider individuals or groups. Tajfel (1978) stated that individuals' actions and performance are largely influenced by social comparison because comparison amongst individuals increases competition and, in some cases,

creates struggles amongst individuals within a particular context (Tajfel 1986). Individuals support their group image and value in order to increase their own self-esteem and appreciation.

2.4.3.2 Social Marginality Theory

According to Sombart (1916-1927) and Kalantaridis (2004), the Social Marginality Theory deals with individuals who suffer from marginality and social or economic exclusion. It explains how these factors may influence an individual's decision to start a business (Yadav 2000; Kotler 2003; Shane et al. 2003; Mohanty 2005; Daft 2008; Manolova et al. 2008; Sik-Long et al. 2012; Kalyani and Kumar 2012). The theory is illustrated in Figure 2.1.

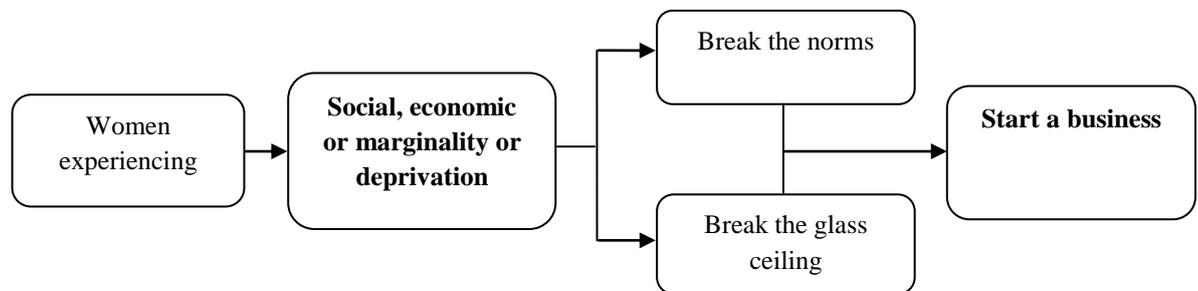


Figure 2.2: Social marginality (developed by the author) based on Social Marginality Theory (Yadav 2000; Kotler 2003; Shane et al. 2003; Mohanty 2005; Daft 2008; Manolova et al. 2008; Sik-Long et al. 2012; Kalyani and Kumar 2012).

2.4.3.3 Gender Identity Theory

The concept of gender emerged in the 1970s (Oakley 1972). The Gender Identity Theory refers to how individuals perceive their gender as males or females or a mixture of the two (Brandth 2002). Social Identity Theory (SIT) focuses on two dimensions, the role of the individual and role behaviour, whereas GIT concentrates on social traits, such as ethnicity and race (Hogg et al. 1995). GIT argues that all individuals are part of a particular gender group and all societies are classified based on gender groups. However, an individual's perception of his or her gender is not based on his/her biological 'sex' (West and Zimmerman 1987). The development of gender identity starts at a very early stage of an individual's life (childhood). It is shaped and influenced by the surrounding cultural environment, social relations with

others, family, school, mother language and personal perception of the self (Brandth 2002). For example, males in Jordan do not wear particular colours at all and this starts when the baby is born. Red and pink are for girls and blue and grey are for boys. Since gender identity is shaped and instilled in the mind of the individual from an early age, it is very hard or impossible later on to change the individual's own perception of his or her gender identity (West and Zimmerman 1987).

An individual's personal understanding and perception of his/her identity influence his/her personal and professional life, choice of academic education, type of work and guides his/her behaviour (Brandth 2002; Little and Panelli 2003) because all these aspects are shaped by the social and cultural environment and direct the individual to follow what fits his/her own gender tendency. West and Zimmerman (1987) argue gender identity is associated with an individual's repeated behaviour and practices. For example, a woman acting and behaving as a male will influence how people perceive her because this type of behaviour is described as 'mannish', particularly in a society such as Jordan (Arawashdeh 2008).

Personal understanding of the self and gender is related to norms and traditions within our socio-cultural context, which either hinder or enable individuals (Bettcher 2007). For example, women in many contexts are perceived according to their surrounding cultural context. Collins (2006) argues that women's identities are not static and change during their life because a woman's identity is dependent on many factors. This dependence forms the type of social contact women may have with others and also how they are perceived by others. In addition, it influences the type of job and tasks handled by women (Figart 1997); for example, some professions in Jordan are female-oriented, such as nursing and education (DOS 2012). Accordingly, choosing a particular job is largely influenced by gender and self-perception. Heilbrun (1993) stated women whose identities stem from their male counterparts are more attached to their traditional role as housewives. This fact could be clear in traditional and collectivist societies, since women are perceived as an extension of the male personality and identity and not an independent one (El Saadawi 2007).

Silvasti (2003) suggests that the physical abilities of each gender, which are related to the body, have a significant influence on the types of job performed by males and

females. For example, jobs associated with building, farming and tasks that require high physical abilities are mainly perceived as male jobs (Saugeres 2002; Brandth and Haugen 2000; Peter et al. 2000). Likewise, Brandth (2002) suggested that gender identity decides gender roles in life, such as females being housewives and responsible for simple daily tasks and activities and men being bread-winners and responsible for handling harder tasks. Added to that, gender identity provides individuals with authority and power. Thus, men in some cultural contexts are perceived as more powerful than women and this could be the source of patriarchy (Heilbrun 1993; Stets and Burke 2000).

The social view of gender and role creates inequality between males and females in many aspects (Delphy and Leonard 1992). Females working from home do not have the same authority or power as males who practice different economic activities (Seiz 1995). Women remain limited in their relations and activities within a particular context while males have broader choices and possibilities (O'Hara 1998; Delphy and Leonard 1992). Accordingly, such practices enhance males' authority and patriarchy over females, regardless of the fact that both are working and producing.

2.4.4 Family business

A family business is a vital economic unit; however, its growth and success is based upon good management and governance style and a healthy business environment that enhances strength points in the business, in order to sustain the business and guarantee its continuity. The following section provides a model that presents a theoretical illustration of the family business.

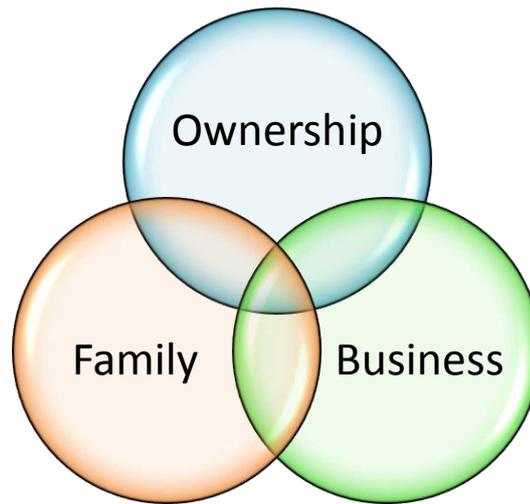


Figure 2.3: Three Circle Model. Adopted from Tagiuri and Davis (1982)

European Union criteria define a family business as consisting of ‘*family, business and ownership*’. The EU considered business as a family-owned one when “the majority of decision-making rights is in the possession of the natural person(s) who established the firm, or in the possession of the natural person(s) who has/have acquired the share capital of the firm, or in the possession of their spouses, parents, child or children’s direct heirs” (European Commission 2007). The above model illustrates the nature of the family business and shows that defining a family business is based on three main themes, which are family, business and ownership. The model elaborates the influence of each of the three themes on each of the others (e.g. the influence of the family on the ownership and management styles in these businesses). In addition, it illustrates that the themes overlap and are independent and interdependent in the same time. Matherne et al. (2011) argue that this overlapping distinguishes family businesses from other businesses established worldwide.

The first theme is associated with ownership and the owner(s) of the business. It refers to the effectiveness of the ownership system in a family business over time. The second is linked to the business itself, the business life cycle and development, and the third is linked to the family that is operating the business.

Understanding the intertwining between the themes is important for comprehending the constraints facing these businesses and individuals placed in any of the three circles. However, the position of family members within these circles is critical and has a big influence on the performance of the owner and the development of the

business. It is argued that a family member can be placed in any of these circles and can be positioned in more than one circle. For example, in the case of female ownership of the business, the spouse or male family members may have different perceptions regarding the business and its effectiveness. This could be the case for a female-owned family business in a traditional or collectivist society. Moreover, being a married female family business owner with children and working in the business creates a lot of overlap between the responsibilities attached to her as an owner, worker, manager and mother. Balancing family with business in the start-up stage, when the business is still young, is critical for business success. It is hard for the mother to balance work with children especially if the business is established at home (Ward 1997; Birley 2001; Getz et al. 2004). Accordingly, effort should be made to have equilibrium in business and family life, in order not to lose in one and gain in the other (O'Regan et al. 2010).

2.4.5 Theories of entrepreneurship

It is suggested that motivation is a basic component of entrepreneurial behaviour (Weiner 1992). Entrepreneurs should have a strong passion, a motivation, to create new ventures. Motivation enhances the entrepreneurs' ability to face challenges and empower them to overcome the ambiguity associated with their venture growth (Weiner 1992). Entrepreneurs have different motivations influenced by social, economic, political and cultural factors, which differentiate each entrepreneur's ability to be engaged in entrepreneurial activities. Individual motivations may explain their entrepreneurial tendency and different authors have proposed a range of approaches and theories to deal with entrepreneurs and entrepreneurship, studying them from different perspectives. Deakins and Freel (2006) explained there are three main types of entrepreneurial theory, which are explained below.

2.4.5.1 Entrepreneurs as risk bearers

The first theory in entrepreneurship was put forward by the French School of Cantillon, Say and Baudeau (Carland et al. 2007). Cantillon, circa 1700, perceived entrepreneurs as 'risk bearers' (Carland et al. 2007). According to Cantillon's theory, entrepreneurs buy at a certain price and sell at a price that is uncertain when they buy, in order to gain profit, which makes the risk of loss very high. Cantillon

stressed the role of entrepreneurs in the economy and not the personality. Furthermore, he was more attentive to the economic role, rather than the social status of entrepreneurs and its influence on entrepreneurial performance.

The Knightian approach focused on the entrepreneur's personality. This entrepreneurial model, dated 1921, "*viewed entrepreneurs as individuals who must make business decisions under conditions of imperfect knowledge*" (Xu and Ruef 2004, p.331). 'Risk bearing' was the cornerstone of Knightian theory. Knight recognised the entrepreneur as a 'risk bearer', a person who can manage and deal with risk, uncertainty and innovation. According to Cantillon and Knight, entrepreneurs are those who know how to deal with risk and uncertainty and are more tolerant of them than others (Chung 1996). This implies that entrepreneurs are ready to deal with risk associated with hunting an opportunity, or when developing a business or a product due to their tolerance of ambiguity.

2.4.5.2 Entrepreneurs as innovators

Joseph Schumpeter (1934), '*the architect of the theory of economic development*' (Chell et al. 1991, p.22), opposed Cantillon's view of entrepreneurs as 'risk bearers or managers'. Instead, Schumpeter had a new vision that an entrepreneur can work without risk and managers cannot be entrepreneurs without being innovative; therefore, innovation was added by Schumpeter to the theory of entrepreneurship. Unlike other economists, Schumpeter stressed it is the personal attributes of the entrepreneurs and not the outside forces that move them towards entrepreneurship. Schumpeterian entrepreneurship is a 'new combination' of materials or resources; therefore, Schumpeter viewed entrepreneurs as individuals who refresh their economies through innovation (Spencer et al. 2005; Licht 2010) because they have creative and innovative ideas, influenced by previous experience, cognition, networks and knowledge in the specialised area of business. Creativity means 'bring(ing) into existence something new', (The Free online dictionary 2010; Lee-Ross and Lashley 2009, p.70, 81, 94).

Schumpeter's concept included a combination of '*process innovation, market innovation, product innovation, factor and organisational innovation*' (Deakins 1996; Sahlman et al. 1999, p.5; Glancey and McQuaid 2000, p.8; Deakins and Freel

2006, pp.3-6). Thus, according to Schumpeter, entrepreneurs are able to provide new products and techniques, to open new markets, find new sources of raw materials, and launch a new business in any sector; consequently, they move the economy out from its inactive equilibrium. Thus the entrepreneur is an opportunity hunter, a "destructor of equilibrium" (Grebel et al. 2001, p.6; Iversen et al. 2008, p.6). Schumpeter studied entrepreneurs using both economic and psychological approaches. Schumpeter clarified that the growth of an entrepreneurial business requires on-going innovative activities, such as introducing innovative products or entering new markets. Innovation leads to a break with routine by producing something new or penetrating a new market (Dannequin 2002, p.3). Schumpeter also stated that entrepreneurship can be found within an organisation or a business not only in individuals; he concentrates on actions not only players, the 'entrepreneurs'. This implies that an organisation or business becomes entrepreneurial by introducing innovation to their plans regarding their products and management styles. Schumpeter's approach was/is the most prominent one used by most researchers (Grebel et al. 2001).

2.4.5.3 Entrepreneurs as opportunity hunters

The Austrian School was presented by Kirzner (1973). It identified an entrepreneur as the recogniser of opportunity (Kirzner 2000; Morrison et al. 2005) and as someone who is attentive to opportunity, even without resources. Opportunity is the availability of a chance within a specific sector (Global Entrepreneurship Monitor (GEM) 2004), by which individuals are mostly motivated (Gray and Finley-Hervey 2005). Kirzner (2000) added that entrepreneurs, besides being more creative than others, understand markets and play an important role in balancing them. Kirzner justified his belief because he observed the markets suffer always from constant instability, such as fluctuations in demand and supply, competitiveness and crises; this view contradicts earlier theories.

This school, on the one hand, agreed with Schumpeter in identifying entrepreneurs as opportunity recognisers as well as showing that entrepreneurs look for new opportunities to gain more profit (Dagnino et al. 2009). On the other hand, it disagreed with Schumpeter in seeing entrepreneurs as moving the economy towards balance, not moving it out of balance as Schumpeter stated (Iversen et al. 2008):

'entrepreneurs break equilibrium through innovation' (Swedberg 2002, p.21). Kirzner added the concept 'alertness' to economic theories, which distinguishes entrepreneurs from other people and enables them to seize opportunities (Kirzner 1973). In this context, research has also stressed the importance of opportunity, considering it the first step in entrepreneurial activity and known as '*opportunity recognition*' (Alvarez and Busenitz 2001, p.764).

Based upon the above discussion, it can be noted that economists have approached entrepreneurs from different economic perspectives. Cantillon recognized entrepreneurs as risk takers. Schumpeter described entrepreneurs as innovators. Knight viewed them as working under uncertainty. Kirzner described an entrepreneur as a person who balances the economy. Thus, it is difficult to gain consensus for the definition of an entrepreneur and to adopt it globally. This research will not adopt any particular definition since women in this study are recognised as business owners rather than entrepreneurs. Women business owner are not world players, but are small in size, operating generally in a micro market, with a simple management style. Accordingly, this study adopted the Jordanian definition of micro and small business owners (see Section 2.2.2, Table 2.1, in this Chapter).

2.4.6 Theories of motivation to start a business

Research conducted on motivation to start a business is numerous (Alstete 2002; Burke et al. 2002; DeMartino and Barbato 2003; Collins et al. 2004; Segal et al. 2005; Gray et al. 2007; Kirkwood 2009; Benzing and Chu 2009; Singh et al. 2011; Hechavarria et al. 2012). Moreover, a considerable number of motivation theories can be divided between content theories, process theories, push-pull theory and other social theories, such as the 'Social Marginality Theory' and 'Social Identity Theory' that have been put forward to explain motivation and the drivers behind peoples' actions (Yadav 2000; Kotler 2003; Shane et al. 2003; Mohanty 2005; Daft 2008; Manolova et al. 2008; Ivancevich 2008; Sik-Long et al. 2012; Kalyani and Kumar 2012). This sub-section focuses on content and process theories, as the rest have been covered earlier.

2.4.6.1 Content and Need theories

Content theories look at what motivates individuals and is related to their needs (e.g Maslow's Need Theory, Alderfer's ERG theory, Herzberg's Two-Factor Theory and McClelland's Need Theory). Content motivation theories are described as need theories. They focus on each individual's needs and explore what motivates people to react in a specific manner, in order to realise their needs (Thompson 1996). These theories look for specific things in people that motivate them to start, direct, maintain and stop their behaviour.

2.4.6.1.1 Maslow's Hierarchy of Needs

Maslow's Hierarchy of Needs Theory suggests that people have many needs. Maslow described five needs, which are physiological, safety, belongingness, esteem and self-actualisation needs (Carter et al. 2001), as shown in Figure 2.4 below. Maslow stressed that each need must be fulfilled in a hierarchical way, moving upward in order to enable people to achieve the highest level, which is self-actualisation.

Maslow's theory explains that people have many needs, not only financial ones. Individuals move upward from basic needs, like food and drink, to a higher level, which entails safety and security in all aspects of life, such as 'body, family, resources'; after this level, individuals move to the emotional needs from family, relatives and friends. This is followed by the need to be held in esteem by others. Finally, self-actualisation, at the top, covers the psychological need for on-going growth.

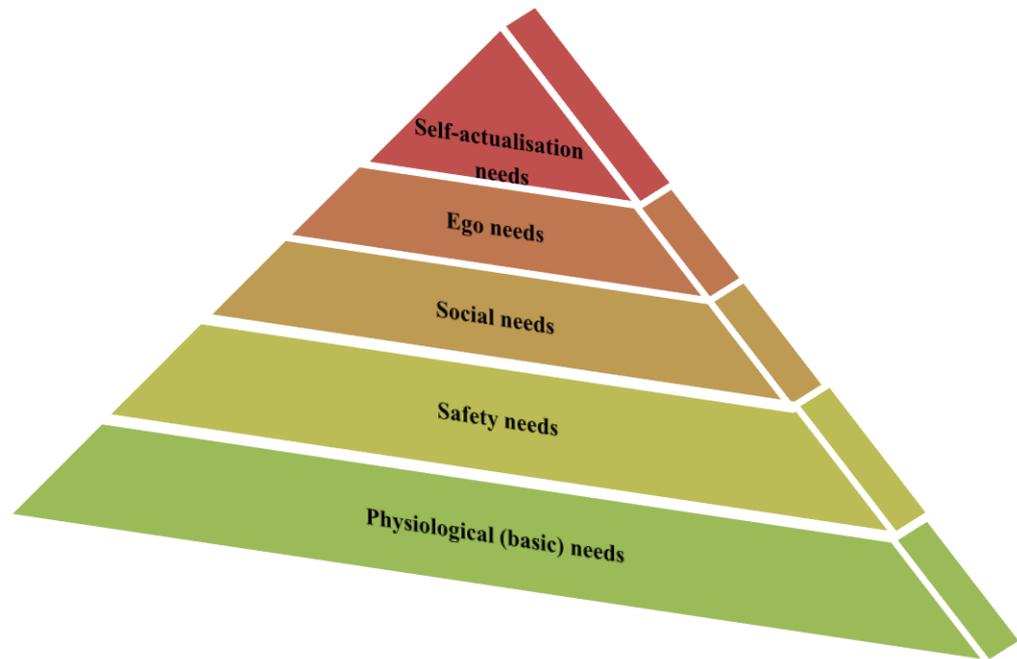


Figure 2.4: Maslow's Hierarchy of Needs Theory Model (Maslow 1934)

2.4.6.1.2 Theory of Existence, Relatedness and Growth (ERG Theory)

The ERG theory was put forward by Alderfer (1969) and is a modification of the Hierarchy of Needs Theory. It is similar to Maslow's, but differences exist. First, needs differ between different people due to their surrounding environment. Second, there is the ability to go backwards to increase satisfaction with a lower need if people are not able to fulfil an upper need, which is known as the '*frustration-regression principle*' (Estrella 2007, p.11), which disagrees with Maslow's theory. The three letters ERG stand for 'existence, relatedness and growth'. This theory suggests three major types of need, which are the existence need that deals with basic daily needs, the relatedness need that deals with relations with others and the growth need that deals with self-actualisation and personal growth (Daft 1991, 2008).

Existence was attached to the physiological and safety aspects in Maslow's theory. For entrepreneurs to provide basic needs they look for income, which is related to the 'existence' need in ERG theory, and is seen as the main entrepreneurial motive (Mitchell 2011) to make a profit (DeMartino and Barbato 2003; Sarri and Trihopoulou 2005). 'Relatedness' in the ERG theory is linked to building networks in entrepreneurship, to secure the growth of the venture (Mitchell 2011). Explaining

‘growth need’ as a motivation deals with self-actualisation; it views that, in order for individuals to achieve self-actualisation, they should be creative and influential on themselves and on their environment.

Different to Maslow, the ‘*frustration-regression principle*’ (Estrella 2007, p.11) explains a focal point that if an entrepreneur fails with a business, they start again. For example, Henry Ford, the founder of the Ford Motor Company, stated “*Failure is only the opportunity to begin again more intelligently*” (Ford 2008, p.24). Thus, failure was ‘the milestone on the road to success for so many entrepreneurs (Wisconsin Technology Network 2005). Similar to the ‘frustration-regression principle’, if an individual is not satisfied with a level or a need, going backward is possible.

2.4.6.1.3 Two-Factor Theory

The Two-Factor Theory was developed by Fredrick Herzberg in 1959 (Kotler 2003). It proposes that human behaviour at work is controlled by two factors influencing motivations; the first is extrinsic or hygiene factors (Herzberg et al. 2004; Worthley et al. 2009), which involve the presence or absence of dis-satisfiers. The second factor is the intrinsic or motivator (Herzberg et al. 2004; Worthley et al. 2009), which includes factors that influence job satisfaction, based on fulfilment of higher level needs, such as achievement, recognition and opportunity for growth and bonuses. Campbell and Pritchard (1976) stated this theory deals with explaining job behaviour and includes working conditions, pay, company policy and interpersonal relationships. Sudden removal or lack of these factors may cause dissatisfaction amongst employees and people become less satisfied and motivated. The absence of these factors in the workplace can be a main motive to quit.

2.4.6.1.4 Acquired Needs Theory

This theory was developed by David McClelland (1961), who proposed that certain needs, such as the need for achievement, are learnt and not born. The need for achievement was identified as the most critical motive for entrepreneurs and has had much attention from many researchers (Shane et al. 2003). The need for affiliation is also an important factor in order to build social networks, to be liked by others and the search for belonging. The need for power is to have control over things and solve

problems, as well as face challenges. These needs are related to the socio-cultural environment and family influences. Similarly, it is linked to the '*influence of genetic*' and societal factors (Daft 1991, p.408; Shane et al. 2003). This theory views that motivation needs are developed through professional life and experience. Chu (2004) outlined that personal characteristics, which includes the entrepreneur's 'psychological background' (Chu 2004, p.28) can be significant entrepreneurial motivations, especially the need for achievement.

In identifying entrepreneurs, McClelland stressed that individuals with high desire and the need to succeed are more likely to become entrepreneurs (McClelland 1968; Lee and Chan 1998). Normally, they are not attracted by 'money and external incentives' but they perceive profit through achievement and proficiency. Furthermore, McClelland delineated there is a strong relationship between economic growth and achievement motivation and orientation towards entrepreneurship (McClelland 1968), which implies a certain community with high achievement needs is more directed towards entrepreneurship. This theory is consistent with Maslow's and the ERG theories, as both saw self-achievement at the top of the pyramid and the highest level of human need.

The need for achievement motivation differs between males and females. According to Gray and Finley-Hervey (2005, p.209), men are looking for recognition within a professional or social context while women are looking for self-achievement through 'being her own boss'. Women try to build their own business in order to actualise themselves and to be accepted socially within their local environment (Shane et al. 1991; Lee 1996; Birley and Muzyka 1997; Lerner et al. 1997; Shane et al. 2003; Mitchell 2004; Rasel 2008). Levent et al. (2003) thought that male and female entrepreneur achievement motivation differed due to other social and cultural reasons, such as such as education and lack of life opportunities. Finally, Raman and Jayasingam (2008) and Gadar and Yunus (2009) disagreed with previous research outcomes and found no gender differences exist regarding this motivation.

Concerning the need for affiliation, this is linked to networking in entrepreneurial ventures. Networks entail building bridges with family, relatives, friends and other entrepreneurs through personal or professional relations, in order to expand the business and compete within markets. Research has shown that networking is seen

as an important factor influencing business success or failure; more diversified networks imply a more successful business (Onetti et al. 2008; Loscocco et al. 2009; Hampton et al. 2009). However, McClelland's view is that success in business requires a high need for achievement and power but a low need for affiliation. Kreitner (1998) elucidates that individuals with a high need for affiliation are not totally focusing on business and insightful decisions because they may be looking to be admired and loved by others.

Finally, the need for power is linked to locus of control, which is seen as an imperative attribute of entrepreneurs and managers by personality theories (Shane et al. 2003). Research stated that entrepreneurs have more tendency than other general people to deal with problems and challenges; in other words, to have control over outcomes of their actions (Shane et al. 2003).

2.4.6.2 Process theories

Process theories look at the "process" of motivation and they aim at understanding how motivation comes to mind (e.g. Adams Equity Theory). Process motivation theories differ from content theories in that they look at an individual's behaviour and the forces that produce motivation; for example, discrimination and unfairness (Thompson 1996; Carter et al. 2001; Kotler 2003; Shane et al. 2003; Estrella 2007; Huang and Hsu 2009). Such practices push individuals to take an action, such as asking for a higher salary or promotion, or it may push individuals to quit working for others and to start their own business (Shane et al. 2003; Estrella 2007; Huang and Hsu 2009).

2.4.6.2.1 Equity Theory

The Equity Theory was developed by John Stacey Adams in 1963. The focal point of the theory is how individuals perceive they are being treated under similar conditions and circumstances relative to others. Equity is defined as "*a situation that exists when the ratio of one person's outcomes to inputs equals that of another's*" (Daft 2008, p.530). This theory deals with equality of people when their inputs and outputs are equal and they do not receive the same treatment (Daft 2008). In such a case, a feeling of unfairness develops and it becomes the motivation to start up a new business (Ramlall 2004).

Figure (2.2) below outlines the consequence of discrimination and the search for justice. Justice can be seen as asking for an improved salary or professional position, looking for a new career, reducing work performance or influencing others in a negative way to reduce the total outcome within the working environment (Daft 2008).

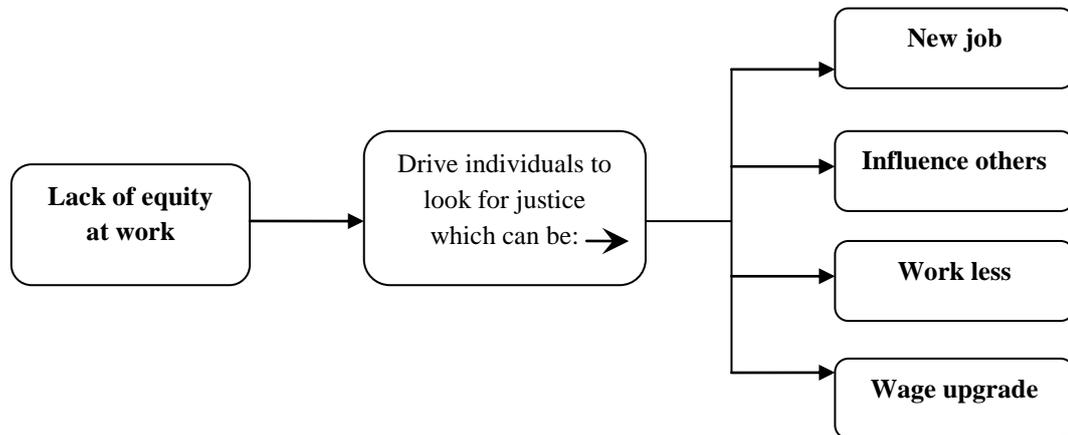


Figure 2.5: Model of lack of equity (adapted from Ramlall (2004) .

2.5 CONCLUSION

This chapter highlighted the main themes covered in the literature review. Defining handicrafts is problematic because each tourism destination has its own crafts and production methods; thus, creating an accepted unique definition is a difficult task. Likewise, defining a micro or small business is not easy and, to date, there is no single international definition (Al-Mahrouq 2003; Storey 1994, 2006; Ajluni 2006; Al-Hyari 2009). Moreover, in some countries there is more than one definition in use, given that definitions vary according to the country, sector and businesses that are focused on (Atkins and Lowe 1997; Ajluni 2006; Lee-Ross and Lashley 2009).

The chapter reviewed the literature regarding push and pull motivations to start a business, family businesses and the different barriers facing micro and small enterprises and women business owners. Financial, governmental, socio-cultural and religious structures appear to create hurdles and barriers for women business owners in different ways and to different degrees, according to the power of these structures within the context. The role of cultural values, family, religion, norms and traditions of women business owners was highlighted. Research has shown that culture has an important influence on women business owners, particularly in developing and LDCs

countries; thus, what is applicable in western countries is not necessarily applicable in non-western cultures. Women business owners in non-western countries potentially face more socio-cultural barriers and gender discrimination than women in western countries.

Research conducted on female business owners is relatively new (Greene et al. 2003); furthermore, previous research has been largely based on positivism and quantitative methods (Brush et al. 2009). Therefore, it failed to illuminate the experiences of women, since theories are male-oriented (Stevenson 1990).

The literature review for this research, regarding gender influences on female business owners, reviewed 130 articles published between 1986 and 2012. The researcher found more than half of the articles were written by females, one third were written jointly by male and female authors and less than one third were written by males only. This finding indicates that female academic researchers are responding to the calls for more female perspectives on the literature related to female business owner research in order to make women's academic contributions more visible. Thus, it is no longer a male-oriented research topic. Regardless of the gender of the researcher and the objective of the article, authors generally studied the same variables with more or less focus, such as motivation, push-pull theory, discrimination, glass ceiling and gender barriers, role models and women's role in life, and negative or positive family influences. Accordingly, the authors are dealing with mainstream SME research by using the same theories and frameworks.

This chapter also explored different theoretical approaches that might underpin this research framework. The Structuration Theory illustrated the interaction and duality between agency and structures whilst the Critical Theory included feminism and clarified how societies can be changed through individual/women's actions. Identity theories highlighted theories related to social and gender identity and their influence on individual perception of the self and the group. Family business theory relates to how the interaction between the owner, family and business can create a lot of overlap and constraints. Theories for entrepreneurship tackled theoretical approaches that identified entrepreneurs as risk bearers, innovators and opportunity hunters were presented. Finally, motivation theories were explained because of their impact on why individuals start a business, being either pushed or pulled. Different

motivation theories were explored in relation to business start up (content and process theories).

Each theory appeared to have a significant influence on explaining either individuals' behaviours or actions within different structures, or motivations and decisions to start a business according to the surrounded economic, financial and socio-cultural environment. In addition, the theories illustrated the mutual influence and the interaction between structure and agency and their impact on individuals. Finally, this review led to the initial conceptualization of the topics to be explored in the primary research, as set out in Chapter Three (see Figure 3.4).

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 INTRODUCTION

This chapter reviews the research design and methodology employed in this thesis. The main aim of this research study was to provide a critical analysis of the experiences of female business owners in the development and management of micro and small handicraft businesses in Jordan.

The thesis explores the topic in a non-western context, characterised as Muslim, patriarchal and collectivist. Moreover, it has adopted the critical realist paradigm as an overall world view of structure and agency, critical theory and feminism in order to add the critical aspect employed in terms of the research findings so as to explore and understand structure and agency. They were chosen as the most effective approach because the research aimed to explore and provide a better understanding of the experiences of women business owners in Jordan. The research employed a mixed methods research approach; therefore, a quantitative self-completion questionnaire was employed in the first phase, followed by face-to-face, in-depth and semi-structured qualitative interviews in the second phase.

This chapter has ten sections including this introduction. Section 3.2 lists the research aims and objectives. Section 3.3 presents the overarching theory in this research. Section 3.4 explains different theoretical paradigms with a focus on critical realism. Section 3.5 looks at the choice of research methods and explains why a sequential mixed method was adopted. Section 3.6 explains the research process. Section 3.7 provides a detailed explanation of the quantitative methods in this phase of the research. Section 3.8 explains the qualitative methods employed in this research. Section 3.9 presents a synthesised conceptual framework based on the literature, the research findings and personal experience. Section 3.10 summarises the chapter with a conclusion.

3.2 RESEARCH AIM AND OBJECTIVES

3.2.1 Aim

The main aim of this research study was to provide a critical analysis of the experiences of female business owners in the development and management of micro and small handicraft businesses in Jordan.

3.2.2 Objectives

To achieve the aim, the objectives of the research were as follows:

- 1) To critically analyse and evaluate the current literature on female micro and small business development and management in order to:
 - a) Indicate the state of the art as far as academic thinking is concerned.
 - b) Locate the proposed quantitative and qualitative research within that state of the art.
 - c) Inform the content of the quantitative research questionnaire.
 - d) Provide a basis for the evaluation of the findings for both the proposed quantitative and qualitative research in terms of their significance and potential impact.
- 2) To provide a detailed analysis of female-owned micro and small handicraft businesses in Jordan using data collected through a quantitative survey of the female owners of businesses. The focus on the business and the data collection and analysis was to:
 - a) Document the main features of the characteristics and history of the businesses in terms of the business foci (e.g. staffing, finance etc) at different stages in the history of the business (start up, operation, additional development etc).
 - b) Establish the characteristics of the female owners of those businesses and their perceptions of the main issues they have faced

at different times in the development and management of their businesses. Potentially, these issues were personal (motivation, behaviour, etc.) and business-related in terms of structures and policies of the public sector and non-government organisations and the cultural (religious and social norms) environments in which they were working.

- 3) To provide a detailed analysis of the experiences and beliefs of female business owners, using data collected through a qualitative survey and, in particular, the implications of gender. The data collection and analysis was to:
 - a) Provide analysis and interpretation of the individual consciousness of the women. In other words, the focus was on how they see themselves and their position as a business woman within Jordan given it is an Islamic society that has associated norms of behaviour.
 - b) Establish how women interpret their experience of developing and managing their handicraft businesses and the specific constraints and opportunities etc. they faced in relation to their business as a result of their gender.

- 4) To provide an evaluation and synthesis of the quantitative and qualitative research that will:
 - a) Provide a critical review of the findings using the literature review as the baseline comparator to identify what is new knowledge, what is an extension of existing knowledge and what may not apply because the work was conducted in an Islamic society rather than a western society.
 - b) Establish the validity etc., of the research findings through a critical evaluation of the methodology and its implementation based on both internal (does the research meet its own objectives) and external (accepted technical norms for research) criteria.

- c) Set out a conceptual framework synthesising the findings.
- d) Consider the potential ‘impacts’ of the research in relation to how the findings may be translated into recommendations to both people in the handicrafts sector and to external organisations.

3.3 THEORETICAL UNDERPINNING

The overarching theory underpinning this research is Giddens Structuration Theory. The Structuration Theory aims at understanding how agency actions and behaviour form and reform structures across time and over space. Giddens perceives that structures work as the hinderer and facilitator at the same time for agency and, thus, it either provides barriers or opportunities for human agency (Giddens 1984). Structures are described as static; however, agencies, through their knowledge, have the ability and power to change and transform these structures through their repeated actions. Human agency, in Giddens theory of structuration, is described as ‘*capacity to make a difference*’ (Giddens 1984, p.14).

Structuration focuses on the duality of structure and agency; it suggests that neither structure nor agency is able to operate separately from the other (Giddens 1976, 1979). The interaction between agency and structure form the social context (Giddens 1976, 1979, 1981). Giddens’ duality is considered a significant contribution to the world of social science (Turner 1991).

Social systems incorporate three types of structure, which are signification, related to meaning and interpretative schemes, domination, and legitimation. Domination looks at power and resources and the interaction between agency and structures and, finally, legitimation is related to agency actions that they produce intentionally or unintentionally when they interact with each other and with different structures.

3.4 THEORETICAL PARADIGMS

A comprehensive overview of methodological paradigms is critical to understanding the researcher’s choice (Creswell 2009). Leading paradigms in social sciences are positivism, interpretivism, feminism, phenomenology and post positivist, including critical realism (Veal 2006; Gray 2009; Jennings 2010). It is argued that each

paradigm has its advantages and disadvantages. However, good research is based on employing the appropriate paradigm for the nature and questions of the research (Finn et al. 2000; Jennings 2010). Accordingly, each research is a unique case that should be dealt with differently. Table 3.1 illustrates the characteristics of four paradigms employed in social and tourism research.

Table 3.1: Theoretical paradigms

	Positivism	Interpretivism	Critical theory/ feminism	Critical realism
Ontology	Universal truth/ laws	Multiple realities	Multiple realities	Imperfect reality
Epistemology	Objective	Subjective	Subjective	Objective /possibility of researcher bias is acknowledged
Methodology	Quantitative	Qualitative	Qualitative	Quantitative, qualitative or mixed methods

Source: Creswell (2003b, pp.6-7); Gray (2009, p.23) and Jennings (2010, pp.60-61).

Table 3.1 lists three main paradigms and explains them from different stances: ontology, epistemology and methodology. Ontology explains “*the nature of reality*” in order to clarify how the world is seen (Tuli 2010, p.99). Epistemology clarifies “*knowledge and the way to acquire this knowledge*” (Tuli 2010, p.99). The choice of methodology explains how the researcher explores reality or what can be explored, using quantitative, qualitative or mixed method approaches (Graves 2006). The following discussion reviews in detail these four potential paradigms in social science research: positivism, interpretive social sciences, critical theory and feminism and critical realism.

3.4.1 Positivism

Positivism is the dominant paradigm in social science research (Jennings 2010). It explains a respondent’s behaviour through explaining the relationships between variables. Positivism views the scientific and social worlds as organised units controlled by specific rules (Veal 2006; Jennings 2010). Gray (2009) and Jennings (2010) pointed out that, in positivism, the researcher is objective and does not influence the respondents or research results because the researcher studies the respondents from an outsider’s point of view (Veal 2006; Jennings 2010). Accordingly, positivist researchers explain relations between variables through

testing particular theories. Bryman (2008) stated that, due to the objective nature of positivist research, researchers tend to employ quantitative methods, such as questionnaires, observation and documents analysis (Jennings 2010). Data analysis is numeric and is achieved using a statistical approach (Veal 2006; Bryman 2008; Jennings 2010). The positivism paradigm is not, on its own, adequate for this research because positivism looks at empirical phenomena from an outsider's view. Investigating the experiences of Jordanian women business owners needs deep exploration of each individual's behaviour, actions and relations (Graves 2006). Quantitative data is not able to explore and interpret people's behaviour and personal experiences to the same extent as qualitative methods; it remains on the surface (Graves 2006). Bhaskar (1986, p.46) stated that "*meanings cannot be measured; only understood*". Thus, numbers and statistics cannot narrate people's personal or professional experiences (Gartner and Birley 2002; Alvarez 2008). Johanson and Vahlne (1990), Davis and Harveston (2000) and Challies (2010) claimed that researching small businesses and family businesses implies employing other paradigms than positivism because mechanisms' hidden powers cannot be explored numerically. Therefore, a quantitative approach, on its own, was not considered suitable for this research.

3.4.2 Interpretivism

Interpretivism differs from positivism and post-positivism because it views the world as a set of realities that can be explained in different ways (Jennings 2010). It aims at understanding people's behaviour and experiences through exploring multiple realities (Gray 2009; Jennings 2010). In this paradigm, the researcher is part of the natural setting of the research; thus, the relationship with the participants is subjective (Gray 2009; Jennings 2010). Understanding people's behaviour is based upon the researcher's knowledge and interpretation of people's realities. Moreover, the researcher is obliged to observe or observe and have an in-depth conversation, in order to understand the researched phenomena and explore the multiple realities. Therefore, this paradigm is adequate for understanding and examining people's experiences and behaviour (Gray 2009; Jennings 2010). However, interpretivism used on its own is rejected for this research because it views that there are multiple realities out there in the world without exploring the causes and mechanisms behind

these realities (Neuman 2010). It examines individuals without exploring the powers behind their actions and it ignores how societies are formed or changed over time. Therefore, interpretivism on its own was not found suitable for this research.

3.4.3 Critical Theory/Feminism

Similar to critical realism, critical theory falls between the positivism and interpretivism paradigms (Neuman 2006). It views the world as individuals who think and behave, instead of following redefined laws (Ateljevic et al. 2007). The aim of this paradigm is in helping oppressed individuals and identifying the reasons behind this oppression (Jennings 2010). Thus, it aims at exploring what is under the surface to illustrate the factors behind individual's suffering; therefore, researchers use qualitative methods (Jennings 2010). It looks at the world as being based on unequal powers between individuals who have authority and others who are powerless. Consequently, a researcher employing this paradigm might face challenges from people who have power and might hinder access to data or powerless individuals.

Feminism is one of the new paradigms in social science research, particularly in topics related to tourism (Jennings 2010). Its focal point is understanding and showing how gender is a decisive factor in many social structures and how the perception regarding powers in life is different. This paradigm perceives there is no balance in the distribution of power between females and males, where the former is oppressed and latter is the performer of this oppression (Ateljevic et al. 2007). Thus, it aims at making the voice of women heard by empowering them and making a change in their context. Jennings (2010) mentioned that, in feminism, the researcher is subjective and may influence the participants or research results because the researcher and the participant are together. Participants are described as 'co-researchers' (Jennings 2010, p.52) and both are involved in the research (Veal 2006) with researchers employing qualitative methods, such as interviewing and observation (Jennings 2010).

Finally, these paradigms aim at transforming and changing societies by helping oppressed individuals against powerful ones in order to create balance in societies because these paradigms perceive the world is formed from unequal powers.

3.4.4 Post-Positivism - 'Critical Realism'

The limitations of both the positivist and interpretivist paradigms, motivated the researcher to look for other alternatives, such as post-positivism. Post-positivism, which is similar to positivism, believes that there is truth out in the world that can be observed, measured and tested (Creswell 2003b). However, it views truth as imperfect and not absolute. Additionally, it sees that employing the same scientific methods to explore "*inanimate objects*" and human behaviour is inadequate and unachievable (Creswell 2003b; Jennings 2010, p.38). Post-positivism explains the phenomenon through exploring causes and their influences on specific outcomes (Creswell 2003a).

Critical realism is a paradigm that occupies a point between the positivist and interpretivist paradigms (Challies 2010; Bhaskar and Hartwig 2010; Miller and Tsang 2011; Newrzella 2012). It views the world as existing without our control and full awareness; therefore, our knowledge of the world is imperfect because the world is a combination of objects and relations between these objects (Tedlock 2003). Therefore, Bhaskar (1986, 2010), Bhaskar and Hartwig (2010), Miller and Tsang (2011) and Newrzella (2012) explained the aim of critical realism is not only to explain phenomena but also to explain the stimuli behind them. In doing this, critical realism deals with three dimensions in the exploration of any phenomena, which are retrodution, agency and structure and reality.

Critical realism differs from the deductive quantitative and inductive qualitative approaches (Sayer 1992; Lawson 1997; Easton 2010; Bhaskar and Hartwig 2010; Miller and Tsang 2011). The deductive approach starts with developing hypotheses in order to test them in the empirical world and it moves from the general to the specific (Brummett 2010). The inductive approach starts with observations and assumptions in the empirical world in order to explain and construct theories about the examined phenomenon from the collected data. In contrast to the deductive approach, it moves from the specific to the general (Lodico et al. 2010; Miller and Tsang 2011).

Critical realism differs from the pure inductive and pure deductive approaches in that it aims at "*retrodution*" or "*reasoning*" to explore the hidden causes that created

the real phenomenon (May 2001, p.42; Lawson 1997, p.24). “*Retroduction*” or causal explanation goes backward from the phenomenon to the hidden powers behind it. It involves moving and advancing from one domain of reality into another in order to explore the reasons and conditions behind things that occur (Sayer 1992; Danermark et al. 2002; Bhaskar and Hartwig 2010; Easton 2010; Miller and Tsang 2011; Ryan et al. 2012). From a critical realist point of view, purely deductive or inductive approaches are unable to generate theory because neither of them is capable of dealing with visible and hidden causes lying behind a phenomenon (Keat and Urry 1982).

Structure, or society, and *agency*, or individuals, in critical realism are seen as two different coins, not one coin with two faces (Sayer 2000; Aastrup and Halldorsson 2008; Bhaskar and Hartwig 2010; Ryan et al. 2012). Neither of them is reducible to the other and each should be treated as split entities by researchers (Ehrbar 1998). Critical realism recognizes the interdependence between structure and agency. Social, historical or political structure supplies agents with resources but also restricts them by rules and traditions. However, *agents’* performance is not totally determined by social structure because agents are capable of changing the social structure in an innovative way for their own benefit (Connelly 2000; Challies 2010). Thus, critical realism explores *structure* and *agency* (Danermark et al. 2002). This issue was clear in the qualitative phase, since the socio-cultural-religious structures imposed rules and regulations on the women business owners in this research.

Reality in critical realism entails three domains: the *empirical domain*, the *actual domain* and the *real domain* or *mechanism*. The *empirical domain* involves experiencing and observing. However, events are in the *actual domain*, as they are the outcomes of what is happening (*mechanisms*) in the *real domain* under specific conditions (Aastrup and Halldorsson 2008; Miller and Tsang 2011; Ryan et al. 2012). For example, gun powder is an object that may explode. If it does, it produces an event that we can observe in *the empirical domain*. This event is the *actual domain* if it is exposed to special conditions, such as heat or pressure (the *real domain* or *mechanisms*) (Aastrup and Halldorsson 2008). Thus, individual’s perception and interpretation of things is different because these perceptions are

influenced by powers that are not observable and which influence individual's reactions and behaviours in different ways and at different levels.

The researcher chose the critical realism paradigm for exploring female businesswomen's experiences in Jordan because it does not stop at a surface explanation. It explores all perspectives of reality (Danermark et al. 2002; Miller and Tsang 2011; Cruickshank 2012; Ryan et al. 2012), which cannot be observed from an outsider's view only (positivist perspective). In addition, critical realism shares with interpretivism the idea that any phenomena should be explained and interpreted in order to be understood. However, it differs from interpretivism in that it bases its explanation on the causes behind the phenomenon (Sayer 2000), whereas interpretivism does not employ causal mechanisms but focuses on meanings, feelings and perceptions of individuals in explaining the examined phenomenon (Klein 2004; Easton 2010; Cruickshank 2012).

Critical realism does not demand specific data collection methods; it is open to any suitable method for exploring and understanding a phenomenon and its mechanisms (Sayer 1992; Aastrup and Halldorsson 2008; Easton 2010; White and Phillips 2012). Thus, the use of critical realism empowered the researcher and overcame the weaknesses of using one method only because the researcher employed mixed methods in collecting and analysing the data. Accordingly, critical realism is the appropriate paradigm for this research because it gives a comprehensive view from two different perspectives through exploring realities, mechanisms and power behind the phenomenon.

By adopting critical realism, the researcher is able to answer questions related to *causal powers* and *human agency*: female business owners in this research and their relationships with different *structures* (institutions, organisations, religious and socio-cultural values). Critical realism helped in answering the following questions: *what caused the phenomenon 'creating a business' to happen?; what are the influences of different structures on agency performance?; what are the causal powers behind individuals' actions that make them behave as they do?; Why do individuals act in a different way under similar circumstances?; What are the necessary conditions that make individual's experiences successful or not?* The interaction and contradiction between 'agency' and 'structure' were clear in this

research. In this context, each of culture, agency and structure has hidden powers that influenced the others. The structures in this research are described as ‘social and religious norms’ and other influences, which are reflected in these structures, such as financial and institutional, within which context the women are living. These structures, in turn, have influenced the agents, the women business owners’ behaviour and attitudes and they have created limitations, barriers and opportunities for the women business owners and their business performance.

What is interesting in all of this is whether the women participants in the study have their own powers and influences over structures, even though this might be unobservable for an outsider. For example, an independent woman is not accepted in Jordan but the women interviewed gained independence through creating their own business that provided them with the power to make a change within the surrounding social environment. Thus the women had an influence on structure by gaining income, by being able to move freely and to take their own decisions in business and life. At this point, it is noteworthy to recall Bhaskar’s (1979) notion regarding the mutual influence between agency and structure since both have hidden powers. Thus, understanding a social phenomenon, such as the Jordanian females’ experiences of creating handicraft businesses, required a comprehensive view that tackled all aspects of their experiences. Therefore, critical realism was the most appropriate paradigm for this thesis.

3.5 CHOICE OF RESEARCH METHOD

There are five main types of research approaches in social science research, which are quantitative, qualitative, mixed methods, indigenous and cross-cultural (Jennings 2010). The most frequently employed methodologies are quantitative research, qualitative research and mixed methods research. In this research, mixed methods are employed. This is a combination of both quantitative and qualitative research methods in order to explore the phenomenon comprehensively (Saunders et al. 2007; Migiro and Magangi 2011).

3.5.1 Mixed methods

Tashakkori and Teddlie (1998, 2003) claimed the end of the quantitative-qualitative debate has resulted in a third approach: the multi research method approach.

Danermark et al. (2002, p.150) identified it as “*methodological pluralism*” and a qualitative progress in social science research (Maxcy 2003).

3.5.1.1 What are mixed methods?

Mixed method research is defined as “*employing, collecting and analysing quantitative and qualitative data in the same study*” (Creswell 2003b, p.15) simultaneously or sequentially (Creswell 2003a; Tashakkori and Creswell 2007; Creswell and Garrett 2008; Jennings 2010; Creswell and Clark 2011; Small 2011; Creswell 2012). Mixed methods are ideal for conducting “*numeric and narrative*” research (Teddlie 2009, p.4). Johnson and Onwuegbuzie (2004) clarified the significance of mixed methods by arguing that researchers should not be restricted to the use of one method because the relationship between mixed methods in this approach is complementary and valuable for the research findings. This was justified by the fact that since a lot of data is collected, it helps in understanding reality and the researched phenomenon comprehensively (Lincoln and Guba 2003). Thus, the new trend in studying entrepreneurship and women business owners is to employ mixed methods (e.g. Bensemman and Hall 2010; Klyver 2011; Prytherch et al. 2012; Nnamdi and Gallant 2012; Díaz-García and Brush 2012).

Different types of data in mixed methods can be collected in different orders (Miles and Huberman 1994; Creswell 2003a) but the main sequences employed are concurrent and sequential. Concurrent employs quantitative and qualitative data collection methods at the same time, while sequential has three possibilities: explanatory, exploratory and transformative designs (Creswell et al. 2003). The researcher employed the first of the sequential types, which is the explanatory mixed methods design. In such a sequential design, whether the qualitative or the quantitative research comes first depends on the research objectives (Creswell et al. 2003). In the case of this research, the quantitative data was collected first. The aim of the quantitative research was to provide a detailed analysis of female-owned micro and small handicraft businesses in Jordan and the characteristics of the women who owned those businesses. This was followed by the qualitative research, the aim of which was to provide a detailed analysis of the experiences and beliefs of female business owners, particularly the implications of gender within a Muslim, patriarchal,

collectivist society. Finally, joint interpretation of the quantitative and qualitative findings was undertaken (Creswell et al. 2003).

3.5.1.2 Why mixed methods?

When conducting this research, the most important thing was to choose a “*reliable, systematic and transparent research method*” that answers the research questions (Sedmak and Longhurst 2010, p.77) because employing the right research methodology validates the research and ensures its credibility (Newman et al. 2003; Sedmak and Longhurst 2010). Reviewing the research literature on micro and small enterprises and on women business owners revealed that most of the research conducted in the past was quantitative (Molina-Azorin 2008). However, researchers tend to employ qualitative and mixed methods nowadays (Klyver 2011; Díaz-García and Brush 2012). Employing a mixed method approach in researching Jordanian female business owners, which is a different cultural context westernised ones. Researching (an *Islamic Arab society*), is innovative, up-to-date and the researcher did not find any similar research that had been conducted employing a mixed method approach. In this research, mixed methods were employed because they answered the ‘*what, why and the how*’ questions (Saunders et al. 2007; Doern 2008) in different ways. The research focused on improving understanding of the motivations encouraging Jordanian females to create their handicraft business, the opportunities and barriers they encountered, their perception of their own experiences and the influence of the macro environment on themselves and their business.

Most research conducted on SMEs in the past has been based on quantitative research (positivism), which has been described as an inadequate approach to research into these businesses (Carson and Coviello 1996). Quantitative techniques offer numeric data and test relations between variables; thus, the content is seen as a group of variables. However, a qualitative approach explores each phenomenon in its natural setting, providing deep insight and digging beneath the surface to extract the meanings of the context (Harvey and Myers 1995; Neergaard and Ulhøi 2007; Jennings 2010). Accordingly, Curran and Blackburn (2001b, p.88) described employing mixed techniques as a “*safety factor*” for the research process, to cover all its aspects. However, Greene and Caracelli (2003) and Jennings (2010) stated that researchers employing mixed methods face the problem of choosing the right

paradigm because paradigms have different ontological and epistemological views. This dilemma was overcome in this research by employing the critical realism paradigm. Tashakkori and Teddlie (2003) and Teddlie and Tashakkori (2008) explained that mixed methods are fit to be used in the framework of the critical realism paradigm and the pragmatic paradigm.

From another perspective, a mixed method approach is linked to triangulation (Jennings 2010), which is defined as “*the combination of methodologies in the study of the same phenomenon*” (Denzin 2009, p.297) and investigating it from different perspectives (Veal 2006). It is used when no one method is adequate to reveal all perspectives of the examined phenomenon (Jennings 2010). In addition, it reduces researcher bias and increases the validity of the findings (Greene and McClintock 1991; De Lisle 2011). In this study, the interest is in methodological and data triangulation. Methodological triangulation employs different method approaches and data collection techniques. Triangulation uses multiple sources of information, such as journals, books, statistics and web sites (Patton 2002; Jennings 2010).

3.6 THE RESEARCH PROCESS

The research process describes the flow of the research. The research process identifies and organises data collection methods and analysis techniques and reporting the findings. Figure 3.1 sets out the research process and content. The main focus of the research was Jordanian women business owners in an Islamic society, ‘the Hashemite Kingdom of Jordan’. It aims at analysing the experiences of female business owners in the development and management of micro and small handicraft businesses in Jordan.

Figure 3.1 illustrates the sequential mixed research design. In this design, quantitative and qualitative methods were employed within the same research and both methods have the same priority (Creswell and Clark 2011). On the other hand, the mixed research design aimed at exploring the women’s experiences from two different perspectives in this research. The quantitative approach aimed at exploring the history of the business and the qualitative aimed at exploring the experiences of the female owners.

Accordingly, Figure 3.1 below shows that the quantitative survey focused on the business in order to explain what happened when the business was created (start-up stage) and what has happened in the business since then (the operational stage) and future business plans. Within these there were four main themes: personal history, external interactions, business operations and business action. Personal history focused on the history of the individual in relation to the business. The external perspective focused on structures and systems and concentrated on interactions with structures, (non-governmental organisations (NGOs), non-profit organisations (NPOs) and financial institutions) and systems (policy and regulations and their influence on business performance, financing and licensing). The business operations considered various stages in the history of the business, such as how the women recruited their staff, how they financed the operational stage of the business lifecycle, what they produced, the progress that occurred and the promotion and sales channels for their products.

The qualitative stage focused on the business owners, exploring three dimensions: personal context, family/social context and business context. The focus on personal context was on the women business owners' professional experiences in developing their business, their motivations, personal attitude and characteristics and how they view the future of their business in an Islamic society. The family and social context focuses on the relationship between women and their social context, including family, relatives, friends and the outsider community and how these relationships have influenced the business. Finally, the business context focuses on business operations and dealing with governmental and NGOs institutions, looking at how being a female might have influenced these operations. Finally, the focus is on women business owners' experiences by exploring the interaction between different structures and agency and how the structures have been influential on either by providing opportunities or constraints. In addition, it looks at agency and the power they have through their knowledge to make a change and transform the society.

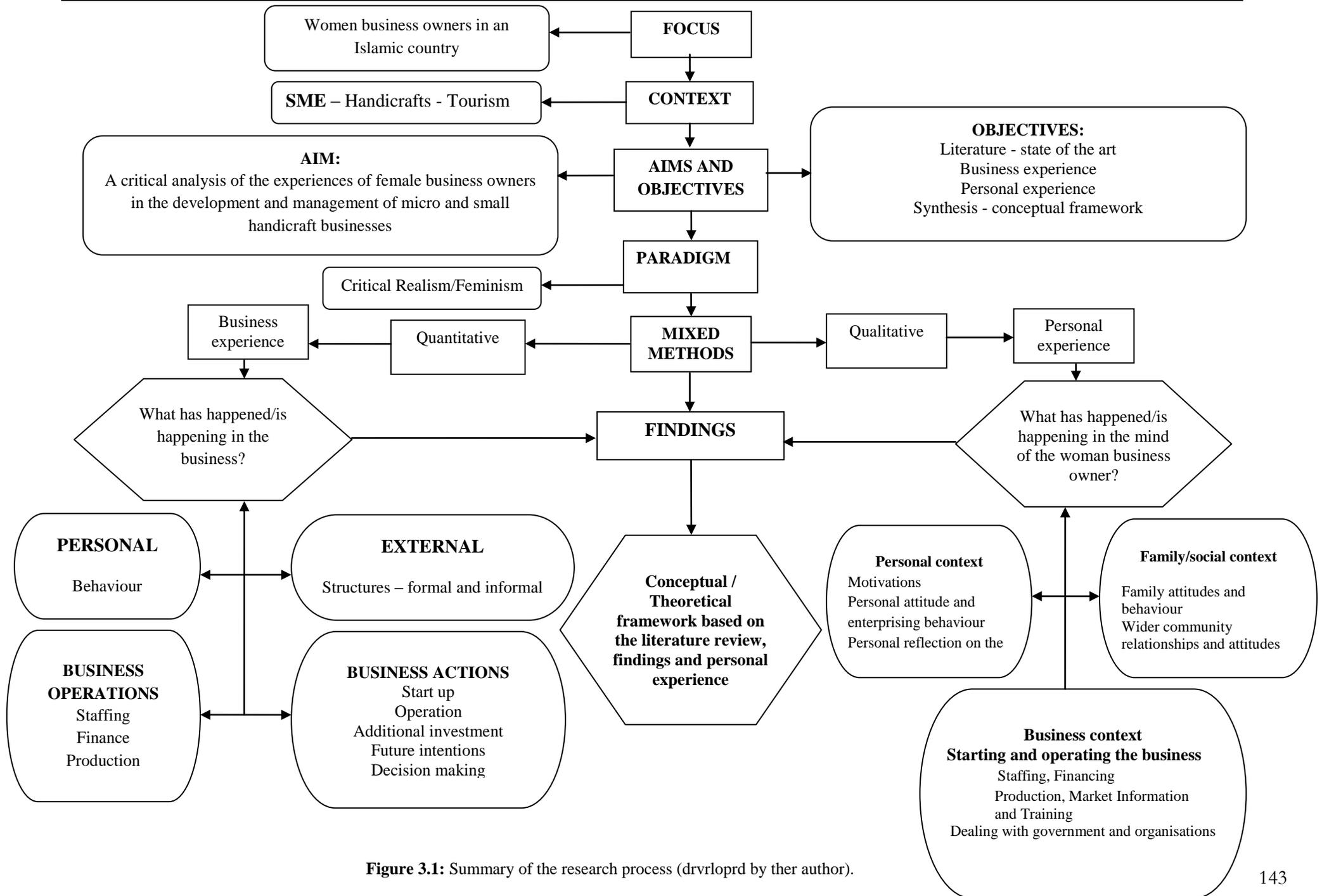


Figure 3.1: Summary of the research process (developed by the author).

As with the quantitative element of the study, the qualitative element was also informed by the literature and personal experiences. It was also informed by the understanding gained from analysing the quantitative research data, which provided information regarding many important factors that were elaborated later on in the qualitative interviews. Thus, it was the base from which the researcher headed towards conducting the interviews. For example, barriers encountered either in the start up or operational stages were listed in the quantitative survey, which provided major headlines that were explored in depth in the qualitative stage of the research.

Two initial conceptual frameworks are also contained within Figure 3.1, linking the literature review to the content of the quantitative and qualitative data collection. These frameworks were formed not only as a result of the literature review but also as a result of personal experience and understanding. For the quantitative survey, the conceptual framework consisted of four parts, which are labelled personal, external, business operations and business actions. The elements comprising each of these are listed within them and were explored within the quantitative questionnaire and formed the basis of hypothesis testing to establish whether at a broad geographical division the operationalisation of the four broad foci revealed significant differences between the two areas. For the qualitative study, three broad themes were identified: personal context, family/social context and the business context. These were then operationalised within the qualitative interviews as broad topics, which provided a starting point. The qualitative interviews allowed the participants to develop their explanations of their lived experiences in their own way. For example, the personal context included the women's motivation, personal attitudes and personal reflections of the future. The family/social context incorporated family attitude and behaviour and the outside community's relationship and attitudes towards women business owners. The third covers the business context, which included topics such as the start up and operational stages within the business and the issues related to them, such as financing, recruitment, marketing, production and training and dealing with governmental and private institutions.

Data analysis in each of the quantitative and qualitative surveys was conducted separately. The quantitative data was analysed using the computer programme SPSS whereas the qualitative interviews were analysed using thematic analysis. The

findings of the two approaches, as shown in Figure 3.1, were integrated in the last stage when the quantitative and qualitative outcomes were evaluated and discussed.

3.7 QUANTITATIVE APPROACH

3.7.1 Background

The quantitative questionnaire was employed to create a demographic and professional profile of Jordanian female handicraft business owners and to explore the business characteristics and the influence of the macro and micro environments on business performance.

3.7.2 Quantitative data collection technique: 'Questionnaire survey'

A self-completion questionnaire survey, based on 'drop and collect', was chosen for this research. Although it was time-consuming, it offered the opportunity to get data from respondents in a cost effective way and respondents could complete the questionnaires at their own pace (Gray 2009). This method of distributing questionnaires is the best way to overcome any potential resistance from respondents to providing the required information (Ibeh et al. 2004). Moreover, it was favoured over a mail survey in this research for two main reasons. First, Jordan lacks an organised mail system and, second, Jordanians, for cultural reasons, lack trust in strangers and are not willing to answer a mail survey from unknown individuals (Al-Hyari 2009). Thus a mail survey was excluded. Equally, e-surveys and phone interviews were excluded because not all potential respondents had access to the Internet or phone services. The questionnaires were delivered personally and any non-response problem was handled by the follow-up process (Saunders et al. 2007).

3.7.3 Questionnaire design

The questionnaire contained 8 pages, comprising 4 main sections and 77 open and closed-ended questions. The English version of the questionnaire is given in Appendix 1 and the Arabic version is given in Appendix 2.

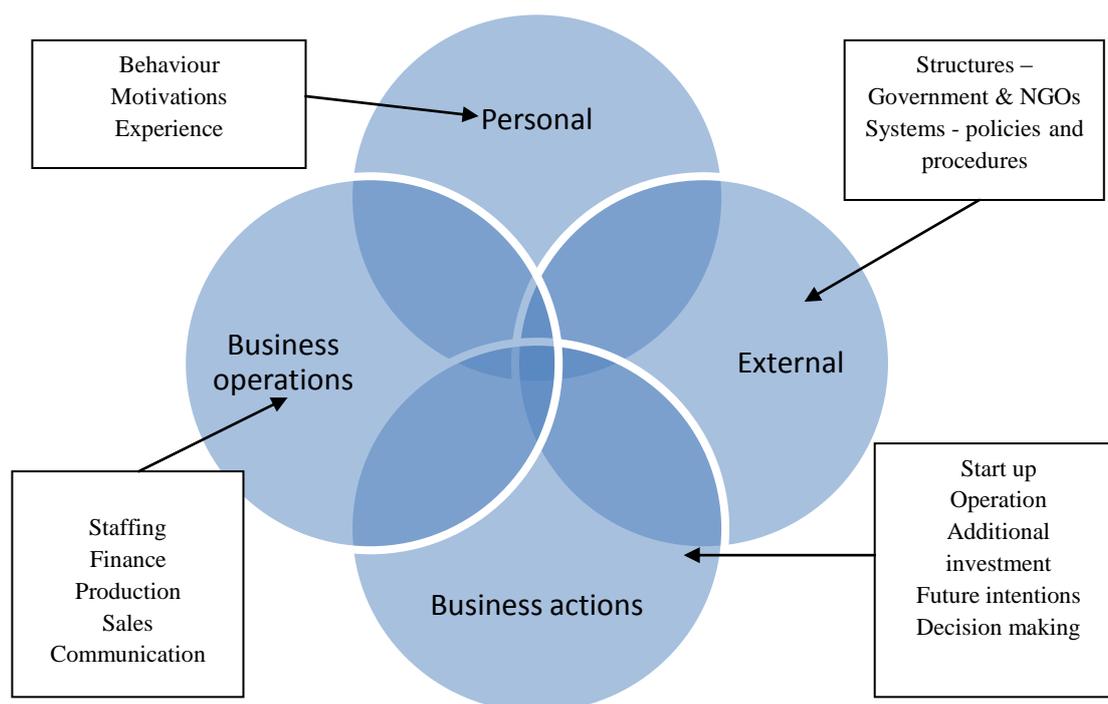


Figure 3.2: Quantitative research initial conceptual framework (developed by the author).

Figure 3.2 above shows the content of the questionnaire. The first section (personal) dealt with the profile of the women owners (marital status, education and religious affiliation) and the characteristics of the business (such as working hours and training provided). Overall, the section included 13 closed and open-ended questions. The second section covered the operation of the business and included 33 open and closed-ended questions on the production, staffing and business registration, as well as barriers faced during this stage. The third section of the questionnaire looked at the business start-up period (business actions); for example, the barriers encountered during this stage, access to different sources of information and licensing issues. It consisted of 19 open and closed-ended questions, which covered the different aspects of the start-up stage. The fourth and final section of the questionnaire included 12 open and closed-ended questions regarding the external institutional, economic, and financial, market-related, socio-cultural and religious influences on women business owners.

The questionnaire was printed on single-sided A4 size paper and was translated into Arabic, as most of the women respondents were expected to have no English language skills. The questionnaire in Arabic was sent to academic members at several Jordanian universities and to a professional Arabic proof reader and translator

to minimise any grammatical or structural errors. Remarks were considered and the questionnaire was amended to ensure its suitability, as well as being pretested to reduce any possible confusion.

3.7.4 Population and sample in the quantitative phase

Identifying the population of the study was one of the difficult tasks in this research because there is no database or comprehensive list and the population is hidden. However, the researcher spent a considerable time in Jordan identifying female business owners and gaining their contact details. The women were chosen to match the specified criteria for selection: craftswoman, owner of home-based or non-home-based business, employing other employees or working alone, in Amman or out of Amman and marketing directly or indirectly to tourists. It was important to identify populations for Amman and out of Amman in order to allow hypothesis testing about the presence, or lack, of common characteristics, perceptions and attitudes, behaviours and motivations in different parts of Jordan because the potential differences may have a bearing on structure and agency.

Identifying the population was an interesting, tiring and money and time-consuming process. The researcher started identifying the population by using the administrative division of geographical areas. Jordan has twelve governorates and more than two thirds of the inhabitants are living in the northern area (United Nations Office for the Coordination of Humanitarian Affairs (UNOCHA), 2012). This concentration of residents in the northern areas of Jordan is explained by the moderate climate and richness of water resources. In addition, there is a high concentration of economic activities within these areas; therefore, the researcher started from the northern areas, moving from one city into the villages and rural areas around them. In each region, women who had handicraft business provided advice and gave the names of other women in their networks. Moreover, these women led the researcher to non-governmental organisations (NGOs) and non-profit organisations (NPOs) that provided the names of women everywhere. Moving from one area to another was based on the repetition of names given by women, which could be described as area saturation.

The country is relatively small, about 400 Km in length, and movement is easy as the infrastructure is of a very good quality and people were very supportive, welcoming and helpful, ready to provide any kind of help. After about thirty-five days, the researcher had scanned the whole country and identified 1,050 potential respondents who matched the criteria: craftswoman, owner of home-based or non-home-based business, employing other employees or working alone, in Amman or out of Amman and marketing directly or indirectly to tourists. Of these potential respondents, 623 were identified as being outside of Amman and 427 potential respondents were identified inside Amman.

Sampling in quantitative research can be of a simple random type, a systematic random type, a stratified type and a multi-stage cluster type. In this research, the selection of the sample was stratified and simple random. It was stratified in the sense that samples were drawn from inside or outside Amman. It was simple random sampling in the sense that the process of sampling meant that each respondent had an equal chance of inclusion (Kemper et al. 2003; Jennings 2010; Garson 2012). The process is explained below but before that the reasoning for the process was that collecting a sample based on random sampling makes it possible to do inferential statistics.

First, choosing the sample size was influenced by many factors: the size of the total population was relatively small (1050 respondents); the distribution of the population: respondents were spread everywhere in Jordan, which made access difficult in terms of time, financial resources and logistics. Considering all of the above, the researcher decided to choose approximately 25% of the population to be surveyed, which is an acceptable percentage (Veal 2006). Moreover, it permitted carrying out the proposed descriptive and inferential analyses.

Second, because there was a need to explore the heterogeneity/homogeneity of the population, the researcher divided the number of the population outside Amman by the number inside Amman to arrive at a ratio of 1.45 outside Amman to 1 in Amman. Based on the proposed sample size of 25% of the population, the projected sample was set at a total 250 respondents chosen randomly. The ratio of 1.45 to 1 was then used to set the proposed samples from inside and outside Amman in the correct internal proportions. The sample was then selected from the population using a

sampling procedure based on choosing every second name in an alphabetical list in order to accumulate the targeted number of 100 hundred respondents in Amman and 150 outside Amman (Bryman 2008; Teddlie and Tashakkori 2008; Jennings 2010). The distribution of questionnaires inside and outside Amman to achieve the target number 250 is explained in section 3.7.6.

3.7.5 Pilot study

Piloting is an exploratory test of the research instrument (Holloway 1997; Jennings et al. 2011). It is aimed at checking the questionnaire's structure, language, layout and familiarisation with the research context and respondents. By doing a pilot study, the researcher gets to know many things, including completion time, any ambiguity in questions or instructions and the difficult questions to answer (Veal 2006; Errey 2011).

The questionnaire was distributed to a small group of ten respondents, which is the minimum number for a pilot study, because the population and sample are already small in size. The respondents were chosen randomly from the first list, which included 402 respondents at that time; five respondents were selected from Amman and five respondents from outside Amman.

The respondents pinpointed many useful issues to improve the questionnaire; for example, some questions required the first and second most important reasons. However, almost all respondents provided the first important reason as an answer, justifying that it would be sufficient to provide the most important reason only. Thus, all of these questions were modified and the researcher asked only for the most important reason. In addition, the respondents talked about the questionnaire layout, spacing and using lines instead of using dots for answering spaces. Moreover, respondents were not comfortable with the booklet format so the final questionnaire was printed on A4 paper. After considering the respondents' comments and conducting the final amendments, the final draft of the questionnaire was delivered personally to respondents in Summer-Autumn (May-September) of the year 2011.

3.7.6 Response rate for the questionnaire

Table 3.2: Response rate for the questionnaire

Area	Distributed	Returned	Response rate
Amman	200	106	53%
Outside Amman	250	158	63%
Total sample	450	264	58.7%

Source: Primary research

The table above lists the number of questionnaires distributed and returned and the response rate. The researcher distributed a total of 450 questionnaires, of which 200 were in Amman and 250 outside Amman. 264 questionnaires were returned and valid for analysis (i.e. 58.7% response rate), of which 106 were from Amman and 158 were from outside Amman (i.e. 53% response rate inside Amman and 63% response rate outside Amman).

The response rate was relatively high and reflected enthusiasm and cooperation. For example, in order to save time and effort, respondents called the researcher to inform her that the questionnaire was either ready to be picked up or was not yet completed. Such cooperation gave the researcher more space and time to move to other nearby cities and villages and to accelerate the progress of distributing the questionnaires. In addition, the response rate was probably helped by the researcher's organisation as she fixed a particular time the next day to pick up the completed questionnaire, which helped considerably in getting back completed questionnaires.

3.7.7 Ethical issues

Ethical issues are significant in conducting research and should include informing the respondents about the purpose of the study. Anonymity of respondents should be ensured in order to protect them from any potential harm or risk. In addition, confidentiality of information provided by respondents should be guaranteed and the information should only be employed in the research conducted (Bryman 2008; Brotherton 2011).

Firstly, the researcher informed participants about the purpose of the research during the first phone call or when she met the respondent for the first time. Secondly, the

researcher asked for the respondents' approval to take part in this research and informed them that they have the right not to complete the questionnaire if they chose not to. Thirdly, the researcher ensured the anonymity of respondents by using numbers on the questionnaires rather than their names, which was essential in respect of their privacy and to protect them from any potential risk or harm.

3.7.8 Quantitative data analysis technique

The computerised software, Statistical Package for the Social Sciences (SPSS), was employed for analysing the quantitative data. This is the most common package employed in analysing quantitative data. It enabled the researcher to analyse data using "*univariate, and bivariate or multivariate statistics*" and provided numeric outcomes (Jennings 2010, p.303). SPSS reduced the time required for the analysis of the data (Bryman and Cramer 2005).

The researcher grouped, coded and quantified the responses and then employed SPSS for analysing the data. To ensure the data entry was done correctly, the data were cleaned through a manual process of checking the errors in the entered data. The researcher checked the number of valid and missing cases and the labels for each variable before running frequency tables for all the variables to check the accuracy of the entered data, as advised by Pallant (2010). The researcher found some mistakes through the data cleaning process; for example, the researcher entered 77 instead of entering 7 and vice versa. Moreover, the researcher checked the range of values for some questions, such as religious affiliation. The range of values was 1, 2 and 3 and the researcher found the value 4 by mistake. This process improved the reliability of the research results and conforms to research best practices.

There were many open-ended questions and these were re-coded. Re-coding the values of the variables and grouping them into a smaller number of possible aggregation values was essential to meet the reliability and validity criteria of Chi-square analysis (Wildemuth 2009). The major problem was to do this without losing the real meaning of the values in the variables (Black 2011). For example, the researcher re-coded the question related to the age of respondents since it generated a large number of answers. Thus, the researcher was obliged to decrease the number of values by recoding the values into smaller groups; for example, the age ranges

became '18-29', '30-39', '40-49', '50-9' and '60+'. By doing this, the researcher decreased the number of values without losing the data or the reliability of the research findings.

However, in some tables, it was not always possible to group answers into a small enough set of possible answers and to meet the reliability criteria of the test without losing meaning (Shields and Heeler 1979). In these cases, the researcher was obliged either to use the category 'other' or exclude some of these tables in order to maintain the validity of the inference from the Chi-Square test or to present the cross-tabs without reporting the statistical significance results. The three solutions were applicable and appeared effective in dealing with the findings.

In this research, the researcher sought to understand the business and to cover two interrelated main themes: personal experience in creating the business and external influences on business performance and actions. Two methods for analysing the data were used – descriptive analysis and inferential analysis.

Descriptive analysis enabled the researcher "*to describe the aggregation of raw data in numerical terms*" (Neuman 2010, p.346). This type of analysis describes the data as it presents and summarises the data. This type of analysis requires using "*univariate*" (one variable), "*bivariate*" (two variables) or "*multivariate*" (more than two variables) to provide the researcher with numeric outcomes (Jennings 2010, p.303). These analyses include using histograms, bar charts, frequency distributions, graphs, percentage tables and other ways of measurement, such as correlation (relation between variables), central tendency (mean, median and mode), and dispersion (range 'sum of squares' and standard deviation) (Jennings 2010). In this research, univariate and bivariate were employed to analyse the quantitative data. The univariate analysis measured one variable, such as percentages, means, median and standard deviation, whereas the bivariate measures the association between two variables (one dependent and the other independent e.g. marital status and business location, Amman or outside Amman, in this research).

On the other hand, the inferential statistical analysis aimed at establishing if the relation or differences in the sample were true or had happened by chance. Inferential statistics are deductive and aimed at testing a hypothesis. Parametric

inferential statistics methods include T-tests to explore differences between two groups and One Way-ANOVA analysis. However, non-parametric inferential statistics were employed in this research: Mann-Whitney U Test analysis (Jennings 2010), as the data were not distributed normally. The Mann Whitney U test was used to measure the ordinal and interval variables, such as the first, second or third most important information acquired, and the Chi-square test was used to measure nominal/categorical variables. Both tests were used to test the null hypothesis (H₀) and there was no difference between the groups analysed. For both tests, the level of significance used was ≤ 0.05 . In addition, the size effects were also measured using the equation $r = z / \text{square root of } N$, where $N = \text{total number of cases}$ (Pallant 2010). If the value of r was 0.1= weak relationship, 0.3=moderate relationship and 0.5= strong relationship (Cohen 1988).

3.7.9 The rationale for comparing between businesses in Amman and outside Amman

As part of the analysis, the sample was divided into handicraft businesses in Amman and handicraft businesses outside Amman. This division of the sample in the quantitative analysis into businesses in Amman and businesses outside Amman was not explicitly stated as an objective for the quantitative research. However, it was undertaken because it would provide more detailed information on female-owned micro and small handicraft business in Jordan in terms of the nature of the businesses and the issues faced by the women in two areas that, on *a priori* grounds, appeared as if they might be different in respect of the underlying influences on the women owners and the performance of their handicraft businesses.

There were two broad *a priori* reasons for thinking that comparing Amman with outside Amman would be a valid analysis in developing an understanding of the situation for women owners of handicraft businesses in Jordan. First, Amman is the capital of Jordan and is the most developed city in Jordan in terms of physical infra and super structure. It accommodates the majority of government departments and institutions and most of the NGOs, NPOs and international institutions and initiatives. The city, as the gateway to the country, receives the largest number of regional and international tourists. Second, Amman accommodates a greater mixture of ethnicities and nationalities, making it more multicultural than the rest of Jordan.

Consequently, in areas outside Amman, the social norms and power of family may have a greater influence on women's lives, opportunities and advancement, particularly in terms of work and education (World Bank 2005a), and this may affect the ability of women to set up and run a business. Overall, there appeared to be differences between the areas in relation to the relative strength of the dominant social influences (norms, traditions, religion etc.), the distribution of tourists/markets for handicraft products and the distribution of the support organisations (government agencies, NGOs and financial institutions).

Having established there were *a priori* reasons for Amman and non-Amman, the question arises about the validity of the analysis given that both 'Amman' and 'non-Amman' are not homogeneous in terms of their characteristics. For example, there are divergent levels of income, education, opportunity, conservatism, etc., in different neighbourhoods of Amman, as there are in the smaller towns and villages outside. However, that there may be internal differences within the areas is not a reason for considering the analysis is not valid and therefore not doing it. This is because the quantitative survey was designed to produce a random sample: with the number of businesses in Amman and outside Amman being the same as in the population of relevant handicraft businesses as a whole and of sufficient size to carry out the required analysis. The analysis compared the answers from the random sample in Amman with the answers from the random sample outside Amman. As a result, though there might be differences in each area, the random sampling and the number of businesses in each area meant that the comparison was valid, as the data in the samples would reflect and be representative of the composition of the businesses in the two areas.

There were other analytical divisions that could also have increased understanding by similarly dividing the sample into different groupings; for example, highest education attainment level, age, time in business, social class (although that could not have been done because it was not asked within the questionnaire) and marital status. However, these divisions, while potentially informative, would have required more than two analytical values within the independent variable and, therefore, a potentially larger sample size to take into account the number of respondents required in relation to each of the independent variable values. Thus, using a

geographically based independent variable was operationally the most reliable overall, given the overall sample size and potentially the most useful (as it could provide operational information to assist in specifying the selection of the participants in the qualitative survey). More detailed information is provided in Appendix 4.

3.8 QUALITATIVE APPROACH

3.8.1 Background

Qualitative research is inductive in nature and views the world as having more than one reality (Jennings 2010). It focuses on understanding the social world and the relationship between people in an exploratory way (Daymon and Holloway 2011). Using a qualitative approach enabled the researcher to explore the experiences of Jordanian female business owners in depth; thus, realising the third research objective and providing a complete picture of the phenomenon. As the researcher is subjective in qualitative research and can have an impact on the research process, the author of this research identified her influence over the research, from identifying the research problem through to writing up the final thesis. A special section on reflexivity is provided by the researcher where her position within the research process is explained in section (8.3.2.9).

3.8.2 Choice of qualitative data collection technique

3.8.2.1 Alternative data collection techniques

There are different types of qualitative data collection techniques (Gray 2009; Jennings 2010; Daymon and Holloway 2011). Potential data collection techniques include observation, interviews, focus groups, case study, action research, Delphi techniques, longitudinal studies, and documentary and visual methods (Jennings 2010). Through these, the researcher can gain an insider view and understand the social experiences of individuals by exploring them in-depth. This understanding is based on themes that emerge progressively out of the researcher's observation and interaction (e.g. interviewing individuals or facilitating group discussion) with the participants. The choice made for the research was between focus groups, observation and in-depth interviews.

The focus group, as a method, was eliminated because it requires a group interview (Jennings 2010). The first problem with this technique was distance, as the potential participants were distributed across Jordan and choosing a middle point location for the group meeting would be problematic and would be costly. Second, many of the women were not able to travel alone; therefore, they would need to be accompanied by a male family member, who was not eligible to attend the group discussion due to the sensitivity of the topic. The presence of any male might have provoked a lot of questions and influenced the process and success of the discussion. The third issue was associated with privacy and the confidentiality of information gathered. The topics to be discussed would touch on sensitive points in a woman's life, experiences and religious affiliations. Accordingly, the women might not have felt free to express their opinions and views in front of other women, which is a matter of trust since the women interviewed do not know each other. Therefore, the focus group method was excluded.

Observation was also not considered a suitable method since it requires being in the natural setting for long hours. That was not feasible since many businesses are home-based and it is not accepted socially or culturally to be in private houses for long hours, observing for research purposes. In addition, the spread of the sample all over Jordan made it difficult for the researcher to move freely and spend a considerable amount of time in participants' houses, keeping in mind there are limitations related to time and financial resources that play a significant role in choosing the appropriate method.

The data collection technique chosen was face-to-face in-depth interview because it is a useful tool for gathering much personalised rich detailed information (Anderson 1994; Veal 2006; Bryman 2008; Gray 2009). There are many types of interview, including face-to-face, telephone and internet interviews (King 2004; Bryman 2008; Gray 2009; Jennings 2010). Interviews can be structured, semi-structured and unstructured (King 2004; Bryman 2008; Gray 2009; Jennings 2010).

Face-to-face interviews were considered the most suitable interview method since there was a need to understand the phenomenon from the participant's view. This technique aimed at explicating experiences and collecting information about participants by allowing them to express their ideas and to narrate their stories (Veal

2006; Gray 2009) to get in-depth, thick, explorative information (Gray 2009; Bryman 2008) about daily activities and human experiences (Maggs-Rapport 2000; King 2004). This allowed the researcher to discover new themes that were not set by the researcher, such as a 'dream' as a motivation and 'gossiping people' as a barrier. Moreover, face-to-face interviews enabled the researcher to ask sensitive questions and obtain clarifications (Jennings 2010; Weber and Byrd 2010). What is more, it gave the researcher the chance to observe non-verbal actions and behaviour, which is significant for the validity of research (Stake 2003; O'Driscoll 2011). Non-verbal signs were significant, as they showed the women's feelings, resentment, frustration, happiness and sadness at different times during the interviews. For example, Zahraa, a business owner from Amman, had a problem proceeding with her narrative many times due to a dry mouth; she asked for water many times and it was clear she was anxious and upset about what she was discussing.

3.8.2.2 Choice of in-depth interview type

The choice of interview technique was from unstructured, semi-structured and structured, each of which has its own merits and drawbacks. For reasons outlined below, the interview technique adopted was the semi-structured interview, which offers a middle approach between structured and unstructured interviews.

Unstructured interviews have no pre-designed topics and almost no structure; they are suitable when the researcher has plenty of time to spend and has only a general idea about the topic. It is described as a type of conversation rather than a formal interview (Gerrish and Lacey 2010). The interviewee is the one with control over the interview progress and is free to talk about whatever comes up in his/her mind about the topic. In addition, the interviewer discusses limited topics, possibly two or three, but in detail (Bryman 2008; Fox 2009; Daymon and Holloway 2011).

On the other hand, structured interviews are used in quantitative research and are based on asking pre-designed questions of all respondents in the same order and style. This type of interview does not explore experiences in depth, the researcher cannot ask follow-up or probing questions and the interviewee does not have enough space to answer freely; therefore, they were also excluded.

Semi-structured interviews were considered the most suitable to be employed in this research because the researcher needed a conversation-style interview to generate in-depth information. In semi-structured interviews, a list of topics is created and the probing questions emerge in accordance with the information provided by the interviewee (Bryman 2008; Jennings 2010). Thus, the interviewer has a chance to guide the interview in a way to get relevant information on the research topic (Bryman 2008) because the interview is partially structured and has some formality. However, the participants also influence the process through their answers and any new data they provide (Gerrish and Lacey 2010).

3.8.3 Sampling in the qualitative phase

The researcher chose to interview a total of 12 participants from the 264 participants in the quantitative survey. This number of respondents in the qualitative stage is not a problematic issue because the sample size depends upon the research aim and design. In this case, the objective was to collect rich and thick data, which could support the development of themes and sub-themes (Holloway and Wheeler 2010; Rubin and Babbie 2010; Creswell and Clark 2011; Rubin 2011). Indeed, the number of respondents varies and ranges from 1 in qualitative research to as many as 20 or 30 (Creswell and Clark 2011) or even 60 (Baker and Edward 2012).

When selecting the interview sample, there was a degree of purposiveness which means that not all individuals had an equal chance of being included in the research (Jennings 2010). Purposive sampling is based on the researcher's choice of potential participants in respect of specific criteria or experience of the examined phenomenon (Creswell and Clark 2011).

In this research, the choice of potential participants was based on the area (location) of business, which matches the different levels of influence of structure over agency in different areas of Jordan. Secondly, the researcher tried to choose participants according to the type of business and other criteria, such as home and non-home based (see Chapter five, section 5.2). Thus, the participants were chosen to include an equal number of respondents from Amman and from outside Amman and to cover an equal number of home and non-home based businesses.

3.8.4 Interview Guide

The Interview Guide was developed on the basis of the literature review and the researcher's intimate knowledge of Jordanian society. It included themes related to the agency of the women, such as the characteristics and performance of the business at different times in the development of the business, motivation and personal reflection of the future. Secondly, the family/social context included themes related to the social structures, such as the pressure of the family and society to conform from religion, the collectivist nature of the society, patriarchal authority and the culture of shame. The third theme is the business context, which involves the start-up and operational stages and all the activities related to them, as well as the women's relationship with governmental and private institutions and their potential influence on women's experiences in developing their business.

When designing the Interview Guide, the researcher set out 3 main themes and many other sub-themes to be covered, which are set out in Figure 3.3 and expanded on below. The development of the themes was guided by the literature and personal experience. However, as is common in semi-structured interviews, which are noted for their flexibility, the themes were only the starting point and participants were encouraged to express themselves freely.

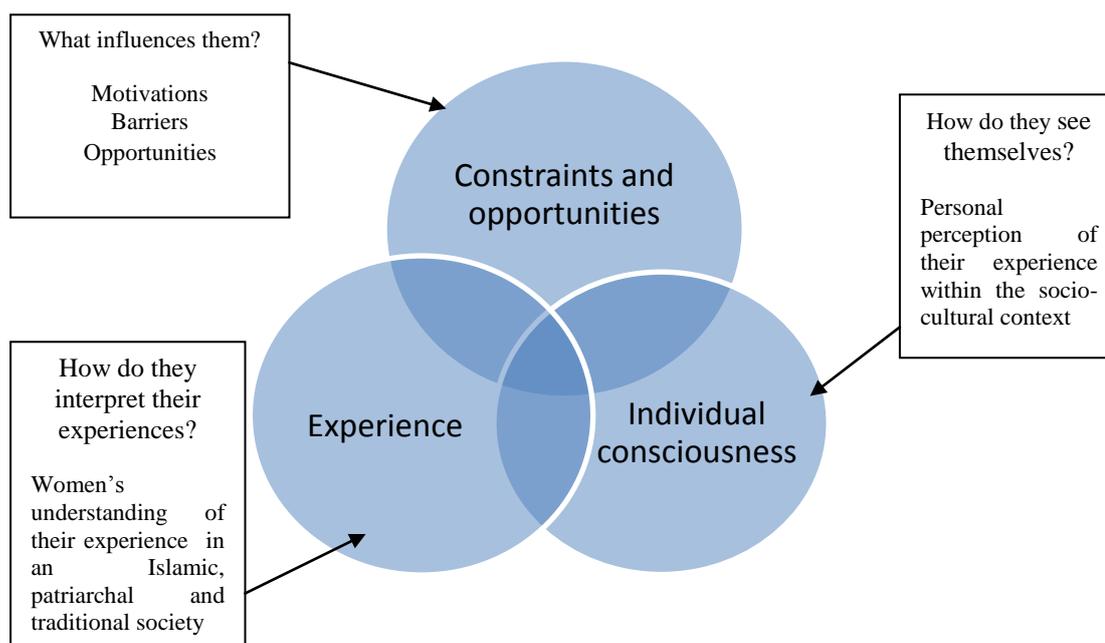


Figure 3.3: Qualitative research exploratory themes (developed by the author).

The topics covered in the interviews followed the sequence of the different stages of the business life cycle, which are setting up, operation and future. Within these the themes included:

- What motivated the women when they decided to start their business;
- Their personal and professional experience during the development of the business: the setting up phase and the operational phase;
- The barriers and opportunities encountered when developing and operating the business, including access to finance, gender issues, and institutional barriers, job opportunities, staffing, production, sales, networking and expansion of the businesses;
- How they see themselves in the context of their experiences in the Islamic, patriarchal, and collectivist society of Jordan and their relation with the wider community.

The Interview Guide is given in appendix 3. The guide included two sections, the first of which included questions and follow up questions with margins for taking notes during the interview including time, place and location of the interviews. The second section was used after the interview for writing any further comments.

The Interview Guide adopted normal conventions in terms of the ordering and expression of the guiding questions, such as starting with broad topics and narrowing down. In particular, the ordering of the questions left the most sensitive topic until the end, which was the influence of religion, particularly 'Islam', over women's performance and their business. The researcher chose this as the last question because Jordanians are sensitive about topics such as sexual and religious issues (Abdelaziz 2009; U.S. Department of State 2010). Therefore, this question was asked at the end because the researcher did not want to upset the smooth running of the interview by asking a possibly delicate question. However, the women were very cooperative and understanding and did not show any resentment about such questions. Meanwhile, some women raised the topic themselves and started talking about the influence of religion on them and their business.

3.8.5 Pilot interviews

Interviewing is a difficult task and requires a lot of abilities and skills. Thus, conducting pilot interviews is essential for any researcher, particularly a novice researcher with no previous experience (Jennings 2010). Therefore, piloting for this research was not only about the content of the interview but also about developing the ability to deal with the interviewee and keeping an adequate distance in order not to mix things up during the interview (Mason 2011).

The researcher conducted four pilot interviews with women from Amman and outside Amman, who own home and non-home based businesses. The interviews were conducted in August 2011 at locations chosen by interviewees, either their home or their workshop. The pilot interviews were relatively short, lasting about one hour. It was the first time the researcher had conducted this type of interview, which moved the researcher from the world of theory to the 'real world'. It meant dealing with the reality of behaviour, emotions, and reactions and being able to control the process. The experience was very useful since it pinpointed weaknesses in particular skills and techniques, which were avoided in the actual interviews and enhanced the researcher's self-confidence in being able to conduct such interviews. In addition, the researcher revised the Interview Guide and added and removed some questions.

The women were asked to be interviewed alone, without a male presence. The researcher stressed this issue in communications in the lead up to the interview, following an incident during one of the pilot interviews conducted with a woman outside Amman. The interviewee's husband was present during the interview and he created an uncomfortable environment both for the interviewee and the researcher. The interviewee was not able to express herself freely and looked resentful, worried and afraid. Therefore, the researcher shortened the questions and ended the interview after a short while because she felt some kind of non-verbal hidden threat and an uncomfortable atmosphere. Accordingly, the researcher left directly to avoid an unpleasant incident. The researcher recognised personal and research ethics and phoned the interviewee after a couple of days, who assured her that everything was alright and that the researcher's questions did not create any problem for her with her husband.

The researcher also avoided taking notes, following an incident in one of the pilot interviews. During the discussion, the researcher needed to specifically write down one word as a reminder to ask a further related question. At that moment, the interviewee stopped talking and asked what had been written. The researcher was obliged to explain the issue and it took the interviewee a little time to go back to her previous enthusiasm, looking confused because the researcher had not informed her previously she might take notes. Thus, informing future participants was essential in order to avoid any possible similar incidents that could influence the interviewee and the flow of data.

3.8.6 Collecting the data

3.8.6.1 Preparation for the interview

There were three considerations in relation to preparing for the interviews, which are ethical issues, dress code issues and the safety and security of the interviewer.

Ethical issues should be considered in any research. In the context of this research, the ethical issues related to dealing with people. This implies considering and respecting their privacy and ensuring they understand the research aim, objectives and processes (Habibis 2010; Daymon and Holloway 2011). There were four elements to consider. First, the researcher asked for the participant's approval to participate in the

interview by signing the consent form²³. Confidentiality was confirmed in terms of stating that the data would only be used for the research purpose and that pseudonyms would be used to protect the identity of participants. In addition, the researcher informed participants that in reporting the findings, she would not provide any information that could identify them or their children and spouse due to the sensitivity of some topics discussed and to preserve their privacy and safety. Second, the researcher asked participants for their permission to take notes while interviewing and to record the interviews. Third, participants were informed they had the right not to answer any question that they found too personal or sensitive (Gray 2009). For example, after completing one of the interviews, the interviewee asked the researcher not to use some particularly sensitive data, which might have cast a negative shadow on the interviewee and the researcher. Another example was that some women provided further valuable information after stopping the recorder, which could have been because they felt more relaxed. The researcher asked their permission to use this data. On many occasions, the women refused and the researcher respected their choice without showing any resentment.

The dress code was considered because it has an influential impact on the participant's response and reactions (Oppenheim 1998; Saunders et al. 2007; Manwa et al. 2010). For example, having a modern westernised appearance is not welcomed in rural areas in Jordan and it has a negative influence on people's reactions and attitudes. Thus, the researcher's dress style was variable and matched the participant's social status and where they lived. For example, Jordanian traditional clothes were the dress code in areas outside Amman, which made it easy for the researcher to deal with people and to be accepted socially, which in turn positively influenced the response rate.

The researcher was cautious not to upset or harm any of the participants. Thus, in one of the pilot interviews and one of the final interviews, the researcher felt the participants were sad and worried. Participants' feelings can be explained by the presence of a male, as explained in section (3.8.4), and the sensitivity of topics elaborated. Thus, the researcher phoned the participants after the interview and checked they felt better and no harmful incidents had happened after the researcher left.

²³ The consent form is given in Appendix 5.

The personal safety and security of the researcher was also addressed. The researcher left with a family member her contact information, including phone number, location and address of interview location, and start and finish times of the interview. Being in unfamiliar houses could be risky, particularly because the topics discussed were sensitive.

3.8.6.2 Setting up the interview

The researcher arranged the appropriate time and place to conduct the interview in advance with participants. In addition, they were informed about the estimated length of the interview, which was between one and a half and two hours. It was very important to inform the participant because it is a considerable amount of time and the majority of them were married and had other household and business responsibilities. When the researcher started calling potential participants, many declined due to the time required to conduct the interview; therefore, the researcher suggested conducting two shorter interviews but this was not seen as useful. However, one respondent did ask for two interviews due to an unexpected commitment and this request was accommodated. Gradually, the researcher attempted to create a warm and confident image during the phone call to potential participants because Jordanians do not trust people easily (Legatum Prosperity Index 2010). Creating this confidence was critical to making participants feel relaxed and encouraging them to express and discuss their views freely.

3.8.6.3 Conducting the interview

The interviews took place at different locations to suit the wishes of the participants. Some of the interviews were conducted in the participant's house while others were in workshops and craft associations. Women working in a home-based business preferred conducting the interview in the morning, since their children were at school and the home environment was comfortable and relaxing at that time. They stressed the need to be alone and undisturbed. Other women asked for the interview to be conducted in their workshop due to work commitments; however, this was a less relaxing environment. Interviews were interrupted from one to five times, on average, by phone calls, customers and neighbours. People were curious to know what was happening and participants needed to answer their questions, since it is

impolite in Jordan not to welcome people. Only one woman closed the workshop door and the researcher appreciated her behaviour and understanding of the importance of the interview environment. However, the researcher did not show any resentment since she was prepared for any potential disturbance or incident. As mentioned earlier, the researcher is Jordanian and she is accustomed to Jordanian habits and behaviour, as well as a noisy environment.

Prior to the actual interview starting, three key processes were performed. First, the researcher introduced herself in order to break the ice and to create a trusting environment with the participant. Jordanians are open and ready to talk about many topics if they trust a person and feel confident. As the researcher speaks the same language and has the same socio-cultural values, bridging with participants was relatively easy. Second, the participant was reminded about the research aim and its intended output towards a PhD thesis. Finally, the recorder was tested to confirm it was in working order.

The interview started with an introductory question: ‘please tell me about your experience when you decided to start up your business?’ This question led to other mini questions based on the answers provided. For example, if the women started talking about conditions before starting the business and the factors that motivated them to start their business, the researcher moved to that topic. Then the researcher introduced more follow-up and probe questions, followed by other types, such as direct, indirect, structuring, and specifying questions or even silence. Following up with related questions elicited many facts and new topics (Kvale 1996; Crang and Cook 2007). Probing offers a way to get more information; it could be through silence, nodding, saying ‘hmmmm’ or by asking a question; for example: ‘Have you faced any difficulties?’ Answer: ‘yes’. Probe question: ‘like what?’ Answer: ‘many difficulties’; Probe question: ‘could you tell me about these difficulties?’ Meanwhile, interpreting implies asking exploratory question, such as ‘you mean that women are equal to men?’ Leading questions and ‘yes’ or ‘no’ answers were totally avoided because in-depth interviews are based on open-ended questions to get rich information (Weber and Bryd 2010). Moreover, the researcher asked interviewees questions requiring examples to access more information and to clarify specific points. After ensuring relevant topics were covered and before closing the interview,

the participants were asked if they had or know of any other information about the research topic that would be useful.

During the interview, the researcher adopted a neutral stance. Neutrality was required so that the interviewee was not influenced by the researcher's reactions and body language (Mack et al. 2005). Many of the topics discussed were sensitive and any smile or tearful eyes could have a big influence on the flow of data and participant's reactions, which was a lesson learned from the pilot interviews. However, being neutral did not mean that the researcher was emotionless. On the contrary, the researcher was relaxed, patient and had a friendly appearance (Mack et al. 2005). A humorous incident occurred during one of the interviews when an interviewee was very enthusiastic and happy talking about the opportunities she had had. The researcher was listening when the interviewee suddenly stopped talking and asked the researcher: '*are you happy for me that I got this opportunity?*' It was a critical moment and the researcher said '*yes I am*', with a modest smile. It seemed that the interviewee at that moment was not satisfied and she had expected a more expressive reaction. She went on to ask '*why don't you show it then?*' Jordanians are expressive and use their hands and facial expressions a lot when they talk; therefore, understanding their feelings is easy and the researcher being neutral did not satisfy the interviewee, as she wanted more appreciation. The researcher clarified the reason for her behaviour after the interview and the explanation was accepted by the interviewee and it made her relaxed.

Finally, the Interview Guide included questions designed by the researcher but inclusion in the guide did not imply all topics would be covered. It was just a reminder of the important topics in the research. Accordingly, each interview was unique but common themes appeared within the transcripts when analysing the data (Daymon and Holloway 2011). Second, some interviews were easy to conduct because the environment was encouraging and the interviewee was generous in giving information. On the other hand, other interviews were difficult in terms of interviewee interactions; in particular, some women's experiences were so hard that they cast a negative shadow on the interview. These interviewees' personal and professional lives were very difficult and they looked discouraged, frustrated, and pessimistic during the interviews at particular moments and the atmosphere was

heavy. Therefore, the researcher changed the tone of her voice and the topic whereas, on other occasions, she stopped the interview for a while in order to rebalance the atmosphere. It was a successful step for both; the interviewee benefited in recovering her strength and changing her mood, while the researcher used the time to think about how to steer the interview once again.

3.8.6.4 After the interview

The last step in collecting the data was to think about the interview, to recall the important things that should be written down and what further notes should be taken regarding the location, date, time, setting and the researcher's impression of the participant's behaviour and reactions. The researcher allowed such time after each interview for it to be evaluated.

3.8.7 Qualitative data analysis

3.8.7.1 Analytical method

Qualitative data analysis techniques include many types, such as content analysis, domain analysis and thematic analysis (Miles and Huberman 1994; Auerbach and Silverstein 2003; Gray 2009; Jennings 2010). Computerised analysis programmes, such as ATLAS.ti, QSR NVivo and HyperRESEARCHTM, are available to conduct qualitative data analysis (Gray 2009; Jennings 2010). However, lack of knowledge of and familiarity with these programs encouraged the researcher to look for alternative techniques for analysing the data. In addition, these programmes only handle the partial task of analysis by managing the data, leaving the process of analysing, explaining and interpreting to the researcher. Thus, it does not lessen the quantity of data that should be analysed; therefore, the researcher conducted the data analysis manually without the aid of any computer programs.

Thematic analysis was employed to analyse the qualitative data. Bryman (2008) and Jennings (2010) state that thematic analysis is the most common technique for qualitative analysis of transcribed data. It incorporates looking for the primary themes in the transcribed interviews with the main goal of thematic analysis being discovery. Thematic analysis develops categories and themes to provide better understanding of data (Bryman 2008).

The process of analysis started with transcribing the interviews and then reading the transcripts and making notes in the margins to get an overall sense of what the participants had said (Creswell 2003a). This is a time-consuming process, which took the researcher weeks to transcribe the 12 interviews, as it involved listening to recordings three to five times so that words were transcribed correctly.

The next stage was breaking down the data into units of meaning through the process of coding every unit for each of the themes (Miles and Huberman 1994; Veal 2006; Bryman 2008). Coding involves reducing the large amount of data into manageable chunks; the analysis in this research generated more than 5500 codes.

After coding, the researcher re-read the transcribed coded documents and grouped codes into relevant categories. For example, the following codes '*Looking for freedom, looking for independence, being responsible for myself, I want to be free without restriction*' appeared in the coded document and all were grouped under one main category '*Independence*'.

These categories were grouped into sub-categories (Daymon and Holloway 2011); for example, the women stated "*I started this business to achieve my dreams*", "*I was looking for self-achievement*". The main category for these statements was psychological motivations to start the business and one of the sub-categories was "*self-achievement*". The list of categories totalled 17. Moving between the codes and data illustrated that many codes overlapped with more than one category. For example, *honour and reputation* overlapped with the *business operations and socio-cultural barriers* categories. Likewise, *Wasta* overlapped with the motivational factors related to the job category, the *Wasta* category and the institutional barriers category. Another example is *Islam*, which overlapped with the patriarchal society category, socio-cultural barrier category, faith and belief, satisfaction in life and collectivism.

Such thematic analysis requires a 'back' and 'forth' movement between the transcripts, codes and categories (Altheide 1987; Benner 1994; Maggs-Rapport 2000; Bryman 2008). This movement may lead to a change in the preliminary analysis and permit new themes to emerge (Ma 2009).

3.8.7.2 Interpretation, transferability and translation

First, interpretation started after finishing the coding and grouping the data into categories or themes. Interpretation involves finding meaning in the data; it is a subjective mission and is related to researcher reflexivity (Roberts-Holmes 2011). Therefore, each researcher may offer different meanings because interpretations are governed by the researcher's own view and understanding of the whole picture of the research (Bishop and Shepherd 2011). At this point, the researcher revisited previous related research and literature and connected the current research findings with the existing literature. This is realised in the discussion chapter (8) of the thesis.

However, interpretation had its own peculiarities since it required a lot of thought and recalling discussions that took place. The researcher had to go back and listen many times to particular parts of the interviews because the voice tone and the way of expressing the answer, together with transcribed data, helped a lot in exploring new meanings. Thus, the researcher employed a lot Arabic proverbs that mirrored what the women meant to a large extent and this was a successful tool for interpretation since proverbs are normally reflective and direct. At the same time, the researcher considered future potential non-Arab readers; therefore, it was essential to explain what the proverbs meant in the Jordanian and Arab context, to keep the meaning clear for all readers.

Second, the aim of qualitative research is not the generalisability of the findings but generation of an in-depth understanding of the researched phenomenon (Creswell and Clark 2011). In addition, researchers such as Yin (2003), Onwuegbuzie and Johnson (2006) and Falk and Guenther (2006), have explained that transferability can be achieved in qualitative research through developing a theory that can be applied to other respondents with similar characteristics and within similar research contexts. Moreover, most qualitative researchers aim at transferability of findings to a theory. This is described as "*analytic generalisation*", in which the findings of the research are linked to a model of an existing theory (Yin 2003, p.31-22; Falk and Guenther 2006). Accordingly, it replaces statistical generalisation.

Third, translation influences the data presented and interpreted, since it requires more than looking for substitutes for words in another language (Smith 2009). It is more

associated with meanings, interpretations and social contexts (Threadgold 2000; Esposito 2001). Many researchers are obliged to employ translators, who influence the data and minimise its value, since the process passes through a mediator who has his/her own interpretation of the data (Temple 1997). The most important thing in translation is understanding the context of what is discovered in the data and how it was translated (Wong and Poon 2010). From another perspective, Kvale (1996) argued there is no one reality in translation and interpretation because meanings are perceived differently in different cultures. The problem concerns the Arabic language, which contains many words that do not exist in English. For example, the word 'horse' in English may equal 'Hisan, Jawad, Faras, Mohra, Sabeh, Yaaboub, Tamar, Salhoub and Adham' in Arabic. Likewise, the word 'love' in English, equals 'Wed, Hob, Hiam, Gharam, Hawa, Wajd, Sababh and Shagaf' in Arabic. This reflects the richness of the Arabic language and the complexity of translation, showing that any deleted word or incorrect translation may influence interpretation (Wong and Poon 2010).

In order to minimise the distortion, the researcher translated the transcripts herself. As an Arabic native speaker from the same socio-cultural environment of the interviewees, the researcher had adequate knowledge of the concepts, idioms and expressions employed and therefore the process was easier and more professional than using a third person 'translator'. Furthermore, as the author is female and has researched female business owners, there is advantage to be gained from women understanding women. This helped in trying to find the nearest meaning when translating, which may be considered a contribution to the methodology in this research and context.

Smith (2009) suggested some potential solutions for translation problems, such as using different mixed methods and employing a translator who has sufficient knowledge of the context of the research. However, the two solutions were already employed in this research, mixed methods and data collection techniques and the researcher playing the role of translator.

3.9 CONCEPTUAL FRAMEWORK

3.9.1 Introduction

This research employed mixed methods; accordingly, it incorporated collecting and analysing both primary quantitative and qualitative data. As mixed methodologies were adopted, different conceptual frameworks were produced in terms of indicating the content of each of the methods used, the quantitative survey and the qualitative interviews. These frameworks differed in terms of their complexity, which is based on the nature of the primary research and data collected and the use of best practices in conducting each of the research approaches. Accordingly, the quantitative research needed and involved a particular conceptual framework that was based on the researcher's personal experience and review of the related literature, which showed the path of the content of the questionnaire and the type of questions included in it. The second conceptual framework based on the primary qualitative data was not a detailed one but it included a wide range of themes and topics that shaped the foundation of the Interview Guide. Additionally, it was directed by the literature review and the researcher's personal experience. On the other hand, the Interview Guide was also influenced by the findings of the quantitative survey. In addition, to having these fundamental quantitative and qualitative-based conceptual frameworks, it was essential to produce a combined framework to be employed as a guide to analyse and interpret the quantitative and qualitative findings.

The combined framework, which is set out in Figure 3.4, joins the overarching theory, structuration theory, with other relevant theories that were used as a starting point to explain the research findings and the personal experience of the researcher. This framework also incorporates the different contexts within which those lenses will be focused. Accordingly, the framework starts with the biggest ring, which includes the research paradigm employed in this research, through to the experience of the women and their knowledgeable and reflective behaviour.

In general, a similar conceptual framework (textual and/or diagrammatic) is added to the research and presented as one of the contributions to knowledge made by the researcher. However, it differed in this research in terms of combining and explaining the conceptual framework being presented at this point in the thesis in

order to help in explaining and understanding findings presented in chapters 4 to 7 and to provide the theoretical focus needed in the evaluation of the research findings in Chapter 8.

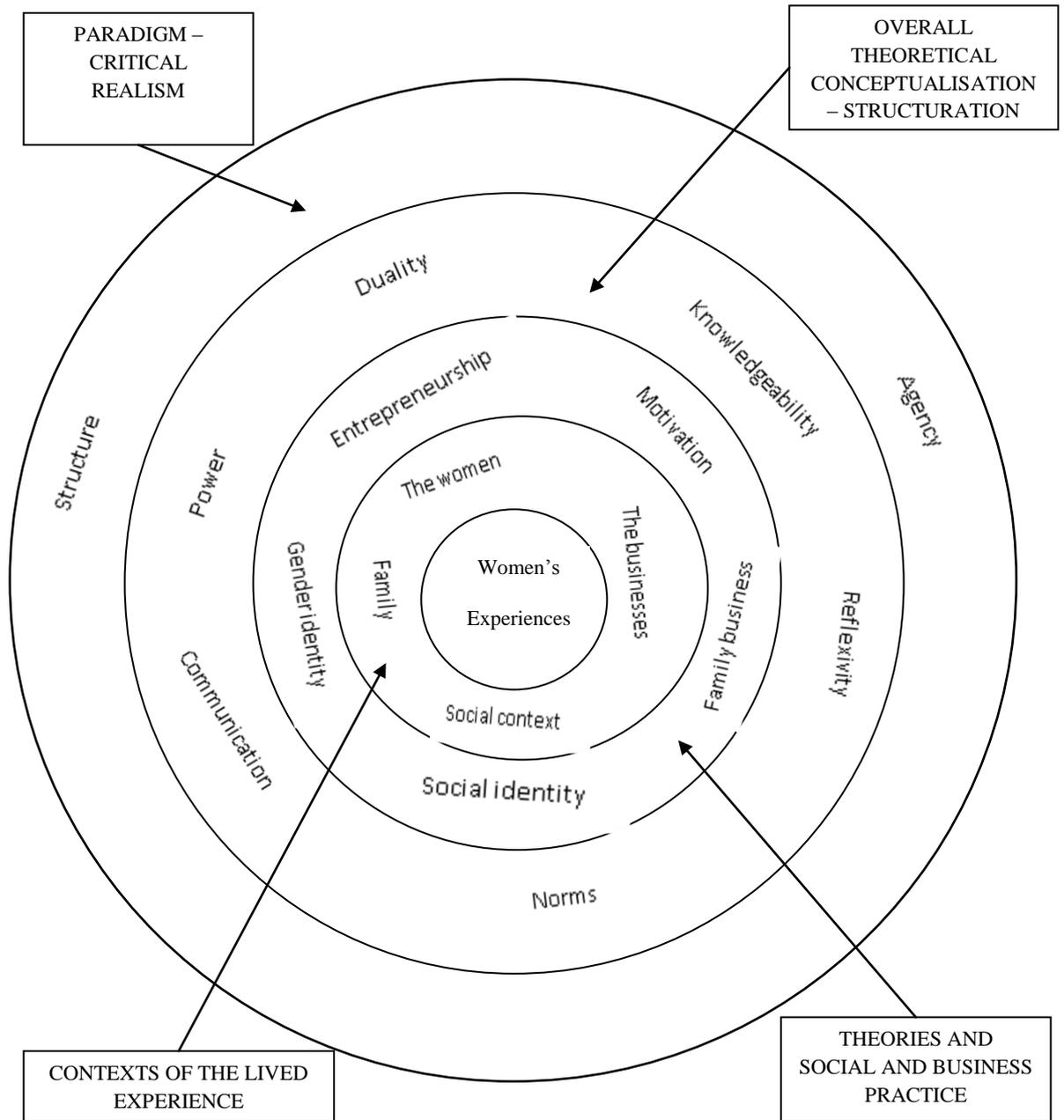


Figure 3.4: The Conceptual Framework (developed by the author).

3.9.2 Components of the Conceptual Framework

3.9.2.1 Paradigm - Critical Realism

The biggest ring with critical realism as a paradigm, underpins this research and its framework. Structure and agency is a meta-theory and focal points in this paradigm are described in the explanation of the structuration theory (Mole and Mole 2010).

3.9.2.2 Overarching social theory – Structuration

The second ring is associated with the main sociological theory, ‘Structuration theory’, which is employed in this research in order to guide and explain these research findings. Fundamentally, structuration theory demonstrates the relationship between agency and structure as a duality. In employing structuration theory, this research has followed Sarason et al. (2006), who suggested this theory is a way to understand entrepreneurs (agents) and their actions (agency) in their social environment.

Structuration theory’s focal point is the social process and practices and the interdependence (duality) of structure (social context) and agency (the individual) over space and time. In this duality, the individual (agent) could be constrained and enabled by his/her social context in which interaction is performed.

Structures encompass shared values and the ways of doing things, such as traditions, norms and business practices. Structures offer opportunities and barriers to agents and agency is the way by which, and the extent to which, individuals are able to exercise their free will in relation to the structures. Agency is the actions of agents. The agent, as portrayed by Giddens, is knowledgeable and reflective and has the power over his/her surrounding conditions. Power is being able and capable to do things in a different way in terms of performing routine or non-routine actions in the context of structures. The agent has more than one possibility in their actions. First, she/he may act according to the explicit and/or tacit structures. Secondly, she/he can confront and resist those explicit and tacit structures and, thirdly, agents can have a mixed behaviour of both. When the agent decides how to act and after he/she has ended the action, people communicate and share knowledge and opinions on the agency, which may or may not have consequences for the agent and future actions.

3.9.2.3 Additional theories and social and business practice

The third ring includes the theories and social and business practice, which can be explained in two ways. Firstly, the elements included in this ring can be employed to embody the topic that emerged within this research in terms of the inter-relationship between structure and agency. Accordingly, they are the focus for the critical analysis of existing social and business practices where those practices may be considered as fair or unfair. Secondly, components can be perceived as the headings of a group of specific theories that can be employed to operationalize the overarching general theory of Structuration in this research. These additional theories offer a detailed foci through which the researcher can analyse and explain the research data and primary findings.

Structure has the power to influence individuals, either by affecting their way of thinking about their personal identity and the identity of others. Accordingly, this ring therefore incorporates the focal point of identity issues within the structure-agency relationship. Social identity is associated with individuals belonging to a particular social group and the pressure of this group on them to submit to its rules and norms. Gender identity stresses the notion of how individuals see themselves and others in terms of their gender and what that means and how it may influence their expected behaviour.

Structure influences individuals and guides them to behave in a particular way. This study was about the experiences of women who started up handicraft businesses. In order to realise their dream and start the business, the women had to have some reason/motives and had also to be strong enough to go against what the different structures within their context Jordan might create for them. Therefore, the push-pull factors, which can have an impact over individuals actions, are incorporated in this ring. These motivations can stem from different reasons and factors; for example, feelings of social marginality, experiencing a lack of equity, acquired needs, meeting needs within the hierarchy of needs and so on. Accordingly, within this thesis and conceptual framework, understanding motivation is about how women's needs were formed and shaped and, accordingly, pushed or pulled them to behave in a particular way.

Creating a business is a socio-economic process (Stathopoulou et al. 2004) that may result in the entrepreneurial activity of setting up and operating a business. Theories relating to entrepreneurial activities perceive entrepreneurs as being risk bearers, innovators or opportunity hunters within a social setting. These standpoints may go with the findings of the research to clarify the nature of the women and if these women show any of the traits of entrepreneurs explained in the entrepreneurial theories above. These comparisons focus on two dimensions, which are the entrepreneurial activity of creating a business and also the enterprising behaviour of women developing and managing their business. Finally, as well as the above general entrepreneurial theories, some entrepreneurial literature proposes and identifies the use by entrepreneurs of 'scripts of action' (a substitute for the idea of modalities in structuration theory). It is suggested that these scripts are used by entrepreneurs as the basis for their current and possible future actions. Accordingly, this idea of scripts is also relevant to this research.

The next ring includes the model of a family business, which is employed to provide the relevant business foci for the analyses. The businesses in this research may not match the technical definition of a family business; however, they are generally similar. As businesses, they are probably encountering the same complications during the start up and operational stages, some of which are financing the business, employment of qualified individuals, marketing and competition etc. Additionally, the businesses in this research are developed and operated by the founder and are established within a family context similar to family businesses. The difference in this research is that the owner is a woman operating in the socio-cultural-religious context of Jordan. This may give different outcomes since the interaction occurring between the woman and the structures was within Jordan; the model has been modified to take account of this.

The next ring is linked to the context within which the women are living and operating their business. It is concerned with the contexts within which the content of the previous three rings in the conceptual framework is applied. In this, the lead was taken from the conceptualisations of family business. In this research, the three aspects were the woman, the business and the family and social relationships.

The final ring summates the experience of the woman herself. She, as a knowledgeable and reflective agent within Structuration theory, is the one who performs the actions and within whom the actions are reflected upon.

3.10 CONCLUSION

The research design employed in this thesis draws on critical realism to explore the experiences of Jordanian women business owners in the handicraft sector. Critical realism, as a paradigm, provides flexibility in choosing the methodology. Thus, the thesis employed mixed methods, combining quantitative and qualitative approaches in different ways and degrees.

The researcher explained the reasons for using mixed methods and the data collection techniques employed. A quantitative, self-completion questionnaire with open and closed-ended questions was employed in the quantitative phase. In-depth semi-structured interviews were employed in the qualitative second stage of the research process. This chapter also addressed the data analysis techniques, in which descriptive and inferential statistics were employed to analyse the quantitative data and thematic analysis used to analyse the qualitative data. In both the data collection and analysis, accepted best practice was adopted to ensure the validity and reliability of quantitative data, as well as the credibility and authenticity of qualitative research. These are discussed in Chapter 8. In addition, this chapter provided a conceptual framework, which underpins the discussion of the research findings in chapters 4 to 7. Finally, the findings generated by the primary research, both quantitative and qualitative, are presented in chapters 4, 5, 6 and 7 and the final report is presented in the discussion in chapter 8.

CHAPTER FOUR: QUANTITATIVE FINDINGS

4.1 INTRODUCTION

The primary aim of this thesis is to provide a critical analysis of the experiences of female business owners in the development and management of micro and small handicraft businesses in Jordan. This chapter presents the analysis of the quantitative data collected from 264 respondents inside and outside Amman.

The following analysis has two main objectives. Firstly, it aims to provide a profile of the women handicraft business owners and their businesses because no detailed information or database exists that provides such data on these women and their businesses. Secondly, it aims to explore if there are differences between respondents from different areas: ‘Amman’ the Jordanian capital and ‘outside Amman’. In order to achieve the above, the researcher created two main hypotheses, which are:

H0: The null hypothesis is that there is no statistically significant association between [specific factor] and business location inside or outside Amman.

H1: The alternative hypothesis is that there is a statistically significant association between [specific factor] and business location inside or outside Amman.

The researcher tested these hypotheses to find if there is any variation between the case in Amman and the case elsewhere in the country. This was done because it will provide detailed information about the women and the businesses they have created and run that will set the context for the qualitative findings presented in chapters 5-7.

This chapter incorporates nine main sections, including this introduction. Section 4.2 presents the findings associated with creating a profile of women business owners. Section 4.3 presents the findings related to the profile of the business. Section 4.4 looks at the start-up stage and what respondents faced during that stage. Section 4.5 presents the findings for the operational stage of the business, including staffing, registration, barriers and opportunities. Section 4.6 provides some findings related to

changes that occurred in some aspects of the business between the start-up and operational stages. Section 4.7 presents the findings related to the future of the business. Section 4.8 provides concluding remarks on structure and agency within this chapter and Section 4.9 provides a conclusion to the chapter.

4.2 DEMOGRAPHIC INFORMATION

This first section outlines the respondents' profile in terms of age, marital status, religious affiliation, education and previous economic activities. It then looks at the individual-family context in terms of number and age of children and household income.

4.2.1 Personal profile of respondents

Tables 4.1-4.5 below provide analyses of the marital status, age, religious affiliation education and economic activities of the respondents at the time they started the business

Table 4.1: Marital status of the respondent when the business was started

	Amman	Non-Amman	Total No.
<i>Marital status</i>	<i>Percentage (%) of Respondents</i>		
Married	51.9	48.7	50.0
Single	43.4	46.8	45.5
Not married now	4.7	4.4	4.5
Total percentage	100	100	100
Number of respondents	106	158	264
Chi Square value:	0.303	df: 2	p: 0.860

Source: Primary research.

The findings show that half of the respondents were married when they started their business. The age range was between 18 and 59 years old. However, 72.8% were below 40; thus, the sample was relatively young. Most of the respondents were Muslim (95.8%), followed by 'other' with (4.2%), which reflects the fact that Jordan is a Muslim country with 92% of the inhabitants being Muslim (DOS 2012b). The sample can be considered to be highly educated given that more than 50% of the respondents had some kind of college or university degree. For each of these characteristics, except for education and previous economic activities, the null hypotheses are not rejected: there is no statistically significant difference between those in Amman and those from outside Amman.

Table 4.2: Age of the respondent when she started the business

	Amman	Non-Amman	Total No.
<i>Age range</i>	<i>Percentage (%) of Respondents</i>		
18-29 years	25.5	17.1	20.5
30-39 years	54.7	50.6	52.3
40-49 years	13.2	22.8	18.9
50-59 years	6.6	9.5	8.3
Total percentage	100	100	100
Number of respondents	106	158	264
Chi Square value:	6.090	df: 3	p: 0.8107

Source: Primary research.

Table 4.3: Respondents' religious affiliation

	Amman	Non-Amman	Total No.
<i>Religious affiliation</i>	<i>Percentage (%) of Respondents</i>		
Muslim	97.2	94.9	95.8
Other	2.8	5.1	4.2
Total percentage	100	100	100
Number of respondents	106	158	264
Chi Square value:	1.133	df: 1	p: 0.568

Source: Primary research.

Table 4.4 illustrates that more than half of the respondents had a degree and more than one third of the respondents had some kind of secondary/high school qualification. However, the respondents in Amman were more likely to have a higher degree than respondents outside Amman. Overall, the high educational background of the sample is in line with Jordan having one of the highest education levels in the Middle East (USAID 2006b). Education potentially has a significant influence on business growth since it provides particular skills, techniques, languages that may enhance business success, as will be explored in the qualitative findings of this thesis. The results of a Chi-Square analysis presented in Table 4.4 show that the null hypothesis is rejected; there are differences between respondents in terms of education when analysed by business location. Meanwhile, the Cramer V value (0.179) shows there is a weak relationship between level of education and area of residence.

Table 4.4: Highest level of education of respondents

	Amman	Non-Amman	Total No.
<i>Level of education</i>	<i>Percentage (%) of Respondents</i>		
Primary	4.7	10.0	8.3
Secondary/ high school	31.1	42.4	37.9
College / university degree	64.2	46.8	53.8
Total percentage	100	100	100
Number of respondents	106	158	264
Chi Square value:	0.8444	df: 2	p: 0.015
Cramer's V value:	0.179		Cramer's V p: 0.015

Source: Primary research.

Table 4.5 below demonstrates that more than 70% of the respondents were unemployed before they started their business. The results of a Chi-Square test indicate that the null hypothesis is rejected; there were differences in the occupation of the respondents before starting this business when analysed by the whether the business was located inside Amman or outside Amman. Respondents in Amman were more likely to be active economically than those from outside Amman. This finding could be explained by the economic structure and wide range of available economic activities in Amman, as a capital. Cramer's V values show a weak relationship between the respondents' economic activities before starting the business and the location of the business. The finding mirrors the current economic structure in different areas in Jordan, particularly concerning Jordanian females' economic activity rates in areas outside Amman, such as other cities, villages and rural areas (DOS 2012a, 2012b, 2012c).

Table 4.5: Whether the respondent was economically active before starting the business

	Amman	Non-Amman	Total No.
<i>Economically active</i>	<i>Percentage (%) of Respondents</i>		
Yes	39.6	22.8	29.5
No	60.4	77.2	70.5
Total percentage	100	100	100
Number of respondents	106	158	264
Chi Square value:	8.640	df: 1	p: 0.003
Cramer's V value:	0.181		Cramer's V p: 0.003

Source: Primary research.

To sum up, in general, the results of the Chi-Square analyses show that the null hypothesis is not rejected. There is no difference in the demographic characteristics

of marital status, age and religious affiliation of respondents when analysed by location of the business either inside or outside Amman.

4.2.2 Family context

4.2.2.1 Presence and characteristics of children when the business was created

Table 4.6 analyses whether there were children living at home when the business was started and shows more than half of the respondents did not have children when they started their business. The null hypothesis is not rejected because there is no statistically significant difference in the presence of children when the business was started when analysed by business location inside or outside Amman.

Table 4.6: Children present when the business was started

	Amman	Non-Amman	Total No.
<i>Children present</i>	<i>Percentage (%) of Respondents</i>		
Yes	50.9	45.6	47.7
No	49.1	54.4	52.3
Total percentage	100	100	100
Number of respondents	106	158	264
Chi Square value:	0.734	df: 1	p: 0.391

Source: Primary research.

A series of Mann-Whitney U tests, Tables 4.7-4.8 below, reveals that respondents from Amman did not differ from those from outside Amman in the number and age of their children when the business was started. There is no statistically significant difference in the mean ranks and therefore the null hypothesis is not rejected.

Table 4.7: Number of children living at home when the business was started

Place	No.	Mean	Median	Mean Rank	Mann-Whitney U	Z	P
Amman	54	2.96	3.00	59.59			
Non Amman	72	3.40	3.00	66.43			
Total	126	3.21	3.00		1733.000	1.059	0.290

Source: Primary research.

Table 4.8: Age of the youngest child living at home when the business was started

Place	No.	Mean	Median	Mean Rank	Mann-Whitney U	Z	P
Amman	54	5.80	3.00	70.06			
Non Amman	72	3.81	2.00	58.58			
Total	126	4.66	2.00		1590.000	-1.782	0.075

Source: Primary research.

Given the above results, women living both inside and outside Amman had a similar number of children who were of a similar age. UNICEF (2006/2007) found that the high education levels amongst Jordanian women were a main reason for a lower number of children around the kingdom; thus, this could be the reason behind the similarities between respondents. Accordingly, the business location did not have any effect on the respondents' family contexts in terms of whether there were children and their number and age.

4.2.3 Household income

As shown in Table 4.9, the main sources of income for the women's household when the business was started were spouse and/or parents followed by previous job or business. A Chi-Square test shows that the null hypothesis is rejected; there was a difference in the household's main source of income when the women started their business when analysed by location of business inside or outside Amman. Women in Amman were more dependent on their spouse whereas the main source of income for women outside Amman was their parents. However, Cramer's V value (0.162) indicates that the relationship between the source of household income and area of residence is weak.

Table 4.9: Household's main source of income when the business was started

	Amman	Non-Amman	Total No.
<i>Source of household income</i>	<i>Percentage (%) of Respondents</i>		
Spouse	51.9	40.5	45.1
Parents	28.3	44.3	37.9
Myself (e.g. another job/business)	19.8	15.2	17.0
Total percentage	100	100	100
Number of respondents	106	158	264
Chi-Square value:	6.906	df: 2	p: 0.032
Cramer's V value:	0.162		Cramer's V p: 0.032

Source: Primary research.

Table 4.10: Household's main source of income when the interview was conducted

	Amman	Non-Amman	Total No.
<i>Source of household income now</i>	<i>Percentage (%) of Respondents</i>		
This business	59.4	55.1	56.8
Spouse	23.6	20.9	22.0
Parents	17.0	24.1	21.2
Total percentage	100	100	100
Number of respondents	106	158	264
Chi-Square value:	1.918	df: 2	p: 0.383

Source: Primary research.

When the data were collected, more than 50% of the respondents were dependent on their business as their main source of income, which mirrors the fact that their businesses are successful (see Table 4.10). Thus, there was a change in the main sources of income as the business became more important. Meanwhile, there were no differences between respondents from inside and outside Amman; therefore, the null hypothesis is not rejected.

The change in the source of household income between the start up and the time the interview was conducted, as shown in Tables 4.9-4.10, demonstrates that power is never owned by one individual and that power is being able to control either other people or resources available in the context (see Chapter Three, Conceptual Framework 3.4, the overall theoretical conceptualisation-structuration ring). In structuration theory, there are two types of power: authoritative over individuals and allocative over resources. In this context, spouse and parents had allocative and authoritative power when the business was started; however, the allocative power changed later on and was placed in the hands of the women, as their business became the main source of income.

4.3 BUSINESS: BASIC INFORMATION

4.3.1 Business start-up year, type and licensing

This section of the analysis identifies the characteristics of the businesses in terms of the year the business was created, business type, location of the craft production, location where the managerial activities were carried out and the profile of the workers.

Table 4.11: Year in which the business was started

	Amman	Non-Amman	Total No.
<i>The year of starting the business</i>	<i>Percentage (%) of Respondents</i>		
2001-2010	82.1	79.7	80.7
1991-2000	15.1	15.2	15.2
1980-1990	2.8	5.1	4.1
Total percentage	100	100	100
Number of respondents	106	158	264
Chi-Square value:	0.802	df: 2	p: 0.670

Source: Primary research.

Table 4.11 shows most of the respondents had started their businesses within the last 11 years. In addition, a Chi-Square test reveals that the null hypothesis is not rejected; there was no difference in the frequency of start up by the year in which the business was started when analysed by location of the business inside or outside Amman.

Table 4.12: Type of business: home-based or not home-based

	Amman	Non-Amman	Total No.
	<i>Percentage (%) of Respondents</i>		
Yes	84.0	81.6	82.6
No	16.0	18.4	17.4
Total percentage	100	100	100
Number of respondents	106	158	264
Chi-Square value:	0.237	df: 1	p: 0.627

Source: Primary research.

The analysis in Table 4.12 illustrates that the majority of respondents created a home-based business. The result of a Chi-Square test shows that the null hypothesis is not rejected. There were no differences between the respondents inside and outside Amman in terms of the type of business created. The reasons behind creating a home or non-home-based business are explained in the following Table 4.13.

The respondents created a home-based business for four main reasons; financial, life-work balance, socio-cultural factors and fear of failure, as Table 4.13 shows. The result of a Chi-Square test shows that the null hypothesis is not rejected; there were no differences between respondents concerning the reason for creating a home-based business whether the business was located inside or outside Amman. Similar factors

encouraged respondents to create a home-based business and such factors are presented in-depth in the qualitative findings.

Table 4.13: Reasons for creating a home-based business

	Amman	Non-Amman	Total No
<i>Reason for creating a home-based business</i>	<i>Percentage (%) of Respondents</i>		
Financial reasons	59.6	48.1	52.8
Life, family and work balance	25.8	27.9	27.1
Coping with social norms	6.7	15.5	11.9
Fear from failure factor	7.9	8.5	8.3
Total percentage	100	100	100
Number of respondents	89	129	218
Chi-Square value:	4.819	df: 3	p: 0.186

Source: Primary research.

Table 4.14: Reasons for creating a non-home-based business

	Amman	Non-Amman	Total No.
<i>Reason for creating a non-home-based business</i>	<i>Percentage (%) of Respondents</i>		
Better marketing	58.8	75.9	69.6
Home is private	41.2	24.1	30.4
Total percentage	100	100	100
Number of respondents	17	29	46
Chi-Square value:	1.470	df: 1	p: 0.325

Source: Primary research.

Table 4.14 demonstrates that more than half of the respondents who created a non-home-based business identified reasons for doing so that were related to marketing, followed by the privacy of the home. A Chi-Square test results in the null hypothesis not being rejected; there was no difference between the frequencies of the answers by respondents from inside and outside Amman.

The findings in Tables 4.12-4.14 show how structures may influence agency decisions since they may provide opportunities or create constraints (Giddens 1984) (see Chapter Three, Conceptual Framework 3.4, the context of the lived experience ring). This ring illustrates how the social context, which includes other members beside the family, may have an important role in women business owners' experiences. For example, the factors relating to women's position as females within society and how all of these factors stem from the social norms and cultural values, which play a significant role in women's personal and professional life in the

Jordanian context. Thus, women were influenced by the surrounding context, which had an impact on their decision to start a home-based business. Moreover, the women illustrated motivations related to the structure and what is imposed on them (see Chapter Three, Conceptual Framework 3.4, Theories and social and business practice ring). Motivation theories, particularly push-pull factors, explain why women in this study were either pulled or pushed towards creating a business. The main reasons illustrated in Table 4.13 are push factors that are linked generally to negative influences.

Table 4.15: Requirement for a licence from the Ministry of Trade and Industry when started this business

	Amman	Non-Amman	Total No.
<i>Required a licence?</i>	<i>Percentage (%) of Respondents</i>		
Yes	14.2	10.8	12.1
No	85.8	89.2	87.9
Total percentage	100	100	100
Number of respondents	106	158	264
Chi-Square value:	0.685	df: 1	p: 0.408

Source: Primary research.

The table above demonstrates that the majority of respondents did not require a licence, which was the case regardless of the location of the business. A Chi-Square test resulted in the null hypothesis not being rejected so there is no statistically significant difference in the proportion requiring a license when analysed by location of the business inside or outside Amman. The reason for this is probably that most of the women own home-based businesses, as shown in Table 4.12, and such businesses do not require licences. Thus, similarities between respondents stem from the fact that the regulatory and institutional structure in Jordan does not require a home-based business owner to acquire a licence.

4.3.2 Profile of the workforce

The following Tables 4.16-4.24 present the findings related to the profile of the workforce within the handicraft businesses, both in total and inside and outside Amman. The women tended to hire female workers, in skilled positions and through family members. These findings reflect how the social and religious context influenced women's choices and behaviour within their business. Accordingly, the women tended to hire females rather than males and also used family members,

reflecting the power of family over agency and their decisions in life. This is illustrated in Chapter Three, Conceptual Framework 3.4. (See the overall theoretical conceptualisation ring). This relates to authoritative power in structuration, when people have power and control over other individuals. In addition, it relates to the socio-cultural context (see Chapter Three, Conceptual Framework 3.4, the context of the lived experience ring); it illustrates how the social context may influence women's decisions, motives, behaviour and choices in work.

Table 4.16: Whether the business had workers that had been hired

	Amman	Non-Amman	Total No.
<i>Had hired workers?</i>	<i>Percentage (%) of Respondents</i>		
Yes	72.6	53.2	61.0
No	27.4	46.8	39.0
Total percentage	100	100	100
Number of respondents	106	158	264
Chi-Square value:	10.115	df: 1	p: 0.001
Cramer's V value:	0.196	Cramer's V p: 0.001	

Source: Primary research.

Table 4.16 reveals that 61% of the respondents had hired workers. The results of a Chi-Square analysis show that there were differences in the findings between respondents from inside and outside Amman and, accordingly, the null hypothesis is rejected. More respondents in Amman hired workers than respondents from outside Amman. Hiring workers potentially indicates that the businesses have higher production than those without employees, as the qualitative findings revealed (Chapter Six, Section 6.3). Cramer's V value shows there is weak correlation between having employees and area of residence.

4.3.2.1 Characteristics of hired workers in different positions

The following Tables 4.17-4.25 present the findings related to whether the business had hired workers for different positions within the business and the method and problems encountered when hiring them. The different types of worker are managerial, office, skilled and unskilled.

Table 4.17: Hired workers for managerial positions

	Amman	Non-Amman	Total No.
<i>Hired workers for managerial positions?</i>	<i>Percentage (%) of Respondents</i>		
Yes	8.5	2.5	4.9
No	91.5	97.5	95.1
Total percentage	100	100	100
Number of respondents	106	158	264
Chi-Square value:	4.912	df: 1	p: 0.028
Cramer's V value:	0.135	Cramer's V	p: 0.028

Source: Primary research.

Table 4.18: Hired office workers

	Amman	Non-Amman	Total No.
<i>Hired office workers?</i>	<i>Percentage (%) of Respondents</i>		
Yes	00.0	2.5	1.5
No	100.0	97.5	98.5
Total percentage	100	100	100
Number of respondents	106	158	264
Chi-Square value:	2.725	df: 1	p: 0.126
Cramer's V value:	0.102	Cramer's V	p: 0.126

Source: Primary research.

Table 4.19: Hired skilled workers

	Amman	Non-Amman	Total No.
<i>Hired skilled workers?</i>	<i>Percentage (%) of Respondents</i>		
Yes	71.7	53.2	60.0
No	28.3	46.8	39.4
Total percentage	100	100	100
Number of respondents	106	158	264
Chi-Square value:	9.127	df: 1	p: 0.003
Cramer's V value:	0.186	Cramer's V	p: 0.003

Source: Primary research.

Table 4.20: Hired unskilled workers

	Amman	Non-Amman	Total No.
<i>Hired unskilled workers?</i>	<i>Percentage (%) of Respondents</i>		
Yes	32.1	17.7	23.5
No	67.9	82.3	76.5
Total percentage	100	100	100
Number of respondents	106	158	264
Chi-Square value:	7.274	df: 1	p: 0.007
Cramer's V value:	0.166	Cramer's V	p: 0.007

Source: Primary research.

Tables 4.17-4.20 above demonstrate the results of cross-tab analyses in terms of whether workers were hired to fill different positions. The respondents tended to have hired workers for different positions. The highest proportion of respondents hired skilled workers, which might be expected for handicraft businesses in which the work requires particular skills and abilities. The second segment was unskilled workers, followed by the managerial and office working positions. Having a low number of workers in the managerial and office working positions could be explained by the nature of these businesses, which normally have a simple management structure based on the owner's vision and centralised decision making (Jameson 2000; Poutziouris et al. 2002; Carson 2003; Kelliher and Reinl 2009).

The Chi-Square analyses show that the null hypotheses are rejected for 3 out of the 4 types of position; there were differences between respondents in the proportion hiring employees in managerial, skilled and unskilled positions when analysed by location of the business inside or outside Amman. The proportion of respondents who had hired managerial, skilled and unskilled workers was higher in Amman than outside Amman. Nevertheless, the Cramer V values indicate that the relation between hiring workers in managerial, skilled and unskilled position and business location is weak.

4.3.2.2 Methods of hiring workers to different positions

Table 4.21: Methods of hiring workers for managerial positions

	Amman	Non-Amman	Total No.
<i>Method of hiring</i>	<i>Percentage (%) of Respondents</i>		
Through family	77.8	25.0	61.5
Through relatives	11.1	50.0	23.1
Through word-of-mouth	11.1	25.0	15.4
Total percentage	100	100	100
Number of respondents	9	4	13

Source: Primary research.

Table 4.22: Methods of hiring workers for office working positions

	Amman	Non-Amman	Total No.
<i>Method of hiring</i>	<i>Percentage (%) of Respondents</i>		
Through family	33.3	100.0	50.0
Through relatives	33.3	0.0	25.0
Through female networks	33.3	0.0	25.0
Total percentage	100	100	100
Number of respondents	3	1	4

Source: Primary research.

The findings for Tables 4.21-4.22 reveal that the minority of respondents, who had hired workers for managerial and office working positions, mainly hired such workers through family and relatives. The cell counts for each of these did not satisfy the Chi-square test requirements.

Table 4.23: Methods of hiring skilled workers

	Amman	Non-Amman	Total No.
<i>Method of hiring</i>	<i>Percentage (%) of Respondents</i>		
Through family	47.4	73.8	61.3
Through female networks	25.0	8.3	16.3
Through relatives	14.5	11.9	13.1
Through word of mouth	13.2	6.0	9.4
Total percentage	100	100	100
Number of respondents	106	158	264
Chi-Square value:	13.785	df: 3	p: 0.003
Cramer's V value:	0.294	Cramer's V	p: 0.003

Source: Primary research.

Table 4.24: Methods of hiring unskilled workers

	Amman	Non-Amman	Total No.
<i>Method of hiring</i>	<i>Percentage (%) of Respondents</i>		
Through family	61.8	71.4	66.1
Through female networks	20.6	3.6	12.9
Through relatives	2.9	17.9	9.7
Through word of mouth	8.8	3.6	6.5
Through other businesses	5.9	3.6	4.8
Total percentage	100	100	100
Number of respondents	34	28	62
Chi-Square value:	8.019	df: 4	p: 0.091

Source: Primary research.

The results in Tables 4.23 and 4.24 show that more than 60% of respondents, who hired skilled and unskilled workers, did it through their family, followed by female

networks, relatives, word-of-mouth and other businesses. The respondents did not differ in the method of hiring unskilled workers. However, there are differences in the findings between respondents with businesses located inside and outside Amman and the methods used to hire skilled workers. Respondents from Amman had a higher tendency to hire skilled workers through their family, followed by female networks, whereas respondents from outside Amman tended to employ their family and relatives to hire these workers. Such differences mean that the null hypothesis is rejected. In this context, Cramer's V value demonstrates there is a low to moderate association between the way of hiring skilled employees and business location. The social-cultural environment and family appear to be stronger and more influential on respondents' choices outside Amman.

4.3.2.3 Problems faced when hiring workers

Table 4.25: Problems in hiring workers

	Amman	Non-Amman	Total No.
<i>Faced a problem in hiring workers?</i>			
<i>Percentage (%) of Respondents</i>			
Yes	29.9	14.3	21.7
No	70.1	85.7	78.3
Total percentage	100	100	100
Number of respondents	76	84	160
Chi-Square value:	5.735	df: 1	p: 0.017
Cramer's V value:	0.189	Cramer's V	p: 0.017

Source: Primary research.

Table 4.25 illustrates the majority of respondents who hired workers did not face any problems. The reason could be that respondents used the family, relatives and female network to hire workers (Tables 4.21-4.24) and the women turned to trustworthy sources. What is more, the Jordanian family in a collective society feels they have responsibility towards their female relatives to provide the best for them and their future. This can be explained by the type of relationships in collectivist societies, which is based on cohesion and solidarity and sharing responsibilities. Accordingly, such a lifestyle may have made the process of hiring workers an easy task (Chen and West 2008). A Chi-Square test shows that respondents from Amman were more likely to have faced problems than those from outside Amman. As a result, the null hypothesis is rejected. The Cramer V value highlights that the relation between facing problems in hiring workers and business location is weak.

4.3.2.4 Number of workers

4.3.2.4.1 Number of female workers in the business

The following Tables 4.26-4.29 present the findings related to the number of female workers in businesses located either inside or outside Amman, bearing in mind that the numbers in each of the following tables do not include the owner of the business.

Table 4.26: Number of female paid workers

Place	No.	Mean	Median	Mean Rank	Mann-Whitney U	Z	P
Amman	106	0.40	0.00	129.92			
Non Amman	158	0.81	0.00	134.23			
Total	264	0.64	0.00		8100.00	0.561	0.574

Source: Primary research.

Table 4.27: Number of female unpaid workers

Place	No.	Mean	Median	Mean Rank	Mann-Whitney U	Z	P	r
Amman	106	0.20	0.00	130.65				
Non Amman	158	0.20	0.00	133.74				
Total	264	0.20	0.00		8178.000	-0.512	0.608	0.12

Source: Primary research.

Table 4.28: Number of female family member workers

Place	No.	Mean	Median	Mean Rank	Mann-Whitney U	Z	P
Amman	106	0.16	0.00	134.66			
Non Amman	158	0.40	0.00	131.05			
Total	264	0.30	0.00		8145.000	1.004	0.315

Source: Primary research.

Table 4.29: Number of female non-family member workers

Place	No.	Mean	Median	Mean Rank	Mann-Whitney U	Z	P
Amman	106	1.03	0.00	140.12			
Non Amman	158	0.78	0.00	127.39			
Total	264	0.88	0.00		7566.500	1.975	0.048

Source: Primary research.

The Mann-Whitney U tests relating to hiring females paid, females unpaid and female non-family members (Tables 4.26-4.28) indicate that the null hypothesis is not rejected; there were no differences in the number of hired female workers and whether the business was located inside or outside Amman.

However, Table 4.29 shows the number of female family member workers working in the business differs according to the area in which the business was located. The Mann-Whitney U test shows that the null hypothesis is rejected since there were differences in the number of hired female family members between businesses located inside or outside Amman.

Respondents from Amman hired more female family members, as the means show (Amman =1.03 and outside Amman =0.78). However, the r value (0.12) shows a weak correlation between the number of female family member workers and the area of residence. The overall finding of the mean and median values is that these businesses do not have large numbers of workers. However, they tend to use unpaid family members. Thus, business location influenced only hiring unpaid family members.

4.3.2.4.2 Number of male workers in the business

Tables 4.30-4.33 present the findings related to the number of male workers in businesses located inside and outside Amman.

Table 4.30: Number of paid male workers

Place	No.	Mean	Median	Mean Rank	Mann-Whitney U	Z	P	r
Amman	106	0.15	0.00	138.21				
Non Amman	158	0.06	0.00	128.67				
Total	264	0.09	0.00		7769.000	-2.122	0.034	0.13

Source: Primary research.

Table 4.31 shows respondents hired a similar number of male unpaid workers in each area. The results of the Mann-Whitney analysis indicates that the null hypothesis is not rejected since there were no differences between respondents in hiring unpaid male workers in terms of the business location inside or outside Amman.

Table 4.31: Number of unpaid male workers

Place	No.	Mean	Median	Mean Rank	Mann-Whitney U	Z	P
Amman	106	0.06	0.00	132.24			
Non Amman	158	0.07	0.00	132.64			
Total	264	0.06	0.00		8346.000	-0.123	0.902

Source: Primary research.

Table 4.32: Number of male non-family member workers

Place	No.	Mean	Median	Mean Rank	Mann-Whitney U	Z	P	r
Amman	106	0.09	0.00	137.23				
Non Amman	158	0.01	0.00	129.33				
Total	264	0.04	0.00		7872.500	-2.777	0.005	0.17

Source: Primary research.

Table 4.33: Number of male family member workers

Place	No.	Mean	Median	Mean Rank	Mann-Whitney U	Z	P	r
Amman	106	0.19	0.00	138.97				
Non Amman	158	0.05	0.00	128.16				
Total	264	0.11	0.00		7688.500	-2.650	0.008	0.16

Source: Primary research.

However, in Tables 4.30, 4.32 and 4.33, the findings of the Mann-Whitney U tests for hiring male paid, male non-family member and male family members indicate that the null hypothesis is rejected since there were differences in the hiring of males employees for businesses located inside or outside Amman. In Tables 4.30, 4.32 and 4.33, the mean ranks were higher in Amman, showing respondents from Amman hired more male workers than those from outside Amman.

Overall, the findings provide another characteristic of the businesses profile, which is respondents hired from both genders, regardless of whether the business was located inside or outside Amman.

4.4 BUSINESS START-UP PERIOD

This section presents the findings associated with the business start-up phase and it identifies the motivations and barriers encountered by the women business owners during this phase. In addition, it identifies the type and importance of the information sought by the respondents. The focus is on two major objectives; first, describing and analysing the start-up phase of businesses and, second, to explore if there were differences between respondents from different areas, Amman and outside Amman. By exploring such differences, the analysis focuses on the potential structural influences on the business start-up phase and whether these might be different inside and outside Amman. The results illustrate unexplored perspectives of the experiences of the women business owners in the handicraft sector in Jordan and add new information about this particular segment in the handicraft industry.

4.4.1 Motivation to start the business

Table 4.34: Most important reason for starting the business

	Amman	Non-Amman	Total No.
<i>Motivation to start the business</i>	<i>Percentage (%) of Respondents</i>		
Financial reasons (necessity, bankruptcy)	37.8	54.4	47.7
Self-achievement, independence, social recognition	35.8	25.9	29.9
Job related factors	21.7	10.8	15.2
To improve a hobby/to keep busy	4.7	8.9	7.2
Total percentage	100	100	100
Number of respondents	106	158	264
Chi-Square value:	12.306	df: 3	p: 0.006
Cramer's V value:	0.216	Cramer's V	p: 0.006

Source: Primary research.

Table 4.34 provides details of the respondents' motivations for creating their business, demonstrating there were four main motivations, which are financial, psychological, job-related factors and hobby development. A Chi-Square analysis demonstrates that the null hypothesis is rejected. There were differences in terms of the motivation to start the business by location. Respondents from outside Amman were more likely to have been motivated by financial reasons and self-achievement/independence. On the other hand, respondents in Amman were more likely to have been motivated by other factors in addition to financial and self-achievement/independence reasons, such as job-related factors and improving a hobby. Cramer's V value indicates there is a medium association between the motivation for starting the business and the location of the business. These motivations are explored in depth in the qualitative findings chapter of this thesis. These findings demonstrate that women were either pushed (financial necessity and job related factors) or pulled (self-achievement and independence and improving a hobby) towards starting a business. These factors are linked to push-pull theories of motivation to start the business (see Chapter Three, Conceptual Framework 3.4, the overall theoretical conceptualisation- structuration ring). This ring encompasses theories employed in this research. Motivation theories are essential to understanding why women started their business and whether they were pushed or pulled towards entrepreneurship. Women business owners in this Table fall between push and pull factors towards creating a self-owned business.

4.4.2 Skills acquired during the start-up stage

Table 4.35: Whether the respondent had undertaken specialised handicraft training when starting the business

	Amman	Non-Amman	Total No.
<i>Undertook specialised training?</i>	<i>Percentage (%) of Respondents</i>		
Yes	68.9	86.1	79.2
No	31.1	13.9	20.8
Total percentage	100	100	100
Number of respondents	106	158	264
Chi-Square value:	11.390	df: 1	p: 0.001
Cramer's V value:	0.208	Cramer's V	p: 0.001

Source: Primary research.

The cross-tab analysis of whether handicraft training was undertaken during the start-up phase (see Table 4.35) reveals the majority of respondents had undertaken some type of handicraft training. Training provides information about techniques of production, which is important for the quality of craft produced; this is highlighted in detail among the qualitative findings (Chapter Seven, Section 7.2.4).

The results of a Chi-Square analysis show that the null hypothesis is rejected; there were differences in the percentage of respondents who had received specialised handicraft training when analysed by location of the business inside or outside Amman. Having received handicraft training was more frequent outside Amman, which could be related to the spread of particular initiatives and projects in other cities, rural areas and small villages. Meanwhile, Cramer's V value demonstrates there is a moderate relationship between having handicraft training and area of residence.

Table 4.36: Most useful handicraft training acquired when the business was started

	Amman	Non-Amman	Total No.
<i>Type of handicraft training</i>	<i>Percentage (%) of Respondents</i>		
Embroidery and weaving	19.2	20.6	20.1
Straw and basketry	19.2	18.4	18.7
Sculpturing, ceramic and mosaic	15.1	17.6	16.7
Accessories and home decorations	12.3	14.7	13.9
Soap, candles and beads	15.1	11.8	12.9
Painting on glass, ceramic, eggs	9.6	9.6	9.6
Copper , crystal and wood formation	9.6	7.4	8.1
Total percentage	100	100	100
Number of respondents	73	136	209
Chi-Square value:	1.139	df: 6	p: 0.980

Source: Primary research.

Table 4.36 above demonstrates the respondents attended a wide range of training, most frequently in embroidery, straw and mosaic. This reflects the common types of craft in Jordan and the characteristics of the handicraft sector in Jordan (Mustafa 2011; National strategy for Tourism handicrafts 2010/2015). The table presents the results of a Chi-Square test, which illustrates that the null hypothesis is not rejected; there were no differences in the type of handicraft training received when analysed by location of the business inside or outside Amman.

Table 4.37: Whether the respondent had undertaken managerial training when starting the business

	Amman	Non-Amman	Total No.
<i>Undertaken managerial training?</i>	<i>Percentage (%) of Respondents</i>		
Yes	46.2	58.2	53.4
No	53.8	41.8	46.6
Total percentage	100	100	100
Number of respondents	106	158	264
Chi-Square value:	3.672	df: 1	p: 0.055

Source: Primary research.

Table 4.37 illustrates that half of the respondents had undertaken some kind of management training courses. A Chi-Square analysis demonstrates that the null hypothesis is not rejected; there were no differences in whether the respondents had received management training when analysed by location of the business inside or outside Amman.

The cross tab analysis presented in Table 4.38 illustrates the most useful management training acquired. Half of the respondents took micro and small businesses management training, followed by communication skills and marketing. The results of the Chi-Square test presented in this table indicate that the null hypothesis is not rejected. There were no differences in the most useful management training received when analysed by location of the business inside or outside Amman. Respondents, regardless of business location, found similar particular courses to be the most useful.

Table 4.38: Most useful managerial training acquired

	Amman	Non-Amman	Total No.
<i>Type of managerial training</i>	<i>Percentage (%) of Respondents</i>		
Micro and small businesses management schemes/general management	46.9	52.2	50.4
Communication skills	14.3	10.9	12.1
Marketing and promotion	6.1	13.0	10.6
Accounting	8.2	9.8	9.2
Human resources management	14.3	7.6	9.9
Other (planning, feasibility studies, business administration)	10.2	6.5	7.8
Total percentage	100	100	100
Number of respondents	49	92	141
Chi-Square value:	4.005	df: 5	p: 0.549

Source: Primary research.

4.4.3 Barriers encountered during the start-up stage

Table 4.39 below reveals more than half of the respondents faced some kind of problem when starting the business. A Chi-Square analysis shows the null hypothesis is not rejected; there were no differences in the proportion of respondents experiencing problems when starting a business inside Amman in comparison with outside Amman. Such a finding could be related to the fact that all respondents are living within the same institutional and socio-economic structures, which means they are likely to have faced similar barriers. For example, bank requirements and the licensing process are similar throughout Jordan. These findings show the different structures (e.g. financial, market, socio-cultural) have negatively influenced women business owners' experiences in developing their businesses. This mirrors the socio-cultural and business environment women are operating their business within (see Chapter Three, Conceptual Framework 3.4, the context of the lived experience ring).

The social context in this ring clarifies its importance in shaping women's experiences and influencing their decisions. Additionally, it illustrates the interdependence between agency and structure and their mutual influence (see Chapter Three, Conceptual Framework 3.4, the overall theoretical conceptualisation-structuration ring). Giddens suggests structures and agency cannot exist independently since structures are produced and reproduced through agency-repeated actions and this simply demonstrates their independence. Women, by submitting to the rules of different structures, are producing and repeating their actions, which result in upholding the same structure, rules and barriers.

Table 4.39: Whether the respondent had experienced significant problems when starting the business

	Amman	Non-Amman	Total No.
<i>Faced a significant problem?</i>	<i>Percentage (%) of Respondents</i>		
Yes	56.6	53.2	54.5
No	43.4	46.8	45.5
Total percentage	100	100	100
Number of respondents	106	158	264
Chi-Square value:	0.303	df: 1	p: 0.582

Source: Primary research

Table 4.40: Most significant problem experienced when this business was started

	Amman	Non-Amman	Total No.
<i>Most significant problem</i>	<i>Percentage (%) of Respondents</i>		
Parents and husband having negative views of a woman working	70.0	84.5	78.5
Lack of competent craftsmen/ women	13.3	7.1	9.7
Lack of raw materials	8.3	6.0	6.9
Others (Technical/ Marketing)	8.3	2.4	4.9
Total percentage	100	100	100
Number of respondents	60	84	144
Chi-Square value:	4.370	df: 3	p: 0.161

Source: Primary research.

Table 4.40 illustrates the most significant problems encountered by the respondents. The findings show two main problems. The first was associated with the socio-cultural environment and the other problem related to an issue within the handicraft sector in Jordan. A Chi-Square test shows that the null hypothesis is not rejected; there were no differences in the frequency of the most significant problem experienced when starting the business when analysed by location of the business

inside or outside Amman. Respondents were more frequently facing socio-cultural barriers, followed by barriers related to competent craftsmen/women and the availability of raw materials. This finding is surprising since raw materials, such as wool, stone and sand, are available in Jordan (Gorman et al. 2009) but it could be the lack of knowledge of the women about how to get these materials, which was identified by Nihaiia in the qualitative interviews. Due to monopolisation and lack of knowledge, she could not acquire the necessary raw materials during the start-up stage.

Table 4.41: Whether difficulties were faced in starting up this business because of being a female

	Amman	Non-Amman	Total No.
<i>Difficulties of being a female?</i>			
<i>Percentage (%) of Respondents</i>			
Yes	45.3	46.2	45.8
No	54.7	53.8	54.2
Total percentage	100	100	100
Number of respondents	48	73	121
Chi-Square value:	0.022	df: 1	p: 0.883

Source: Primary research.

Table 4.41 illustrates that less than half of the respondents faced a difficulty because they are female. The results of a Chi-Square test demonstrate the null hypothesis is not rejected; there was no significant difference between a business location inside or outside Amman. Respondents live in the same socio-cultural environment; thus, no differences emerged due to business location. The difficulties faced by the women surveyed are explained in Table 4.42 below.

Table 4.42: Most significant difficulty faced when setting up this business because of being 'female'

	Amman	Non-Amman	Total No.
<i>Most difficulty faced</i>			
<i>Percentage (%) of Respondents</i>			
Male dominance	52.1	50.7	51.2
Family/husband non-acceptance of a working woman	35.4	27.4	31.4
Culture of shame/negative social view of a working woman	6.3	13.7	10.7
Entry to market	2.3	4.2	3.3
Other (balancing work with life, social isolation, dealing with male business owners)	3.9	4.0	3.4
Total percentage	100	100	100
Number of respondents	48	73	121
Chi-Square value:	2.267	df: 5	p: 0.811

Source: Primary research.

Table 4.42 reveals that around 80% of the respondents who faced problems due to gender stated their problems were linked with socio-cultural factors, in addition to the power of the male and entry into the market. The results of a Chi-Square test showed there were no differences between respondents regarding the most significant difficulty faced due to gender and business location; thus, the null hypothesis is not rejected. It is evident the socio-cultural environment can have a negative influence on women's experiences, regardless of location.

4.4.4 Seeking help – type and source of help sought

Table 4.43 below demonstrates that slightly more than half of the respondents did not seek any help, whereas 46.2% of respondents sought help in the start-up phase. A Chi-Square test indicates the null hypothesis should not be rejected; there was no difference in the proportion of respondents seeking help when starting their business when analysed by location of the business inside or outside Amman. This finding shows the significance of the surrounding context, particularly family, instructors and exhibitions, in providing different types of support for women business owners in this study. The influence of sources of help is illustrated in Chapter Three (see Conceptual Framework 3.4, the context of the lived experience ring). Family appeared a focal point in women's experiences, since they receive different types of support from them. In the Jordanian context, the presence and support of family is critical for agency success because the society is traditional, patriarchal and does not really support working women. Accordingly, without family support, women might face a multitude of barriers. This relates also to social identity theory (see Chapter Three, Conceptual Framework 3.4, Theories and social and business practice ring), which states that individuals need to belong to a particular group in order to get help and be supported, which is the case of women in this study.

Table 4.43: Whether help was sought during the process of starting this business

	Amman	Non-Amman	Total No.
<i>Sought help when started the business?</i>	<i>Percentage (%) of Respondents</i>		
Yes	41.5	49.4	46.2
No	58.5	50.6	53.8
Total percentage	100	100	100
Number of respondents	106	158	264
Chi-Square value:	1.576	df: 1	p: 0.209

Source: Primary research.

The results in Table 4.44 below illustrate the respondents who sought help, looked for it from the surrounding area and people. The most frequent sources of help were family members, followed by instructors, craft exhibitions and associations, and different ministries and financial institutions. The results indicate respondents employed four sources that are available, easy to access and easy to obtain. A minority turned to financial institutions, which could be related to their strict regulations and requirements. The table also presents the results of a Chi-Square test, showing the null hypothesis is not rejected; there was no difference in the frequency of the most important sources of help when analysed by location of the business inside or outside Amman. The finding reflects that respondents live within a similar handicraft context that afforded parallel choices as sources of help, regardless of business location.

Table 4.44: Most frequent source of help: person and/or institution

	Amman	Non-Amman	Total No.
<i>Source of help</i>	<i>Percentage (%) of Respondents</i>		
Family, spouse and siblings	38.6	25.6	30.3
Instructor	25.0	32.1	29.5
Local exposition/craft associations	20.5	25.6	23.8
Ministries of Tourism/ planning/agriculture	12.9	14.4	13.7
Other (MFI, financial institutions, funding initiatives)	3.0	2.3	2.7
Total percentage	100	100	100
Number of respondents	44	78	122
Chi-Square value:	2.369	df: 4	p: 0.499

Source: Primary research.

Table 4.45 below demonstrates that respondents who sought help, most frequently looked for financial and marketing help, followed by moral support and training. This finding could be related to the fact that women were mainly motivated to start their businesses for financial reasons (see Table 4.34). Thus, they could be looking for such kinds of help to overcome their main problem. A Chi-Square test reveals the null hypothesis is not rejected; there was no difference in the type of help sought when analysed by location of the business inside or outside Amman. The results confirm the women sought similar types of help, which reflects the similar needs of respondents within handicraft businesses across Jordan.

Table 4.45: Type of help sought

	Amman	Non-Amman	Total No.
<i>Type of help</i>	<i>Percentage (%) of Respondents</i>		
Financial	52.3	35.9	41.8
Marketing/technical	34.1	39.7	37.7
Guidance/moral and emotional support	11.4	10.3	10.7
Training schemes	2.3	10.3	7.4
Other (Child care/transport)	0.0	3.8	2.5
Total percentage	100	100	100
Number of respondents	44	78	122
Chi-Square value:	6.198	df: 4	p: 0.185

Source: Primary research.

Table 4.46: Whether help sought from immediate family when starting this business

	Amman	Non-Amman	Total No.
<i>Sought help from immediate family?</i>	<i>Percentage (%) of Respondents</i>		
Yes	52.8	58.2	56.1
No	47.2	41.8	43.9
Total percentage	100	100	100
Number of respondents	106	158	264
Chi-Square value:	0.750	df: 1	p: 0.386

Source: Primary research.

Table 4.46 shows the results of a cross-tab analysis for acquiring help from immediate family and it reveals more than half of the respondents sought such help. The results of a Chi-Square test demonstrate there were no differences between respondents from inside or outside Amman; therefore, the null hypothesis is not rejected.

Table 4.47: Most important contribution of the immediate family when this business was started

	Amman	Non-Amman	Total No.
<i>Immediate family contribution</i>	<i>Percentage (%) of Respondents</i>		
Financial support	48.2	35.9	40.5
Emotional support	37.5	47.8	43.9
Child care	8.9	7.6	8.1
Marketing support	3.6	4.3	4.1
Other (Technical/managerial support)	1.8	4.3	3.4
Total percentage	100	100	100
Number of respondents	56	92	148
Chi-Square value:	2.957	df: 4	p: 0.565

Source: Primary research.

Table 4.47 above reveals the respondents mainly received financial and emotional support from their immediate family, followed by child care and other types of support. A Chi-Square test shows there were no differences between the respondents regarding the type of support gained from their immediate family when analysed by a business location inside or outside Amman; and therefore, the null hypothesis is not rejected. The significance of family support is explored in-depth in the qualitative findings (Chapter Seven, Section 7.3.4).

The results in Table 4.48 demonstrate more than two-thirds of married respondents got help from their spouse. A married woman in a patriarchal society depends mainly on her spouse in many aspects of her life, both personal and professional, as the qualitative findings showed; therefore, the women turned to the first person in their life, which is considered to be the spouse. A Chi-Square test showed there were no differences between respondents from inside and outside Amman in terms of support from a husband. Thus, the null hypothesis is not rejected. The business location had no influence on whether respondents got more or less support from their spouse.

Table 4.48: Help received from spouse when starting the business

	Amman	Non-Amman	Total No.
<i>Spouse helped?</i>	<i>Percentage (%) of Respondents</i>		
Yes	74.5	71.8	72.9
No	25.5	28.2	27.1
Total percentage	100	100	100
Number of respondents	36	97	133
Chi-Square value:	0.127	df: 1	p: 0.725

Source: Primary research.

Table 4.49: Contribution of the spouse when this business was started

	Amman	Non-Amman	Total No
<i>Type of contribution from spouse</i>	<i>Percentage (%) of Respondents</i>		
Emotional support	56.1	53.6	54.6
Financial support	34.1	37.5	36.1
Marketing support	4.9	3.6	4.1
Technical and managerial support	2.4	1.8	2.1
Other (Child care, purchase of raw materials, licensing).	2.4	3.6	3.1
Total percentage	100	100	100
Number of respondents	41	56	97
Chi-Square value:	0.347	df: 4	p: 0.987

Source: Primary research.

Table 4.49 reveals the majority of respondents got emotional and financial support from their spouse, followed by other types of support, such as marketing, and technical and managerial support. The results of a Chi-Square test show there were no differences between respondents from inside and outside Amman. As a result, the null hypothesis is not rejected. Being in or outside Amman was not influential on the spouses' ability to support their wives; the socio-cultural environment is similar everywhere in Jordan.

4.4.5 Opportunities encountered

Table 4.50: Whether or not there was an opportunity as a result of being female

	Amman	Non-Amman	Total No.
<i>Encountered an opportunity?</i>	<i>Percentage (%) of Respondents</i>		
Yes	55.7	54.4	54.9
No	44.3	45.6	45.1
Total percentage	100	100	100
Number of respondents	106	158	264
Chi-Square value:	0.039	df: 1	p: 0.844

Source: Primary research.

The results in Table 4.50 demonstrate more than 50% of the respondents encountered some kind of opportunity as a result of being female. A Chi-Square test revealed there were no differences between respondents in terms of whether an opportunity was encountered or not and a business location inside or outside Amman; therefore, the null hypothesis is not rejected.

Table 4.51 reveals respondents encountered a wide range of opportunities. About one-third got opportunities related to exhibitions and employment, followed by travelling abroad, celebrity, self-actualisation and international grants and conferences. A Chi-Square test showed there were differences between respondents from inside and outside Amman in terms of opportunities to attend exhibitions, which were higher in Amman. A possible explanation for this could be the large and continuous number of opportunities available in Amman as a big city. On the other hand, respondents from outside Amman indicated they had more job opportunities. Due to the differences between respondents, the null hypothesis is rejected. Moreover, Cramer's V values show a strong correlation between the most important opportunity and area of residence. The business environment in Amman could be more active since it is the capital and accommodates most businesses and related activities (DOS 2006b).

Thus, it offers marketing opportunities, which is not the case outside Amman. Accordingly, there are differences in the economic structure between areas inside and outside Amman. Opportunities can be related to what the surrounding context may offer to a business owner in a society such as Jordan (see Chapter Three, Conceptual Framework 3.4, the context of the lived experience ring).

Table 4.51: Opportunity arising from being 'female' when this business was started

	Amman	Non-Amman	Total No.
<i>Type of opportunity</i>	<i>Percentage (%) of Respondents</i>		
Exhibitions and international fares	40.7	22.1	29.7
Job opportunity	11.9	37.2	26.9
Travelling abroad	15.3	11.6	13.1
Celebrity TV interviews, international award	8.5	14.0	11.7
Self-actualisation	8.5	10.5	10.7
'Other' International grant, conference, association membership	15.3	4.7	9.0
Total percentage	100	100	100
Number of respondents	59	86	145
Chi-Square value:	12.212	df: 5	p: 0.003
Cramer's V value:	0.354	Cramer's V	p: 0.003

Source: Primary research.

4.4.6 Information sought when starting the business

Table 4.52 below illustrates more than two-thirds of the respondents looked for some type of information. The Chi-Square test demonstrates the null hypothesis is not rejected; there was no difference in the proportion of respondents seeking any type of information when analysed by business location inside or outside Amman. The findings might show the respondents needed information regardless of business location.

Table 4.52: Whether information was sought when this business was set-up

	Amman	Non-Amman	Total No.
<i>Sought information?</i>	<i>Percentage (%) of Respondents</i>		
Yes	76.4	76.6	76.5
No	23.6	23.4	23.5
Total percentage	100	100	100
Number of respondents	106	158	264
Chi-Square value:	0.001	df: 1	p: 0.975

Source: Primary research.

4.4.6.1 Ranking of information sought

Tables 4.53-4.58 present the findings related to the type of information sought when the business was started. The tables are ordered so that the type of information sought by the highest percentage of respondents is presented first and the type of information sought by the lowest percentage is presented last.

Table 4.53 shows technical information was most frequently sought by respondents. It is important to acquire such information in order to know how to produce crafts, since handicrafts are based on specific skills and techniques. The outcome of the Chi-Square test shows the null hypothesis is not rejected. The need for technical skills is not more likely to be associated with an area: Amman or outside Amman. The qualitative findings stressed the importance of and need for training in Chapter Seven, Section 7.2.4).

Table 4.53: Whether handicraft technical information was sought when this business was started

	Amman	Non-Amman	Total No.
<i>Sought technical information?</i>	<i>Percentage (%) of Respondents</i>		
Yes	71.7	65.2	67.8
No	28.3	34.8	32.2
Total percentage	100	100	100
Number of respondents	106	158	264
Chi-Square value:	1.231	df: 1	p: 0.267

Source: Primary research.

The results in Table 4.54 demonstrate 62.5% of respondents sought information about marketing, which was the second most frequent type of information sought by respondents. Such information is significant for business growth, as indicated in Table 4.45. A Chi-Square test showed there were no statistically significant differences in the proportion of respondents seeking information about marketing when analysed by business location inside or outside Amman. Thus, the null hypothesis is not rejected. The finding identifies marketing information is probably critical and is highlighted later as a major problem in Table 4.73.

Table 4.54: Whether information about marketing was sought when this business was started

	Amman	Non-Amman	Total No.
<i>Sought information about marketing?</i>	<i>Percentage (%) of Respondents</i>		
Yes	65.1	60.8	62.5
No	34.9	39.2	37.5
Total percentage	100	100	100
Number of respondents	106	158	264
Chi-Square value:	0.509	df: 1	p: 0.476

Source: Primary research.

Table 4.55: Whether financial information was sought when this business was started

	Amman	Non-Amman	Total No.
<i>Sought financial information?</i>	<i>Percentage (%) of Respondents</i>		
Yes	48.1	35.4	40.5
No	51.9	64.6	59.5
Total percentage	100	100	100
Number of respondents	106	158	264
Chi-Square value:	4.225	df: 1	p: 0.040
Cramer's V value:	0.127	Cramer's V	p: 0.040

Source: Primary research.

Financial information was ranked third in terms of frequency; 40% of respondents sought this type of information. This may indicate that many women did not think they needed such information; the main reason for this could be their main source of funding was personal or family savings (see Table 4.65). However, the null hypothesis is rejected since a Chi-Square test reveals there were differences in the proportion of respondents seeking financial information in the start-up phase based on location of the business being inside or outside Amman. The proportion of respondents from Amman was higher than those from outside. Table 4.65 might confirm this finding since respondents from Amman had a higher tendency to acquire loans and grants than those from outside Amman, which means they were seeking more financial information and from different sources. Cramer's V value (0.126) indicates a very weak association between tested variables.

Table 4.56: Whether information about training was sought when this business was started

	Amman	Non-Amman	Total No.
<i>Percentage (%) of Respondents</i>			
<i>Sought information about training?</i>			
Yes	26.4	38.6	33.7
No	73.6	61.4	66.3
Total percentage	100	100	100
Number of respondents	106	158	264
Chi-Square value:	4.220	df: 1	p: 0.040
Cramer's V value:	0.126	Cramer's V p:	0.040

Source: Primary research.

Table 4.56 shows that training information is ranked fourth in terms of frequency of answer by respondents. About one-third of respondents sought training information, which means about two-thirds of the respondents did not. Therefore, training information is fourth-ranked in terms of frequency of answer by respondents. Therefore, many women were setting up their business without attending training courses, regardless of the fact that training information might influence the quality of the product and the skills of producers. A Chi-Square test reveals there were differences between respondents in terms of seeking information about training when analysed by a business location inside or outside Amman. Accordingly, the null hypothesis is rejected. It seems that respondents from outside Amman were more likely to look for training information than other respondents. Cramer's V value (0.126) indicates a very weak association between tested variables.

Table 4.57: Whether institutional information was sought when this business was started

	Amman	Non-Amman	Total No
<i>Sought institutional information?</i>	<i>Percentage (%) of Respondents</i>		
Yes	10.4	15.2	13.3
No	89.6	84.8	86.7
Total percentage	100	100	100
Number of respondents	106	158	264
Chi-Square value:	1.278	df: 1	p: 0.258

Source: Primary research.

The above results in Table 4.57 demonstrate the majority of respondents did not seek institutional information. Thus, the need for this information appears to be less important than other information sought. A Chi-Square test shows the null hypothesis is not rejected; there was no difference in whether institutional information was sought when analysed by the business being located inside or outside Amman.

Table 4.58 below illustrates the results in terms of whether the respondents sought to obtain information about other handicraft businesses. Such information was the least frequently sought type of information by respondents and it is therefore reported last. A Chi-Square analysis shows no differences between respondents from Amman and outside Amman. As a result, the null hypothesis is not rejected.

Table 4.58: Whether information about other handicraft businesses was sought when this business was started

	Amman	Non-Amman	Total No.
<i>Sought information about other businesses?</i>	<i>Percentage (%) of Respondents</i>		
Yes	5.7	5.7	5.7
No	94.3	94.3	94.3
Total percentage	100	100	100
Number of respondents	106	158	264
Chi-Square value:	0.000	df: 1	p: 0.990

Source: Primary research.

4.4.6.2 Source of information sought

Table 4.59 below presents the results concerning the source of technical information. Five sources of information were recorded, with the internet being the most frequently used source of technical information and the least used were family

members and MFI. Regardless of the fact that the cost of internet service in Jordan is much more expensive than Europe (McCullagh 2009), it is available in all public and private institutions and most associations, NGOs, institutions and handicraft organisations. Thus, it is available for women to use within these organisations at no cost. A Chi-Square test showed no differences between respondents in terms of sources of technical information when analysed by location of the business inside or outside Amman. Thus, the null hypothesis is not rejected.

Table 4.59: Source of handicraft technical information sought when this business was started

	Amman	Non-Amman	Total No.
<i>Source of technical information</i>	<i>Percentage (%) of Respondents</i>		
Internet	46.1	47.6	46.9
NGOs	18.4	18.4	18.4
Experts/craft associations	15.8	12.6	14.0
Other businesses	11.8	13.6	12.8
Books	5.3	4.9	5.0
Others (Family members/ workshop/ MFI)	2.6	2.9	2.8
Total percentage	100	100	100
Number of respondents	76	103	179
Chi-Square value:	0.467	df: 5	p: 0.993

Source: Primary research.

Table 4.60: Source of marketing information obtained when this business was started

	Amman	Non-Amman	Total No.
<i>Source of marketing information</i>	<i>Percentage (%) of Respondents</i>		
Internet	43.5	43.8	43.6
NGOs	23.2	24.0	23.6
Handicraft associations/exposition	20.3	15.6	17.6
Other businesses	8.7	12.5	10.9
Others (Social network/Books/Specialised magazines)	4.3	4.2	4.2
Total percentage	100	100	100
Number of respondents	69	96	165
Chi-Square value:	1.044	df: 4	p: 0.903

Source: Primary research.

The results in Table 4.60 above demonstrate the respondents generally used four sources of information. However, more than two-thirds of respondents used the internet and NGOs. The respondents employed either self-gained information through the internet, which is available in craft associations and organisations, or

other sources within the handicraft sector. A Chi-Square test showed the null hypothesis is not rejected; there were no differences in the source of marketing information when analysed by the business location being inside or outside Amman.

Table 4.61: Source of financial information obtained when this business was started

	Amman	Non-Amman	Total No.
<i>Source of financial information</i>	<i>Percentage (%) of Respondents</i>		
NGOs	31.4	39.3	35.5
Family/friends	33.3	33.9	33.6
Handicraft associations/local exhibitions	35.3	26.8	30.8
Total percentage	100	100	100
Number of respondents	51	56	107
Chi-Square value:	1.100	df: 2	p: 0.577

Source: Primary research.

The results in Table 4.61 demonstrate the respondents turned to three main sources to gain information about financial resources, which are NGOs, family and friends and handicraft associations. It is noteworthy that the percentages using each of the three types were relatively similar. A Chi-Square test showed no differences between respondents in terms of the source of financial information when analysed by the business location being inside or outside Amman. Therefore, the null hypothesis is not rejected.

Table 4.62: Source of training information obtained when this business was started

	Amman	Non-Amman	Total No.
<i>Source of training information</i>	<i>Percentage (%) of Respondents</i>		
Handicraft associations	32.1	59.0	50.6
NGOs	60.7	31.1	40.4
Others (Art centres/ Previous study)	7.1	9.8	9.0
Total percentage	100	100	100
Number of respondents	28	61	89

Source: Primary research.

Table 4.62 above reveals about 50% of the women business owners turned to handicraft associations, followed by NGOs, in order to acquire training information. Respondents from Amman mainly got their information from NGOs while respondents from outside Amman mainly obtained their information from handicraft associations. However, the cell counts for some of the variables did not satisfy the Chi-Square test requirements so these differences are not statistically significant.

Table 4.63: Source of institutional information sought when this business was started

	Amman	Non-Amman	Total No.
<i>Source of institutional information</i>	<i>Percentage (%) of Respondents</i>		
Ministry of Trade/Tourism/Planning	45.5	66.7	60.0
Internet/social networks and official websites	54.5	33.3	40.0
Total percentage	100	100	100
Number of respondents	11	24	35
Chi-Square value:	1.414	df: 1	p: 0.234

Source: Primary research.

The results in Table 4.63 reveal the respondents who looked for institutional information used two main sources, which are various ministries in Jordan, seen as trustworthy sources, and internet-based sources. The cell counts for each of these did not satisfy the Chi-Square test requirements so comparison between areas is not possible.

Table 4.64: Source of information sought about other businesses when this business was started

	Amman	Non-Amman	Total No.
<i>Source of institutional information</i>	<i>Percentage (%) of Respondents</i>		
Expositions	66.7	55.6	60.0
Craft associations/craft market	33.3	44.4	40.0
Total percentage	100.0	100.0	100.0
Number of respondents	6	9	15
Chi-Square value:	0.467	df: 1	p: 0.993

Source: Primary research.

The results of the cross-tab analysis in Table 4.64 shows the respondents who looked for information about other businesses used two sources, which are exhibitions and craft associations and markets. These are places where large numbers of business owners and interested people in craft gather. Thus, they are useful sources of information about businesses in the handicraft sector. However, the cell counts for each of these did not satisfy the Chi-Square test requirements so no comparison can be made by area.

4.4.7 Business funding at start-up

The results in Table 4.65 reveal four main funding sources were used. About 60% of respondents used their personal savings, followed by family and relatives' savings, as their main sources of funding. A Chi-Square test indicates there were differences between respondents from inside and outside Amman and that the null hypothesis should be rejected. Respondents from Amman used mainly their personal savings, followed by loans. Respondents from outside Amman used their personal and family savings. This finding regarding source of funding is confirmed in the qualitative findings (Chapter Seven, Sub-Section 7.2.2). The women used these sources due to their availability and fear of dealing with financial institutions. Cramer's V value indicates a moderately strong relationship between source of funding and area of residence. The findings related to funding sources to start the business illustrate how the financial institutions complicated women business owners' experiences, as these structures acted as obstacles (see Chapter Three, Conceptual Framework 3.4, the overall theoretical conceptualisation- structuration ring). On the other hand, family, relatives and friends, who were considered as the main source of funding, mirror the structure of society and the solidarity amongst its members. Thus, it relates to their surrounding context, which reflects the harmony amongst individuals within societies and this reflects the context of the lived experience ring (see Chapter Three, Conceptual Framework 3.4).

Table 4.65: Source of funding when this business was started

	Amman	Non-Amman	Total No.
<i>Source of funding</i>	<i>Percentage (%) of Respondents</i>		
Personal savings	66.0	55.7	59.8
Family, parents and husband's savings	15.1	32.3	25.4
Grant	10.4	5.7	7.6
Loan	8.5	6.3	7.2
Total percentage	100.0	100.0	100.0
Number of respondents	106	158	264
Chi-Square value:	10.762	df: 3	p: 0.013
Cramer's V value:	0.202	Cramer's V p: 0.013	

Source: Primary research.

Table 4.66 below illustrates the majority of respondents did not face difficulties acquiring the funds to start their business. Chi-Square analysis showed the null

hypothesis should not be rejected; there was no difference in whether the respondents faced difficulties in getting financial support when analysed by the business being located inside or outside Amman.

Table 4.66: Difficulties in getting financial support when this starting this business

	Amman	Non-Amman	Total No.
<i>Difficulties faced?</i>	<i>Percentage (%) of Respondents</i>		
Yes	15.1	13.9	14.4
No	84.9	86.1	85.6
Total percentage	100.0	100.0	100.0
Number of respondents	106	158	264
Chi-Square value:	0.710	df: 1	p: 0.791

Source: Primary research.

Respondents in table 4.67 below mainly identified three difficulties, with two of them related to banks. About 86% of respondents who faced difficulties, highlighted reasons related to banks in Jordan. These reasons mirror the process of acquiring loans and funding from financial institutions in Jordan (World Bank Group and IFC report 2013). The financial structure in Amman and outside Amman is similar and all financial institutions in Jordan have broadly similar requirements and regulations. Thus, respondents faced similar barriers in terms of getting funds. However, the cell counts for each of these did not satisfy the Chi-Square test requirements.

Table 4.67: Most important difficulty encountered in getting financial support when starting this business

	Amman	Non-Amman	Total No.
<i>Most important difficulty faced</i>	<i>Percentage (%) of Respondents</i>		
Bank requirements and guarantees	62.5	31.8	44.7
Long boring process, bureaucratic procedures	31.3	50.0	42.1
Others (lack of knowledge)	6.3	18.2	13.2
Total percentage	100.0	100.0	100.0
Number of respondents	16	22	38

Source: Primary research.

4.4.8 Business product type at start-up

Table 4.68: Main product of the business when it was started

	Amman	Non-Amman	Total No.
<i>Main product</i>	<i>Percentage (%) of Respondents</i>		
Embroidery and weaving	16.0	25.9	22.0
Accessories	26.4	18.4	21.6
Silversmith, copper, wood and crystal	18.9	12.0	14.8
Straws and basketry	11.3	16.8	14.0
Soap and natural herbs	5.7	13.9	10.6
Mosaics and ceramics	11.3	8.9	9.8
Painting on glass, porcelain, henna, ostrich eggs	10.4	5.1	7.2
Total percentage	100.0	100.0	100.0
Number of respondents	106	158	264
Chi-Square value:	14.638	df: 6	p: 0.023
Cramer's V value:	2.00	Cramer's V	p: 0.023

Source: Primary research.

Table 4.68 indicates a wide range of handicrafts produced by respondents, though, more than 40% of respondents were producing embroidery and accessories. Respondents from Amman focused on accessories and silversmith activities, which could be more successful in cities rather than embroidery, which is the main product for women business owners outside Amman, since the common clothing style is embroidered dresses (National Handicraft Tourism Strategy 2010/2015). The null hypothesis was rejected and Cramer's V value indicates there is strong association between the main product when starting the business and location of business.

4.5 BUSINESS OPERATIONS

This section presents the findings associated with business operations, including the production of crafts, training employees and barriers encountered during the operational activities.

4.5.1 Handicraft production, promotion and management

Table 4.69: Main product of the business at the time of the interview

	Amman	Non-Amman	Total No.
<i>Source of institutional information</i>	<i>Percentage (%) of Respondents</i>		
Embroidery and weaving	27.4	27.8	27.7
Accessories	21.7	19.6	20.5
Straw and basketry	10.4	15.8	13.6
Soap and natural herbs	6.6	13.3	10.6
Silversmith, copper and crystal and wood	14.2	5.7	9.1
Mosaic and ceramic	7.5	9.5	8.7
Painting on glass, porcelain and ostrich eggs	6.6	5.7	6.1
Candles, Beads and Sand	5.7	2.5	3.8
Total percentage	100.0	100.0	100.0
Number of respondents	106	158	264
Chi-Square value:	11.184	df: 7	p: 0.131

Source: Primary research.

Table 4.69 presents a cross-tab analysis of the type of products when the interview was conducted. There was consistency in the type of products, as most women business owners were producing embroidery, accessories and straw and basketry, as shown in Table 5.68. A Chi-Square test indicated the null hypothesis is not rejected. There were no differences between respondents from inside and outside Amman in terms of type of product. All the crafts produced were part of the Jordanian culture, heritage and identity. Thus, the women are producing similar products, regardless of business location.

Table 4.70: Location of craft production

	Amman	Non-Amman	Total No.
<i>Source of institutional information</i>	<i>Percentage (%) of Respondents</i>		
Home	84.0	81.6	82.6
Business	11.3	12.7	12.1
Both	4.7	5.7	5.3
Total percentage	100.0	100.0	100.0
Number of respondents	106	158	264
Chi-Square value:	0.250	df: 2	p: 0.883

Source: Primary research.

Table 4.70 shows the majority of respondents produced their handicrafts in their private homes, as most of these businesses are home-based (see Table 4.12). Working from home has an influence on business production, scope and competition

within the market. A Chi-Square analysis shows the null hypothesis is not rejected; there was no difference in the location of handicraft production when analysed by business being located inside or outside Amman.

Table 4.71 below shows a large number of respondents used three main tools to promote their products, followed by other less-used tools, such as business cards and newsletters, MFIs and women cooperatives. Inside and outside Amman, respondents employed word-of-mouth, followed by exhibitions and social networks through the Internet. A Chi-Square test reveals the null hypothesis is not rejected. There were no differences between respondents in the way they promoted their products when analysed by the business being located inside or outside Amman.

Table 4.71: Methods of promoting products

	Amman	Non-Amman	Total No.
<i>Methods of promotion</i>	<i>Percentage (%) of Respondents</i>		
Word of Mouth	59.4	69.0	65.2
Exhibitions, galleries and craft shops	20.8	11.4	15.2
Social network and web page (e.g. Face book)	12.3	15.2	14.0
Others (Business cards, monthly news letter, MFIs, women cooperatives)	7.5	4.4	5.7
Total percentage	100.0	100.0	100.0
Number of respondents	106	158	264
Chi-Square value:	6.031	df: 3	p: 0.061

Source: Primary research.

Table 4.72: Location for performing the managerial activities of this business

	Amman	Non-Amman	Total No.
<i>Location of managerial activities</i>	<i>Percentage (%) of Respondents</i>		
Home	82.1	82.3	82.2
Other premises	17.9	17.7	17.8
Total percentage	100.0	100.0	100.0
Number of respondents	106	158	264
Chi-Square value:	0.002	df: 1	p: 0.966

Source: Primary research.

Table 4.72 above is a cross-tab analysis of the place where the management of the business was undertaken, as opposed to the production activities. Most respondents carried out their managerial activities at home because most businesses were of the home-based type (see Table 4.12). A Chi-Square analysis shows the null hypothesis

is not rejected; there was no difference in where managerial activities were undertaken when analysed by the business being located inside or outside Amman.

4.5.2 Barriers encountered during the operational stage

Table 4.73: Most significant problem this business faced in the operation of the business

	Amman	Non-Amman	Total No.
<i>Most significant problem</i>	<i>Percentage (%) of Respondents</i>		
Competition and marketing	42.5	51.9	48.1
Access to sources of funding	32.1	22.8	26.5
Lack of time and household responsibility	15.1	14.6	14.8
Socio-cultural barriers, norms and traditions/family and husband refuse.	5.7	4.4	4.9
Economic and political conditions in Jordan	4.7	63	5.7
Total percentage	100.0	100.0	100.0
Number of respondents	106	158	264
Chi-Square value:	6.261	df: 4	p: 0.282

Source: Primary research.

The results in Table 4.73 show almost half of the respondents stated their main problems were marketing and access to funding, followed by household responsibilities and socio-cultural and economic-political conditions in Jordan. The Chi-Square test results show the null hypothesis is not rejected. The results indicate there were no differences between respondents from inside and outside Amman in terms of the most important problem women business owners faced in the operation of their business. The above three most frequent problems are related to the financial institutions and socio-cultural contexts and business environment in Jordan and are similar throughout the country. For example, competition was a significant problem encountered by about half of the respondents, which was a common problem and not limited to one area only. Thus the business environment and financial and socio-cultural structures created similar pressure and barriers for all respondents. The barriers encountered in the operation stage mirror how the business environment, financial institutions and socio-cultural structures were creating barriers, which resulted in complicating the women business owners' experience, since they acted as obstacles (Chapter Three, Conceptual Framework 3.4, the overall theoretical conceptualisation- structuration ring and the context of the lived experience ring). This point is the focus of Giddens' theory and explains the interdependence between agency and how the role of structure may differ between enablers or preventers of

agency actions. In addition, it explains how the social context around women played a significant role in shaping their experience, since this context provided opportunities as well as constraints.

Table 4.74: Presence of socio-cultural barriers, in terms of traditions and norms that affected the success of this business

	Amman	Non-Amman	Total No.
<i>Influence of tradition and norms?</i>			
<i>Percentage (%) of Respondents</i>			
Yes	51.9	55.1	53.8
No	48.1	44.9	46.2
Total percentage	100.0	100.0	100.0
Number of respondents	106	158	264
Chi-Square value:	0.258	df: 1	p: 0.612

Source: Primary research.

Table 4.74 shows more than half of the respondents agreed with socio-cultural factors being influential on business success. This finding might reflect the fact that Jordan is a traditional and patriarchal society governed by cultural norms and values that have significant influence on women (Sonbol 2003; Khamash 2009). The table presents the results of a Chi-Square analysis showing that the null hypothesis is not rejected; there was no difference between respondents in terms of influence of socio-cultural barriers on business success when analysed by the business being located inside or outside Amman. The influence of the social norms was recognised throughout.

Table 4.73: Main socio-cultural barrier faced in terms of norms and traditions, in the operation of this business

	Amman	Non-Amman	Total No.
<i>Socio-cultural barrier faced</i>			
<i>Percentage (%) of Respondents</i>			
Culture of shame, negative view of working woman	43.6	32.2	36.6
Social restrictions on a woman moving alone, on moving freely, on being independent	38.2	28.7	32.4
Gossiping people	14.5	31.0	24.6
Being a woman, fear factor of being out working late	3.6	8.0	6.3
Total percentage	100.0	100.0	100.0
Number of respondents	55	87	142
Chi-Square value:	6.886	df: 3	p: 0.076

Source: Primary research.

Table 4.75 above demonstrates four reasons related to the social view of women and working women. The table also presents the results of a Chi-Square test which reveals the null hypothesis is not rejected; there were no differences between respondents regarding the most important barrier in terms of norms and traditions when analysed by the business being located inside or outside Amman. These findings indicate the socio-cultural context has an influence on the women's experience in developing their business. They illustrate how social context provided different types of constraints derived from cultural values and social norms (see Chapter Three, Conceptual Framework 3.4, the overall theoretical conceptualisation-structuration ring and the overall theoretical conceptualisation- structuration ring). In structuration theory, this relates to the fact that structures might provide barriers to agency and influence actions. In addition, it relates to gender and social identity theories, which clarify the influence of personal and social perception of the role of women in life. In this context, a woman is perceived as a housekeeper and this explains the pressure of the socio-cultural factors on their experiences in developing their business.

4.5.3 Training issues

Table 4.76 below presents the results of a cross-tab analysis showing that less than one-third of respondents who hired workers provided training courses for them. A Chi-Square test reveals the null hypothesis is not rejected; there was no difference between respondents in providing training for their workers when analysed by the business being located inside or outside Amman.

Table 4.76: Training was provided for workers in the business

	Amman	Non-Amman	Total No.
<i>Provided training?</i>	<i>Percentage (%) of Respondents</i>		
Yes	31.2	32.1	31.7
No	68.8	67.9	68.3
Total percentage	100.0	100.0	100.0
Number of respondents	77	84	161
Chi Square value:	0.018	df: 1	p: 0.894

Source: Primary research.

Table 4.77: Training location

	Amman	Non-Amman	Total No.
<i>Training location</i>	<i>Percentage (%) of Respondents</i>		
At workshop/working premises	37.5	29.6	33.3
At home	62.5	70.4	66.7
Total percentage	100.0	100.0	100.0
Number of respondents	24	27	51
Chi-Square value:	0354	df: 1	p: 0.552

Source: Primary research.

The results in Table 4.77 demonstrate more than two-thirds of total respondents conducted the training of their workers at home. The reason could be that 82.2% of businesses are home-based, as shown in Table 4.12. The result of a Chi-Square test indicates the null hypothesis is not rejected since there were no differences in regard to location of training inside or outside Amman.

Table 4.78: Type of training conducted

	Amman	Non-Amman	Total No.
<i>Type of training</i>	<i>Percentage (%) of Respondents</i>		
Technical - how to produce	62.5	74.1	68.6
Marketing skills/product promotion	37.5	25.9	31.4
Total percentage	100.0	100.0	100.0
Number of respondents	24	27	51
Chi-Square value:	0.791	df: 1	p: 0.374

Source: Primary research.

Table 4.78 above illustrates the focus of respondents who conducted training was on technical and marketing training due to the significance of professionalism required in producing crafts. Marketing the products is also an important training type, since it is one of the main problems facing owners of businesses (see Table 4.73). The findings of a Chi-Square test show the null hypothesis is not rejected. There were no differences in the findings between respondents from Amman and outside Amman, in terms of type of training conducted. All respondents faced the same issues related to the handicraft sector in Jordan in terms of production and marketing.

4.5.4 Business registration

Table 4.79 presents the results of a cross-tab analysis showing whether the business was registered or not. The majority of respondents did not register their businesses

because registering is associated with licensing. Home-based businesses do not require licensing and therefore the businesses were not registered. A Chi-Square analysis revealed there were no differences in the results between respondents from inside and outside Amman in registering their businesses with the Ministry of Trade and Industry. Accordingly, the null hypothesis is not rejected. The legislation regarding business registration is applicable to all women inside or outside Amman. Thus, only non-home based businesses needed to register their business.

Table 4.79: Registration of this business with the Ministry of Trade and Industry

	Amman	Non-Amman	Total No.
<i>Business registered?</i>	<i>Percentage (%) of Respondents</i>		
Yes	14.2	12.0	12.9
No	85.8	88.0	87.1
Total percentage	100.0	100.0	100.0
Number of respondents	106	158	264
Chi-Square value:	0.255	df: 1	p: 0.613

Source: Primary research.

Table 4.80: Reasons for not registering this business

	Amman	Non-Amman	Total No.
<i>Reasons for not registering this business</i>	<i>Percentage (%) of Respondents</i>		
Because it is a home-based business	46.2	46.8	46.5
Do not know about licensing	22.0	13.7	17.0
Financial reasons	16.5	14.4	15.2
Micro personal business no need for licensing	9.9	13.7	12.2
Fear of competition and failure	5.5	11.5	9.1
Total percentage	100.0	100.0	100.0
Number of respondents	91	139	230
Chi-Square value:	5.227	df: 4	p: 0.265

Source: Primary research.

The results in Table 4.80 demonstrate less than half of the respondents did not register because their business was home-based, followed by other reasons, such as lack of knowledge, financial influences, business size and the fear factor. In fact home based businesses do not need licensing and thus do not register because registration of a business is part of the licensing process. A Chi-Square test showed the null hypothesis is not rejected because there were no differences between respondents from inside and outside Amman.

4.5.5 Handicraft association membership

Table 4.81: Membership of handicraft organisations

	Amman	Non-Amman	Total No.
<i>Member of a handicraft organisation?</i>	<i>Percentage (%) of Respondents</i>		
Yes	33.3	37.3	35.6
No	67.0	62.7	64.4
Total percentage	100.0	100.0	100.0
Number of respondents	106	158	264
Chi-Square value:	0.517	df: 1	p: 0.472

Source: Primary research.

Table 4.81 above presents the findings of a cross-tab analysis of membership of a handicraft association. About one-third of respondents were members of craft associations. A Chi-Square test indicated the null hypothesis is not rejected. Thus, there were no statistically significant differences in the proportions of respondents who were members of a handicraft specialised association when analysed by the business being located inside or outside Amman.

Table 4.82: Most useful type of handicraft organisation

	Amman	Non-Amman	Total No.
<i>Most useful organisation</i>	<i>Percentage (%) of Respondents</i>		
Handicraft cooperative	42.9	54.2	50.0
Mandatory associations/MOTA	40.0	22.0	28.7
Other (voluntary, cultural, art association)	17.1	23.7	21.3
Total percentage	100.0	100.0	100.0
Number of respondents	35	59	134
Chi-Square value:	3.486	df: 2	p: 0.175

Source: Primary research.

The results presented in Table 4.82 illustrate half of the respondents who were members of craft associations were members of craft cooperatives and less than one-third of respondents were members of mandatory craft associations, followed by voluntary associations. Mandatory associations are a requirement for registered and licensed businesses only. Craft cooperative membership is not mandatory and membership is based on personal preferences. A Chi-Square test shows the null hypothesis is not rejected. The results demonstrated no differences between respondents from inside and outside Amman regarding the types of craft association.

Table 4.83 below demonstrates the majority of respondents who became members of craft associations did so in order to market their products and get funding or training, as well as to have a legal position within the market. A Chi-Square test indicates the null hypothesis is rejected; there were differences between respondents in terms of the reason for membership when analysed by the business being located inside or outside Amman. The main reason for respondents from Amman was marketing, followed by getting funding or training. Amman is a big city with many businesses and competition; thus, respondents focused on marketing. On the other hand, respondents from outside Amman focused on getting funding, followed by marketing their products. This could be related to their motivation for starting the business (see Table 4.34), as 54.4% of them were motivated by financial necessity. Cramer's V value shows there was a moderate relationship between reason for membership in handicraft association and area of residence.

Table 4.83: Most important reason for membership of a handicraft organisation

	Amman	Non-Amman	Total No
<i>Reasons for membership</i>	<i>Percentage (%) of Respondents</i>		
Marketing/promoting products	71.4	39.0	51.1
Getting funding/training	20.0	50.8	39.4
Legal position within the market	8.6	10.2	9.6
Total percentage	100.0	100.0	100.0
Number of respondents	35	59	134
Chi-Square value:	9.898	df: 2	p: 0.007
Cramer's V value:	0.324	Cramer's V	p: 0.007

Source: Primary research.

Table 4.84: Most important reason for not being a member of an handicraft association

	Amman	Non-Amman	Total No.
<i>Reason for non-membership</i>	<i>Percentage (%) of Respondents</i>		
There are no associations in the area	25.4	38.4	32.9
Lack of trust/interest in any association	36.6	24.2	29.4
Lack of time/big household responsibility	26.8	29.3	28.2
Husband disapproval	11.3	8.1	9.4
Total percentage	100.0	100.0	100.0
Number of respondents	71	99	170
Chi-Square value:	4.825	df: 3	p: 0.185

Source: Primary research.

Table 4.84 above shows the main reasons behind respondents' non-membership of any handicraft association. The main reasons were unavailability of associations, lack of trust and time and husband's disapproval. Chi-Square test results revealed the null hypothesis is not rejected; there was no difference between respondents in the most important reason for not being a member in a handicraft association when analysed by the business being located inside or outside Amman. The handicraft sector has one structure and it is common everywhere in Jordan; thus, women business owners experience similar issues in terms of membership of craft associations.

4.5.6 Links with other businesses

Tables 4.85-4.88 present the findings related to whether the business owner had contacts and the type of contacts created with other handicraft business owners.

Table 4.85: Business-related contacts with other handicraft businesses

	Amman	Non-Amman	Total No.
<i>Has business-related contacts?</i>	<i>Percentage (%) of Respondents</i>		
Yes	54.7	60.8	58.3
No	45.3	39.2	41.7
Total percentage	100.0	100.0	100.0
Number of respondents	106	158	264
Chi-Square value:	0.953	df: 1	p: 0.329

Source: Primary research.

Table 4.86: Type of contacts with other handicraft businesses

	Amman	Non-Amman	Total No.
<i>Type of contacts</i>	<i>Percentage (%) of Respondents</i>		
Personal contact	41.4	37.5	39.0
Professional contact	58.6	62.5	61.0
Total percentage	100.0	100.0	100.0
Number of respondents	58	96	154
Chi-Square value:	0.229	df: 1	p: 0.632

Source: Primary research.

Table 4.87: Most important purposes for personal relations

	Amman	Non-Amman	Total No.
<i>Purpose of personal relations</i>	<i>Percentage (%) of Respondents</i>		
Marketing products	41.7	58.3	51.7
Knowledge about market	33.3	22.2	26.7
Knowledge about other businesses	12.5	11.1	11.7
Networking with other businesses	12.5	8.3	10.0
Total percentage	100.0	100.0	100.0
Number of respondents	24	36	60
Chi-Square value:	1.715	df: 3	p: 0.634

Source: Primary research.

Table 4.88: Most important purposes for professional relations

	Amman	Non-Amman	Total No.
<i>Purpose of professional relations</i>	<i>Percentage (%) of Respondents</i>		
Marketing products	52.9	51.7	52.1
Knowledge about market	14.7	20.0	18.1
Knowledge about other business	14.7	11.7	12.8
Networking with other businesses	17.6	16.7	17.0
Total percentage	100.0	100.0	100.0
Number of respondents	34	60	94
Chi-Square value:	0.512	df: 3	p: 0.916

Source: Primary research.

Tables 4.85-4.88 above indicate more than half of the respondents had some kind of contact with other businesses, which were mainly professional rather than personal contacts. The respondents gave the same reasons for such links, including marketing their products and acquiring knowledge about the craft market and other businesses, followed by networking. Marketing products was recognised as a major problem, as shown in Table 4.73, which might confirm the main reason behind having personal and professional links. The Chi-Square test results show the null hypotheses are not rejected. There was no difference in the results between respondents in terms of having contacts, type and purpose of contact with other businesses and business location inside or outside Amman.

4.5.7 Seeking information

The following analyses present the results associated with whether respondents sought information and the type and importance of the information sought as part of

the operation of their business. The tables are presented in order of frequency, with the most frequent first and the least frequent last.

Table 4.89: Information sought in the last 12 months

	Amman	Non-Amman	Total No.
<i>Information sought?</i>	<i>Percentage (%) of Respondents</i>		
Yes	48.1	45.6	46.6
No	51.9	54.4	53.4
Total percentage	100.0	100.0	100.0
Number of respondents	106	158	264
Chi-Square value:	0.165	df: 1	p: 0.685

Source: Primary research.

Table 4.89 above demonstrates more than half of the respondents had not sought any type of information in the last 12 months. The respondents were operating their businesses without looking for external information. The result of a Chi-Square test showed the null hypothesis is not rejected; there was no difference between respondents in terms of seeking or not seeking information when analysed by the business being located inside or outside Amman.

Table 4.90: Technical handicraft information sought in the last 12 months

	Amman	Non-Amman	Total No.
<i>Information sought?</i>	<i>Percentage (%) of Respondents</i>		
Yes	47.2	46.2	46.6
No	52.8	53.8	53.4
Total percentage	100.0	100.0	100.0
Number of respondents	106	158	264
Chi-Square value:	0.024	df: 1	p: 0.877

Source: Primary research.

The results in Table 4.90 show less than half of respondents had looked for technical handicraft information. Regardless of this fact, technical information was the most sought type of information by respondents. This could be because of the need for such skills to produce high quality handicrafts, since the finishing of handmade products is the most important stage, as indicated by interviewees. The results of a Chi-Square test show no differences between respondents from inside and outside Amman; consequently, the null hypothesis is not rejected.

Table 4.91: Information sought about marketing techniques in the last 12 months

	Amman	Non-Amman	Total No.
<i>Marketing information sought?</i>	<i>Percentage (%) of Respondents</i>		
Yes	42.5	44.3	43.6
No	57.5	55.7	56.4
Total percentage	100.0	100.0	100.0
Number of respondents	106	158	264
Chi-Square value:	0.088	df: 1	p: 0.76

Source: Primary research.

Table 4.91 illustrates less than half of the respondents sought information about marketing skills. Such information was the second most frequently sought type of information by respondents. The results highlight a major point since women are facing a marketing problem, as reported in Table 4.73. The table also presents the results of a Chi-Square test showing the null hypothesis is not rejected; there was no difference between respondents regarding seeking information about marketing techniques when analysed by the business being located inside or outside Amman.

Table 4.92: Information sought about financial resources in the last 12 months

	Amman	Non-Amman	Total No.
<i>Financial information sought?</i>	<i>Percentage (%) of Respondents</i>		
Yes	35.8	30.4	32.6
No	64.2	69.6	67.4
Total percentage	100.0	100.0	100.0
Number of respondents	106	158	264
Chi-Square value:	0.864	df: 1	p: 0.35

Source: Primary research.

The results in Table 4.92 reveal about one-third of respondents had looked for financial information. Financial information was the third most frequently sought type of information by respondents. This type of information is significant since funding is important for the expansion of the business and its operations. The results of a Chi-Square test show no differences between respondents from inside and outside Amman. Consequently, the null hypothesis is not rejected.

Table 4.93: Information sought about training schemes in the last 12 months

	Amman	Non-Amman	Total No.
<i>Training information sought?</i>	<i>Percentage (%) of Respondents</i>		
Yes	17.9	19.0	18.6
No	82.1	81.0	81.4
Total percentage	100.0	100.0	100.0
Number of respondents	106	158	264
Chi-Square value:	0.047	df: 1	p: 0.828

Source: Primary research.

Table 4.93 shows that only 18.6% of respondents sought information about training. In terms of frequency, training information is ranked fourth type of information sought. The results of a Chi-Square analysis shows the null hypothesis is not rejected. There were no differences between respondents in terms of seeking information about training schemes and business location.

Table 4.94: Information sought about other businesses in the last 12 months

	Amman	Non-Amman	Total No.
<i>Information sought about other businesses?</i>	<i>Percentage (%) of Respondents</i>		
Yes	6.6	9.5	8.3
No	93.4	90.5	91.7
Total percentage	100.0	100.0	100.0
Number of respondents	106	158	264
Chi-Square value:	0.694	df: 1	p: 0.405

Source: Primary research.

Table 4.94 above provides results of a cross-tab analysis of whether the respondents had sought information about other businesses in the last 12 months. The majority of the respondents had not looked for information about other businesses. The Chi-Square analysis shows the null hypothesis is not rejected; there were no differences between respondents in terms of seeking information about other business when analysed by the business being located inside or outside Amman.

The results in Table 4.95 below demonstrate the majority of respondents had not looked for information about government rules; this was the least sought type of information. The respondents who owned home-based businesses (82.6%), were not interested in irrelevant information in their business since they did not require registration or licensing and did not face regulatory issues. The results of the Chi-Square test show the null hypothesis is not rejected. There were no differences

between the respondents regarding seeking information about government regulations and business location inside or outside Amman.

Table 4.95: Information sought about governmental regulations in the last 12 months

	Amman	Non-Amman	Total No.
<i>Regulatory information sought?</i>	<i>Percentage (%) of Respondents</i>		
Yes	8.5	3.8	5.7
No	91.5	96.2	94.3
Total percentage	100.0	100.0	100.0
Number of respondents	106	158	264
Chi-Square value:	2.607	df: 1	p: 0.106

Source: Primary research.

The overall general trend amongst respondents who sought information was there were no differences between respondents in different areas, Amman and outside Amman. Information about technical and marketing issues were the most sought after information by all respondents. Therefore, it could be said the business environment is similar throughout Jordan and did not provide privileges based on location.

4.5.7.1 Source of information sought in the last 12 months

Table 4.96 below presents the results regarding the source of technical information sought in the last 12 months²⁴. Three sources of information were employed by respondents to acquire information. NGOs and MFIs were the most frequently used source of technical information, followed by internet-related sources. The less used sources were other businesses, books and family members. Respondents turned to sources that were specialised and might have adequate information. A Chi-Square test showed no differences between respondents in terms of sources of technical information when analysed by the business being located inside or outside Amman. Thus, the null hypothesis is not rejected.

²⁴ Source of information sought in the last 12 months corresponds to the data collection period (May-September 2011).

Table 4.96: Source of technical information sought in the last 12 months

	Amman	Non-Amman	Total No.
<i>Source of technical information</i>	<i>Percentage (%) of Respondents</i>		
NGOs/MFIs	68.1	57.4	62.0
Internet/specialised craft web sites	23.4	29.5	26.9
Other (other businesses, books, family members)	8.5	13.1	11.1
Total percentage	100.0	100.0	100.0
Number of respondents	76	103	179
Chi-Square value:	1.365	df: 2	p: 0.505
Cramer's V value:	0.112	Cramer's V p:	0.505

Source: Primary research.

Table 4.97: Source of marketing information obtained in the last 12 months

	Amman	Non-Amman	Total No.
<i>Source of marketing information</i>	<i>Percentage (%) of Respondents</i>		
Internet/websites	51.1	35.7	41.7
Other businesses	15.6	12.9	13.9
NGOs	6.7	17.1	13.0
IRADA	8.9	14.3	12.2
Family and friends	11.1	8.6	9.6
Others (craft associations, specialised magazines, books)	6.7	11.4	9.6
Total percentage	100.0	100.0	100.0
Number of respondents	45	70	115
Chi-Square value:	5.493	df: 5	p: 0.359

Source: Primary research.

The results in Table 4.97 above reveal respondents generally employed six different sources to get marketing information in the last 12 months. However, more than one-third of respondents used the internet, followed by other businesses, NGOs and IRADA. The less used sources were family and friends, in addition to other sources. All of the sources employed were accessible and available everywhere in Jordan through different outlets; thus, respondents looked for accessible sources to get information. A Chi-Square test showed the null hypothesis is not rejected; there were no differences in the source of marketing information when analysed by the business being located inside or outside Amman.

Table 4.98: Source of financial information obtained in the last 12 months

	Amman	Non-Amman	Total No.
<i>Source of financial information</i>	<i>Percentage (%) of Respondents</i>		
MFIs/financial institutions	47.4	39.6	43.0
NGOs	26.3	22.9	24.4
Family/friends	15.8	10.4	12.8
Internet	7.9	14.6	11.6
Other (Ministry of Planning, USAID)	2.6	12.5	8.4
Total percentage	100.0	100.0	100.0
Number of respondents	38	48	86
Chi-Square value:	4.231	df: 4	p: 0.376

Source: Primary research.

Table 4.98 demonstrates the respondents turned to five different sources to gain information about financial resources in the last 12 months; less than half of the respondents turned to MFIs and financial institutions, followed by NGOs. Respondents turned to these institutions since they are specialised and have all the information and different types of initiatives and loans that might be useful. Other less common sources were family, friends and the internet. However, the cell counts for some of these cells did not satisfy the Chi-square test requirements.

Table 4.99: Source of training information obtained in the last 12 months

	Amman	Non-Amman	Total No.
<i>Source of training information</i>	<i>Percentage (%) of Respondents</i>		
Art training centres	21.1	26.7	24.5
IRADA	26.3	20.0	22.4
NGOs	15.8	20.0	18.4
Female networks	15.8	16.7	16.3
Ministry of culture	15.8	6.7	10.2
Craft associations	5.3	10.0	8.2
Total percentage	100.0	100.0	100.0
Number of respondents	19	30	49
Chi-Square value:	1.087	df: 5	p: 0.896

Source: Primary research.

Table 4.99 above illustrates respondents who sought training information turned to different sources, such as art centres, IRADA, NGO, female networks and other less used sources. The respondents turned to these sources since they are related to the handicraft sector and might provide useful information regarding training schemes

(USAID 2007a). However, the cell counts for some of the variables did not satisfy the Chi-Square test requirements so inter-area comparison is not possible.

The results in Table 4.100 below reveal respondents who had looked for institutional information in the last 12 months used many sources; firstly different ministries in Jordan and, secondly, craft associations. The respondents turned to trustworthy sources authorised to provide information on institutional and governmental rules and regulations regarding businesses in Jordan (MOTA 2011). However, the cell counts for each of these did not satisfy the Chi-Square test requirements so inter-area comparison cannot be made.

Table 4.100: Source of institutional information obtained in the last 12 months

	Amman	Non-Amman	Total No.
<i>Source of institutional information</i>	<i>Percentage (%) of Respondents</i>		
Ministry of Trade/Tourism	44.4	50.0	46.7
Craft association	22.2	16.7	20.0
Social networks	11.1	16.7	13.3
IRADA	11.1	16.7	13.3
Internet	11.1	0.00	6.7
Total percentage	100.0	100.0	100.0
Number of respondents	9	6	15
Chi-Square value:	0.913	df: 4	p: 0.923

Source: Primary research.

Table 4.101: Source of information sought about other businesses in the last 12 months

	Amman	Non-Amman	Total No.
<i>Source of information about other businesses</i>	<i>Percentage (%) of Respondents</i>		
NGOs	28.6	53.3	45.5
Craft associations	14.3	20.0	18.2
Exhibitions	14.3	13.3	13.6
Family/ friends	28.6	6.7	13.6
Internet	14.3	6.7	9.1
Total percentage	100.0	100.0	100.0
Number of respondents	7	15	22
Chi-Square value:	0.467	df: 5	p: 0.993

Source: Primary research.

The results of the cross-tab analysis shown in Table 4.101 above show respondents used different sources to look for information about other businesses, such as NGOs,

craft associations, expositions and family/friends and internet. However, the cell counts for each of these did not satisfy the Chi-Square test requirements.

4.5.7.2 Difficulties encountered in acquiring information

Tables 4.102-4.103 present the results related to difficulties faced when acquiring information and the importance of difficulties amongst respondents from inside and outside Amman. The difficulties stated by the women in the following tables point to different structures, such as financial and market-related barriers. This reflects on the influence of these structures on the women's ability to access information, particularly on finance and marketing, which are considered the most difficult barriers for women business owners, as shown in Table 4.73. The finding illustrates the interaction between structure and agency in structuration theory (see Chapter Three, Conceptual Framework 3.4, the overall theoretical conceptualisation-structuration ring). Human agents are enabled and constrained at the same time by different surrounding structures. In this context, it was clear also women had no power over resources (information) or structures and, accordingly, could not access the information provided by them on many occasions.

Table 4.102: Difficulties faced in acquiring information in the last 12 months

	Amman	Non-Amman	Total No.
<i>Difficulties faced?</i>	<i>Percentage (%) of Respondents</i>		
Yes	26.4	25.9	26.1
No	73.6	74.1	73.9
Total percentage	100.0	100.0	100.0
Number of respondents	106	158	264
Chi-Square value:	0.007	df: 1	p: 0.933

Source: Primary research.

Table 4.102 above provides the results of a cross-tab analysis of the difficulties faced in acquiring information in the last 12 months. The majority of respondents who looked for information did not face problems; less than one-third of them did. The table also presents the results of a Chi-Square test, which show the null hypothesis is not rejected; there was no difference between respondents in terms of facing difficulties when looking for information when analysed by the business being located inside or outside Amman.

Table 4.103: Most important difficulty in acquiring information in the last 12 months

	Amman	Non-Amman	Total No.
<i>Most important difficulty</i>	<i>Percentage (%) of Respondents</i>		
Difficulty in obtaining financial information	50.0	40.5	44.9
Difficulty in obtaining marketing information	32.1	39.0	36.2
Difficulty in obtaining technical/managerial information	17.9	19.5	18.8
Total percentage	100.0	100.0	100.0
Number of respondents	28	41	69
Chi-Square value:	1.187	df: 2	p: 0.880

Source: Primary research.

The results in Table 4.103 reveal the most important difficulty encountered by respondents who had looked for information in the last 12 months. The findings show the main problems were acquiring financial and marketing information, followed by technical and managerial information inside and outside Amman. The results of a Chi-Square analysis show the null hypothesis is not rejected; there were no differences between respondents in terms of the most important difficulty faced and business location.

4.6 DIFFERENCES BETWEEN THE START-UP STAGE AND THE OPERATIONAL STAGE

4.6.1 Household's main source of income when the business was started and at the time the interview was conducted

Table 4.104 shows that for a large number of respondents, the spouse was the main source of income when the business was started, followed by parents and the owner of the business. This finding is related to the fact that about 50% of respondents were married when they started the business (see Table 4.1). Thus, the husband was naturally responsible for financial issues at home. However, when the interview was conducted it had changed, as the main source of income was the business, followed by the spouse and parents.

Table 4.104: Household's main source of income when this business was started and when the interview was conducted

		Amman	Non-Amman	Total No.
<i>Main source of household income when the business was started</i>		<i>Percentage (%) of Respondents</i>		
	<i>Ranking</i>			
Spouse	1	55	64	119
Parents	2	30	70	100
Myself (e.g. another job/business)	3	21	24	45
Number of respondents		106	158	264
<i>Main source of household income now</i>		<i>Percentage (%) of Respondents</i>		
	<i>Ranking</i>			
This business	1	63	8	50
Spouse	2	25	33	58
Parents	3	18	38	56
Number of respondents		106	158	264

Source: Primary research.

4.6.2 Business product type at start-up and at the time the interview was conducted

Table 4.105: Main product of this business when it was started and when the interview was conducted

		Amman	Non-Amman	Total No.
<i>Main product when the business was started</i>		<i>Percentage (%) of Respondents</i>		
	<i>Ranking</i>			
Embroidery and weaving	1	17	41	58
Accessories	2	28	29	57
Silversmith, copper, wood and crystal	3	20	19	39
Straws and basketry	4	12	25	37
Soap and natural herbs	5	6	22	28
Mosaics and ceramics	6	12	14	26
Painting on glass, porcelain, henna, ostrich eggs	7	11	8	19
Number of respondents		106	158	264
<i>Main product now</i>		<i>Percentage (%) of Respondents</i>		
	<i>Ranking</i>			
Embroidery and weaving	1	44	27	71
Accessories	2	23	31	54
Straws and basketry	3	11	25	36
Soap and natural herbs	4	7	21	28
Silversmith, copper, wood and crystal	5	15	9	24
Mosaics and ceramics	6	8	15	23
Painting on glass, porcelain, and ostrich eggs	7	7	9	16
Candles, beads and sand	8	6	4	10
Number of respondents		106	158	264

Source: Primary research.

Table 4.105 shows consistency in the first two handicraft types produced by respondents when the business started and at the time the interview was conducted. However, some change had occurred; for example, straw and basketry and soap attracted more respondents. Meanwhile, fewer respondents were still producing silversmith articles, copper, wood and crystal, mosaics and ceramics and paintings. In addition, new types of crafts have been adopted by respondents that did not exist in the start up stage, including candles, beads and sand.

4.6.3 Barriers encountered during the start-up stage and at the time the interview was conducted

Table 4.106: Most significant problem experienced when this business was started and when the interview was conducted

		Amman	Non-Amman	Total No.
<i>Most significant problem when the business was started</i>	<i>Ranking</i>	<i>Percentage (%) of Respondents</i>		
Parents' / husband's negative views of a woman working	1	42	71	113
Lack of raw materials	2	8	6	14
Lack of competent craftsmen/women	3	5	5	10
Other (technical/marketing)	4	5	2	7
Number of respondents		60	84	144
<i>Most significant problem now</i>	<i>Ranking</i>	<i>Percentage (%) of Respondents</i>		
Competition and marketing	1	45	82	127
Access to sources of funding	2	34	36	70
Lack of time/household responsibility	3	16	23	39
Socio-cultural barriers of norms and traditions	4	5	10	15
Economic and political conditions in Jordan	5	6	7	13
Number of respondents		106	158	264

Source: Primary research.

Table 4.106 above shows there were significant differences between the problems encountered by respondents when they started the business and when the interview was conducted. The negative social view of the family and husband was the dominant problem in the start-up stage. However, this barrier became of minimal importance when the interview was conducted and more significant problems appeared, such as marketing and access to funding. This finding might reflect the

fact that the women had overcome the cultural barriers and their main concerns became associated with business operations.

4.6.4 Requirement for a licence from the Ministry of Trade and Industry when the business started and at the time the interview was conducted

Table 4.107: Requirement for a licence from the Ministry of Trade and Industry when this business started and when the interview was conducted see above corrections

		Amman	Non-Amman	Total No.
<i>Required a licence when started</i>	<i>Ranking</i>	<i>Percentage (%) of Respondents</i>		
Yes	1	15	17	32
No	2	91	141	232
Number of respondents		106	158	264
<i>Business registration now</i>	<i>Ranking</i>	<i>Percentage (%) of Respondents</i>		
Yes	1	15	19	34
No	2	91	139	230
Number of respondents		106	158	264

Source: Primary research.

Table 4.107 reveals the number of licensed business has increased slightly, with two more businesses being registered. Licensing requires registration of the business, which implies two businesses became non-home-based businesses. The researcher mentioned earlier that home-based businesses did not require licensing or registration in Jordan; therefore, the change that occurred is not significant.

4.6.5 Type of help sought when the business started and at the time the interview was conducted

Table 4.108: Type of help sought when the business started and when the interview was conducted²⁵

		Amman	Non-Amman	Total No.
<i>Type of help when started</i>		<i>Percentage (%) of Respondents</i>		
	<i>Ranking</i>			
Financial	1	23	28	51
Marketing/technical	2	15	31	46
Guidance/moral and emotional support	3	5	8	13
Training schemes	4	1	8	9
Other (child care/transport)	5	0	3	3
Number of respondents		44	78	122
<i>Type of support needed now</i>		<i>Percentage (%) of Respondents</i>		
	<i>Ranking</i>			
Financial (interest free loans)	1	46	57	103
Society, family/husband moral and emotional support	2	33	64	97
Marketing /specialised craft markets everywhere in Jordan	3	13	31	44
Other (change of governmental regulation/ policy towards craft businesses/public awareness about local handicraft value).	4	14	6	20
Number of respondents		106	158	264

Source: Primary research.

Table 4.108 shows respondents sought and needed similar types of help at the start up stage and when the interview was conducted. The focus in the start-up stage was on financing, marketing/technical issues and guidance and moral support. However, when the interview was conducted, the financial need remained their main concern but the moral and emotional support became more significant than marketing. The women focused on moral and emotional support, since they need this support to continue and it is critical in their success and business performance, particularly as they are women living within a traditional society (Yetim 2008).

4.7 FUTURE OF THE BUSINESS

Tables 4.109-4.113 present the results associated with the future of the business and the factors that might influence the business in the next 5 years. The future of the business appeared positive. However, the future success of the business is associated

²⁵ The interviews were conducted during three month of October 2011.

with different structures within the Jordanian context and their potential influence on the future, such as financial, market-related, economic structure, family and socio-cultural factors (see Chapter Three, Conceptual Framework 3.4, the context of the lived experience ring and the overall theoretical conceptualisation-structuration ring). The duality of structure and agency is clear in this finding, since women have future ambitions and to achieve these, they have to communicate with these structures because their future achievements are influenced mainly by external factors, which represent structure. By pointing to them, women recognise they may have no power over them to make a change; thus, these factors could negatively influence their business.

Table 4.109: Future of this business in the coming 5 years

	Amman	Non-Amman	Total No.
<i>Business future</i>	<i>Percentage (%) of Respondents</i>		
Opening my own workshop/open new business	42.5	35.4	38.3
Expanding the business/recruiting employees	34.9	36.7	36.0
Accessing new markets/marketing regionally/marketing internationally	19.8	23.4	22.0
No progress - as it is now/business closure	2.8	4.4	3.8
Total percentage	100.0	100.0	100.0
Number of respondents	106	158	264
Chi-Square value:	5.830	df: 3	p: 0.212

Source: Primary research.

Table 4.109 reveals the majority of respondents focused on three main future objectives, which were associated with business growth either through new business, more employees or new markets. Such findings indicate the success of the women business owners in their current business, which is confirmed by the small percentage (3.8%) of respondents who saw no progress or thought of closing the business. The results of a Chi-Square test show the null hypothesis is not rejected. There were no statistically significant differences between the respondents from inside and outside Amman. Business location did not have any influence on women's future plans.

Table 4.110: Most important factor that will influence this business in the next 5 years

	Amman	Non-Amman	Total No.
<i>Influence</i>	<i>Percentage (%) of Respondents</i>		
Financial reasons	39.6	32.9	35.6
Effective marketing/networking	18.9	30.4	25.8
Economic and political conditions in Jordan and the region	18.9	11.4	14.4
Family and children responsibilities	11.3	15.2	13.6
Personal conditions (health, divorce or marriage)	6.6	4.4	5.3
Norms and traditions, family or husband disapproval	4.7	5.7	5.3
Total percentage	100.0	100.0	100.0
Number of respondents	106	158	264
Chi-Square value:	7.906	df: 5	p: 0.162

Source: Primary research.

Table 4.110 demonstrates the respondents perceived a wide range of influences on the future of their business. However, the focus was primarily on finance, marketing and economic and political conditions in Jordan. All the influences mentioned have an influence on the business and the owner's performance. These factors have been highlighted on different occasions by the women interviewed in the qualitative stage of this study. The results of a Chi-Square test reveal the null hypothesis is not rejected. There were no differences between respondents from inside and outside Amman.

Table 4.111: Most important type of support women business owners needed

	Amman	Non-Amman	Total No.
<i>Type of support</i>	<i>Percentage (%) of Respondents</i>		
Financial (interest-free loans)	43.4	36.1	39.0
Society, family and husband moral and emotional support	31.1	40.5	36.7
Marketing/specialised craft markets everywhere in Jordan	12.3	19.6	16.7
Other (change of governmental regulation, policy towards craft businesses, public awareness about the value of local handicrafts).	13.2	3.8	7.6
Total percentage	100.0	100.0	100.0
Number of respondents	106	158	264
Chi-Square value:	11.863	df: 3	p: 0.008
Cramer's V value:	0.212	Cramer's V p:	0.008

Source: Primary research.

Table 4.111 illustrates the main support women thought they required were financial, emotional, marketing and public awareness, confirming the findings of Tables 4.45 and 4.47. The results indicate the significance of family support for women's performance and business continuity. However, the results of a Chi Square test show the null hypothesis is rejected. Respondents from Amman focused on financial support, followed by family support and local awareness, whereas respondents outside Amman had the main concern of getting family support, followed by financial and marketing support.

Cramer's V value indicates a moderately weak relationship between the most important support women business owners need and the area of residence. The finding reflects the power of social structure on females outside Amman, since their need for moral support was higher than it was for respondents inside Amman. This implies they are not receiving the support they are looking for.

Table 4.112: Whether the respondent would advise other women to start their own business

	Amman	Non-Amman	Total No.
<i>Advise other woman to start her own business?</i>	<i>Percentage (%) of Respondents</i>		
Yes	90.6	94.9	93.2
No	9.4	5.1	6.8
Total percentage	100.0	100.0	100.0
Number of respondents	106	158	264
Chi-Square value:	1.907	df: 1	p: 0.167

Source: Primary research.

The results in Table 4.112 show the majority of respondents would advise other women to start their own business, possibly reflecting satisfaction with their professional experiences, since only 3.8% of respondents (see Table 4.109) perceived a negative business future. A Chi-Square analysis shows the null hypothesis is not rejected; there was no difference between respondents regarding advising other women to start their own businesses when analysed by the business being located inside or outside Amman.

Table 4.113: Most important reason for advising other women to start their own business

	Amman	Non-Amman	Total No.
<i>Reason for advice</i>	<i>Percentage (%) of Respondents</i>		
Being independent	31.3	49.3	42.3
Self-achievement/enhanced self-confidence	27.1	22.7	24.4
Financial reasons	28.1	11.3	17.9
Being an effective member/being a decision-maker rather than only a mother/ upgrading social status	8.3	12.0	10.6
Other (preserve the Jordanian identity/provide a positive image of Jordan)	5.2	4.7	4.9
Total percentage	100.0	100.0	100.0
Number of respondents	96	150	246
Chi-Square value:	15.004	df: 4	p: 0.005
Cramer's V value:	0.244	Cramer's V	p: 0.005

Source: Primary research.

The above Table 4.113 demonstrates psychological factors came first as a reason for recommending starting a business, followed by financial and socio-cultural reasons. The results of a Chi-Square test show the null hypothesis is rejected, as there were differences between respondents from inside and outside Amman regarding the reason for advising other women to start their own businesses and the location of their business. Respondents from Amman indicated personal independence, followed by financial reasons, which is surprising but could be explained by the fact that Amman is one of the most expensive Arab cities to live in. Cramer's V value demonstrates there is a low-to-moderate connection between the reason for advising other women to start their own business and area of residence. The finding mirrors the strength and pressure of socio-cultural values over respondents outside Amman, since they were mainly looking for independence.

4.8 CONCLUDING REMARKS - STRUCTURE AND AGENCY

This chapter has looked at the women business owners' profile, motivations, business start-up, operation and the barriers encountered in developing the business during the start-up and operational phases. The findings of this chapter provide a detailed account of the position in Jordan in relation to women owners and their handicraft businesses. This account provides details of the influence of both business-related structures (financial, market, organisational) and socio-religious structures (religious and social norms) and their influences on the women business

owners as they go about business life. Given the nature of quantitative work, some aspects were not covered in depth. However, these are covered in the qualitative research.

Women in this study are highly educated but were inactive economically before starting the business (see Tables 4.4 and 4.5). Being educated and without a job may be seen as contradictory but these could be related to different factors. The women are highly educated and live within a developing country, which is not always the case for women in similar countries. This is because women in similar countries usually face difficulties in accessing education, which is largely associated with the local norms and the social structure, which perceive a woman's place is at home (see Chapter Two, Section 2.3.4). This may explain the power of social and economic factors within the Jordanian society, which act as hindrances for women's development. The women started their businesses either by being pushed by negative factors, such as necessity, or by being pulled by positive factors, such as family-life balance, independence and self achievement, fame and building on a hobby (see Table 4.34).

When the women started their businesses, their main household income came from their spouse, family and their own savings (see Table 4.9). This fact changed later on as the business became the main source of family income, followed by other sources, such as spouse and family (see Table 4.10). Thus, there was a significant change in the households as a result of the women starting their business. This change also led to a change of control over financial resources, which reflects the influence of resources in structuration theory. In the start-up stage, spouses and family had control but, during the operational stage, resources changed and the women gained control over them.

Creating a home-based business reflects the power of different structures (financial and socio-cultural) over women's actions and behaviour. These structures shaped their motivations to start a business (necessity and the power of norms and tradition on working women (see Table 4.34 and Chapter Three, Conceptual Framework 3.4, the overall theoretical conceptualisation- structuration ring). The women could not make a change in terms of these structures and this obliged them to submit to rules and work from home (see Table 4.13) in order to satisfy their family and society. On

the other hand, women might be powerful in the sense they could realise their dream and create a business at all. Such issues reflect the power of the social context on women's decisions, since structures are able to influence agents' behaviour and actions (Giddens 1984).

The influence of financial structure/financial institutions is identified as follows. Financial institutions created barriers in terms of accessing loans. These barriers consisted of difficult eligibility criteria and complicated long bureaucratic processes. The women, as stated previously, were operating their business within these different structures. The women, who experienced difficulties in dealing with these institutions, behaved in the following ways (see Table 4.66). First, the women did not deal with financial institutions, given that they had no power over what was asked of them and therefore were reluctant to take things further (see Table 4.67). Second, the women found other funding options. The women used their personal, family and friends' savings as a first option (see Table 4.65).

Socio-cultural structures imposed significant complications for the women because of gender (see Table 4.42), which influenced their business in different ways. For example, the socio-cultural values influenced the process of marketing, which was one of the main barriers to the development and operation of the business. Women are allowed only a limited amount of movement away from home and limited contacts with male non-family members. The former causes difficulty because they need to travel to attend events and so on. The latter is problematic because they operate within a male-oriented market. Accordingly, they could not market their products effectively. In this context, the market and the constraints imposed on women as a result of socio-cultural values are interlinked and imposed difficulties for them. Socio-cultural norms involve the judgement of the society, family, spouse and outsider groups which carry an influence. Jordanian society is patriarchal, traditional and Islamic (see Chapter one, Section 1.2.4). Gender identity theory helps to explain the surrounding social context and its influence on the individual's perception of the self (see Chapter Two, Section 2.4.3 and Chapter Three, Figure 3.4). Gender identity theory, in this context, is expressed in terms of patriarchy and the power of norms and traditions on women's identity in Jordanian society.

Each of these elements within the social context imposes different constraints. For example, patriarchy hinders the free movement of women and limits access to networks and marketing channels and the hiring of male workers. Islam creates restrictions on women's movements, dealing with male non-family members and acquiring loans from commercial or 'Haram' financial institutions. Traditions and norms impose restrictions on women in all aspects of movement and decision-making (see Chapter Two, Sections 2.3.4).

The family and spouse, as integral parts of the surrounding social structure, played a double role in women business owners' experiences. They were negative and created barriers, particularly in the start-up stage. On the other hand, they became supportive and positive in some cases and, on some occasions, helped the women. For example, women faced opposition from their families when starting the business. This was expressed as the most frequently mentioned barrier in the quantitative findings (see Table 4.40). This attitude changed to becoming more positive during the operational stage (see Table 4.73 and Tables 4.21-4.23). For example, the family became the main tool used to hire workers. The change in attitudes and behaviour by the family and spouses may be a reflection of agency transforming attitudes and behaviour, showing that social contexts are not static; on the contrary, they change because they are produced through agency actions. This is one of the foci of structuration theory; the interactions between agency and structure and the mutual influence on each other (See Chapter Two, Section 2.4.1) and (Chapter Three, Figure 3.4).

Thus, the interaction and inter-linkage between different structures put pressure on the women (see Structuration theory Chapter Two, Section 2.4.1). In order to go about their business, these women in some cases conformed to family and spouse expectations and broader society norms; for example, by creating a home-based business (see Tables 4.12 and 4.13). Meanwhile, the women ignored the power of these structures over their options on some occasions and found ways to overcome and manage a lot of barriers. For example, women ignored the negative people in their personal and professional life, as well as reproach from family members, friends and, sometimes, clients; this resulted in women's performance and achievement being met with strong resistance and ignorance.

4.9 CONCLUSION

This chapter has presented the findings derived from analysis of the quantitative data collected from 264 respondents from inside and outside Amman. The focus during the analysis was on three main perspectives; first, providing a profile of the respondents and their businesses; second, exploring if there are differences between respondents from inside and outside Amman; finally, identifying the potential influences of structures (financial, institutional, financial and socio-cultural) on their performance, behaviour and attitudes.

The findings offer a detailed profile of respondents and their business in two different ways. It describes their personal and professional backgrounds and the business in terms of type, year of establishment, licensing, and workers' gender and position within the business. In addition, it describes two stages of business; start-up and the operation. The findings illustrate the motivations, barriers and opportunities encountered during business creation and operation. The overall findings demonstrate slight differences in the experiences of respondents from inside and outside Amman. The influences of different structures were very similar regardless of business location. The chapter provided information about the interaction and relationship between structures and agency. More in-depth rich information about women business owners and their experiences within the handicraft sector in Jordan is provided in the following qualitative findings' chapters.

CHAPTER FIVE: START OF THE DREAM

5.1 INTRODUCTION

This chapter presents data collected from interviews conducted with twelve female business owners within two areas: Amman, the capital of Jordan, and outside of Amman, in the Hashemite Kingdom of Jordan. The aim of the research was to provide a critical analysis of the experiences of female business owners in the development and management of micro and small handicraft businesses in Jordan. The journey of the women business owners started as a result of particular needs; some women had financial and psychological needs whereas other women were looking for a balance in their life and fame. Their needs were variable and multiple but the target was to create a business in order to realise a dream.

The research focused on the experiences of women craft business owners and explored them from different perspectives; however, the heart of the research was to investigate the relationship between *structure* and *agency*. In this context, structures are identified as governmental, economic, financial and socio-cultural *structures* and the women business owners are presented as *agency*. This chapter focuses on *agency* and deals with women's motivations before starting the business. The data were collected during in-depth, semi-structured interviews and the findings are presented in a narrative interpretive way.



Figure 5.1: Motivations to start up the business

Figure 5.1 lists the 4 main motivations that encouraged or pushed women business owners to start their business, which emerged from analysis of the semi-structured interviews. These four main umbrella motivations of need/necessity, work-related factors, psychological/the self and building on a hobby contained a number of specific motivations.

The following sections narrate in detail the start of the dream, which was the creation of a business. Dream, in this context, has another meaning than the common one associated with sleeping. Dream at this point expresses individuals' motivations to realise a specific objective (Wieder 1999, p.3). Thus, what people see in their dreams mirrors what they desire and wish to achieve in their real life (Freud 1900; Sivanada 1999). However, in business, the dream becomes a goal (Sivanada 1999) which, in turn, explains women business owners' desires and wishes to create their own business.

This chapter includes eight sections, including the introduction. Section 5.2 provides a profile of the women business owners who participated in the qualitative interviews. Section 5.3 explains the motivations related to needs, such as financial

necessity. Section 5.4 presents the findings associated with the different types of work-related motivations, such as dissatisfaction in previous job. Section 5.5 presents the findings related to the self and psychological motivations. Section 5.6 explains the motivation from developing a hobby that encouraged the women to start their own business. Section 5.7 explains how interaction of structure and agency shaped women business owners' motivation in this research, by presenting a single case and discussion of the overall findings in this chapter; finally, Section 5.8 closes the chapter with a brief conclusion.

5.2 Background of the participants

This section provides a profile of the participants in the qualitative phase of the research in terms of business location, size and type, year of business start-up and handicraft type, as well as participants' social class, age and marital status. The profile is based on the primary qualitative data in this research.

All the women from Amman were between the ages of 30 and 44 and four of them were married and two were single. The businesses in Amman were micro businesses, as the women business owners were employing less than 5 workers. The age of the businesses ranged between 2 and 12 years. The business type was divided equally between home-based and non home-based inside Amman (Bhaia, Ghayda and Zahraa owned a home-based business and Jameelah, Khalida and Alia owned a non-home based business). Finally, the women were producing a wide range of handicrafts, including soap, ceramics, glass painting, accessories and wood carving.

All the women from outside Amman were between the ages of 36 and 47 and four of them were divorced, one was married and the other was single. The businesses outside Amman were either micro or small in size, with size being measured by the number of employees. Four businesses were micro in size, employing less than ten workers and two businesses were small in size employing, between 10 and 15 employees. The age of the business ranged between 3 and 20 years old. The businesses were of two types: 3 were home-based and three were non home-based businesses (Aisha, Nada and Fidaa own a home-based business and Nihaiia, Eiman and Hala own a non-home-based business). The women were mainly producing embroidery, traditional cloth, accessories, soap and mosaics.

During the qualitative phase of the research, the researcher did not ask the women about their social class but, based on the researcher's observation, experience and knowledge, it appeared the women business owners in the qualitative study came from different social backgrounds. The criteria employed to identify their social class were appearance and clothing style, location of residence, type of accommodation (villa/house/apartment), ownership status (owned or rented) villa/house/apartment, number/model of cars, being an owner of a personal shop and workshops, accent and vocabulary, educational background (private/public school and university) and parents' occupation. Based on these criteria, it is surmised the women came from three different social classes: high social class (Ghayda, Alia and Bahia from Amman and Fidaa from outside Amman); middle social class (Jameelah and Khalida from Amman and Nihaiia, Eiman, Nada, Aisha and Hala from outside Amman) and low to middle social class (Zahraa from Amman). However, these classifications were the researcher's and therefore should be treated with care and as indicative only.

The participants (in the qualitative phase) used different selling channels. Ghayda and Zahraa from Amman, and Fidaa, Eiman and Hala from outside Amman were selling some of their products directly to retailers. Jameelah, Bahia and Khalida from Amman and Aisha and Eiman from outside Amman were selling directly to customers. Zahraa from Amman was selling through a retailer and the JARA handicraft market. The women also made use of other middlemen/women, who got a commission in some cases, such as tour guides and others who did not get a commission, such as family members and friends. Nada and Nihaiia from outside Amman and Alia from Amman sold their products to tourists through tour guides, who get a 30% commission, which is the Jordanian norm. Additionally, all the women from outside and inside Amman employed relatives, friends and clients to sell to other people (local and foreigners) in their workplace, through social and national events. In addition, all the women in this study were selling to local and international tourists through exhibitions organised throughout Jordan and were described as agents for the retailer although they did not get any commission.

Some patterns can be observed in the distribution of the above relationships. Women with their own shops (Nihaiia, Eiman and Hala from outside Amman and Jameelah, Khalida and Alia from Amman) mainly used direct selling to customers through their

shops. All the women used intermediaries (family member-relatives, friends and customers); similarly, the women from inside and outside Amman went to exhibitions to sell their products (business owners – exhibition).

5.3 NEED MOTIVATIONS

Need motivations (financial necessity and balanced family-life) reflect push-pull factors that act as the drivers for the women to create a self-owned business. These explanations incorporate both negative and positive influences on women within their social context and being self-employed (see Chapter Three, Conceptual Framework 3.4, Theories and social and business practice ring). Moreover, the need to balance family-work reflected the significance of the surrounding context's (family and society) influence on women's decisions to create a business.

Women business owners' financial necessity pushed them to start a business as they had experienced financial problems, which hindered them from providing the basic life requirements for themselves and their families. Additionally, the women needed to work and to have an acceptable balance between business and home life; in other words, they wanted to regain control over their personal or professional life. Thus, they were pushed into trying to balance family-life-work motivations. These factors relate to the push-pull theory, which perceives individuals are either pushed by negative influences or pulled by positive ones towards self employment (see Chapter Three, Conceptual Framework 3.4, Theories and social and business practice ring).

The women in this research were pushed by these factors because their social context was a constraint on their actions rather than an enabler (see Chapter Three, Conceptual Framework 3.4, the context of the lived experience ring). The women had no income and were financially dependent on males. Moreover, the women were perceived as housekeepers, whose place was at home, which pushed them to create a business that guarantees some kind of balance in both their personal and professional life. Thus, the theories and social and business practice ring in Chapter Three, Figure 3.4, explains how motivations are fundamental to understanding why women started their business and the influences that shaped their motivations.

These factors are expanded on in this section of the chapter. They were covered in the quantitative chapter but in-depth information was obtained through the

qualitative data, which had been anticipated in the choice of mixed methods and critical realism as the approach and paradigm for this study.

5.3.1 Financial necessity

When asked about the reasons behind starting their business, eleven of the twelve women interviewed, regardless of where they lived, mentioned they were motivated by financial need. These women were Alia, Ghayda, Zahraa, Khalida, Jameelah and Bahia, who had businesses in Amman, and Hala, Nada, Nihaiia, Eiman and Aisha, who had businesses outside Amman. Fidaa, who was from outside Amman, was the exception.

Nihaiia commented:

“The trouble was that I had no money at all for myself and my children so I had to do something and that was creating this business.”

Eiman emphasised the notion of financial need:

“Most women need income so they start their craft businesses... Believe me, we [women business owners] work because we need money, not to have fun... Years ago, I had some family problems and I needed income, as our financial status was not really good. I needed money to go on in my life with three children. So the idea was always running in my mind..... Therefore, I decided to start working in embroidery at home.”

Similarly Zahraa said:

“I needed to have my own money...I needed income to live... I was waiting for other’s to give me money and it was not a good life at all.”

Jameelah added:

“I think I am not the only woman to do so. Most women who start their own business do it because they need income... This was the main reason... It was financial.”

Likewise, Nada described her problem:

“Necessity is the mother of invention and, of course, I was in financial need ... so I decided to start my own business ...I wanted more income. I can say this was the main reason and I think most women in villages start their own business because they need money..... My husband was stuck in debt and we had no source of income. It was a financial dilemma.....My husband did not think about me as a wife or his children. We were not a priority for him and because of that I wanted to work and have income.... mmm I wanted to help and find new revenue.”

Nada described her life with her ex-husband:

“The issue was that whenever I asked for money, he said ‘I do not have any’. It was the same answer for a very long time so I was fed up.....and, therefore, I decided to start this business... I needed a continuous income.”

The above comments confirmed the need for a source of income. The motivation of all these women is reflected in Nada’s comment: *“Necessity is the mother of invention”*. Financial necessity is a common motivation for many other women starting businesses in Jordan (Global Entrepreneurship Monitor (GEM) 2004). Eiman was adamant when she said “we are not having fun”, stressing the idea of the need for income and additional resources rather than just starting a business for enjoyment.

Many women in Jordan are faithful and, in times of trouble, they do not leave their husband (Abu Onaiz 2012). This was the case for Nada and Eiman who were ready to work in order to make life smoother and to help their husband out of trouble (Abu Onaiz 2012). This view is associated with the basic ethics and values in society and Islam. Jordanian women may borrow money to help their husband and this is normal practice in Jordan (Al-Sarairah 2011).

Jordanians say *“a good wife is a treasure”*, in which goodness entails not only financial, but also moral and psychological support. A wife is expected to be honest and preserve her house and husband’s honour and privacy, in addition to being patient and supportive.

However, the women had other problems associated with finance, such as divorce and its potential influences on the financial situation of the women and on their choices in life. Eiman was asked about her divorce and its influence on creating her business. She commented:

“I told you earlier, I needed money to go on in my life. I had no personal source of income..... So, one of the main reasons for starting this business was the need for more income. In addition, after my divorce, I was without a penny as he [her husband] did not agree to pay me anything. I had a big need for money.”

Likewise, Nihaiia said:

“After my divorce things became critical. I had three children so.....I wanted to work..... The idea was always in my mind that I must create a business from which I could earn income....”

Nada, Nihaiia and Eiman were all divorced. Being divorced means having only a limited income, particularly if the woman is not working. Moreover, all these women were responsible for their children because, after their divorce, the children only received very small amounts of money from their father, a particular percentage deducted from the father's salary. The problem is there is no code in the Jordanian Personal Statues Law that determines the amount of money that should be paid. The decision is made by experts who deduct all the expenses and monthly payments, such as bills, rents and all related expenditure from the father's salary/income and then determine the amount to be paid for the children based on what is left from the salary. Thus, given that the average salary in Jordan is relatively low at \$514 and life is expensive (ILO 2012-2015), what remains from the salary is very little. The average received by children in Jordan is between \$35 and \$55 per month²⁶, which could be the cost of a school bag only. Therefore, divorced women have limited financial resources, which may encourage them to look for other options, such as starting a business to create a source of income.

²⁶ A phone call was conducted with a specialised Lawyer in Islamic law in Jordan, he clarified that the amounts are generally inadequate and insufficient to make children's life healthy.

Ghayda identified another factor related to necessity, since she had a different story from the other women interviewed. Ghayda came back to Jordan with her family after the Gulf War in the 1990s and, like thousands of Jordanians, settled in Amman. She said:

“We came from Qatar with almost nothing after the Gulf War. So I had to do something and earn income. We had very limited resources, therefore I had to start this business.....I remember we had limited resources. We came here with no resources and I was a fresh graduate. We came here directly after the Gulf War and we were looking for jobs here. We had no other resources. We had a very small amount of money which we used to rent a house and pay the children’s school expenses, that’s all...”

After the Gulf War, Jordan received a large number of refugees, comprising Iraqis, Palestinians and returned Jordanians (Fagen 2007). Ghayda and her family were among them. The above comment indicates that Ghayda and her family had financial problems and could not afford more than the basics. It is normal when income is modest that people use it for the essentials (Tay and Diener 2011). This is supported by Maslow’s Hierarchy of Needs (1943), which identifies the basic needs are the most important since they form the base for all other needs (Diener et al. 2010). When Ghayda was asked about the reason behind having limited financial resources, given the common belief that working in Gulf countries provides a high income for most people, she was silent and motionless for several minutes. The researcher respected this silence since Ghayda’s eyes were tearful. She looked as if she was drifting into the past but after a while, Ghayda stated, with a sad smile on her face:

“You know it is politics...It was an urgent situation and we were obliged to leave as soon as possible. We could not look for our financial assets or anything else.....Do you believe, we left with only what we were wearing, with our clothes? We left everything behind us when we left Qatar to return to Jordan.”

As the Arabic proverb says, ‘in an emergency, the most important thing is to be rescued’ and, for Ghayda, this was the case. They left with what they wore and did

not think of other assets. It could be that Ghayda and her husband could not access their money before leaving Qatar and that could be the reason for returning with limited financial resources.

Going back to the women's stories, it is worth noting that all the comments focused on financial need. The women identified the need in different ways and different words but need was the main emphasis. This suggests that it is a key motivation that can be described as an absence of resources available for women business owners and a common reason for creating their business. Looking for a source of income, the solution was creating a handicraft business, regardless of whether the business was located inside or outside Amman.

Fidaa was an exception since financial necessity was not one of her motivations:

“I live with my parents and my father is rich and I never thought of money.... It was always available in my hands.... However, I had other motivations.”

Fidaa mentioned that she lives with affluent parents, who offered her everything she needs. Although Fidaa is divorced, her parents are still responsible for her since these are the local norms, Islamic rules and characteristics of Jordanian society. Male family members are responsible for females in the family. Meanwhile, Fidaa highlighted she had other motivations that are explained in the following sections.

5.3.2 Balancing family life/work

Nine of the women interviewed indicated that creating a business offered control over their life and work. Eight of those were married and one was unmarried. Four of the women stated they had divorced after their business was created. Four of them, Ghayda, Khalida, Jameelah and Bahia, lived in Amman and the other five, Nada, Nihaiia, Eiman, Fidaa and Aisha, lived outside Amman. Nada was a divorced mother with five children, who had closed her first non-home-based business because she could not balance her life.

She said:

“I had a big beauty centre. It was a big apartment. One big room was used by the children to play, eat and study and the other rooms for the beauty centre. At that time, my husband’s argument was that I am always outside the house and not taking care of the house and the children.... So I had to close it and stay at home.”

Nada could not stay at home without income so she looked for a solution that satisfied the desires of the entire family and, in particular, her ex-husband; that solution was a home-based craft business. Nada commented:

“I was looking for balance in my life, so I decided to open this business where I can work and be with my husband and children at the same time. I could be at home all the time with my children.....The main reason was to balance things. I have many priorities in life, which are first my children, then my business and, right now after divorce, I must have control over things going on in my life...”

Similarly, Nihaiia identified the idea of flexibility and the privilege of being self-employed:

“I needed flexibility to manage the house and children and to be independent in my life. Moreover, my children can come here to my working premises any time they want to but, in other working places, there are so many restrictions.”

Nihaiia divorced after her business was created and she commented:

“It is a really good balance in my life now. I work and my time is flexible. I earn a high income and also I take good care of my children. This is very important in any woman’s life, this balance I am talking about. I think not every woman working for others has this balance..... So I prefer being self-employed, life is much easier.”

Bahia described her life in her previous job:

“I felt that I had lost control over things and over my life. I could not have any more control over my family or any happenings or events in my house. Noooo, really my life was like a mess and very confusing for me and my family.”

Bahia was unhappy, stressed and irritated in her previous job all the time, since there was no real balance in her life; she wanted to change this:

“When I started the business, I wanted to work within my house and with my family around me. I wanted to balance things in my life.... Mmm, in the past, I could not balance work with family and children.....I think any female should be a mother, a wife and a working woman such as me. I do all of these and I am managing everything very well and have balance in my life for the reason that I have my own business and I work from home.”

Having balance and flexibility was a main issue for the women. Ten of the women, regardless of their current social status, talked about their family responsibilities being a driver to start the business. Reviewing the women’s comments reveals that all the comments incorporated at least one of the following words ‘*children, responsibility, house, flexibility*’ and ‘*balance*’. Such words reflect the similarities in the women’s way of thinking. Balancing family responsibilities with personal and professional life point to flexibility being a motivation. Flexibility has many definitions but, in the context of this research, it is related to the woman and the business, which implies working from home or being self-employed in order to be able to take care of children and work at the same time. Women are bound in their traditional role. In a traditional and patriarchal society such as Jordan, they have to take care of most of their childcare and domestic work (Sonbol 2003). Men are the bread winners and women in Jordan are the housekeepers; these are the traditional roles of males and females. These roles create a burden on women since their life is largely dedicated to others, the spouse and children, which leave them limited space for working or enjoyment (Khamash 2009). These facts explain why women were motivated to create a home-based and self-owned business.

5.4 JOB-RELATED FACTORS

Eight of twelve women interviewed indicated that negative factors related to their previous job and the job market; they were motivations for them starting their business. Five of them, Alia, Ghayda, Zahraa, Jameelah and Bahia, were living in Amman and were working before starting their business. Alia was working in a private company and Ghayda in a school. Three of the women, Nada, Nihaiia and Fidaa, were from outside Amman. Nada was self-employed, Nihaiia had worked for one month only and later started her professional life in the handicraft business she now owns and Fidaa was working as a part-time lecturer. The influences stated by the women were associated with a lack of satisfaction in their previous jobs, discrimination in the job market, and difficulties in working for others.

Job-related factors are associated with the business environment and market structure (see Chapter Two, Section 2.3.1.3.2) and they mirror the power of structures over agency and how these structures created different barriers for the women. The influence of these structures is related to the social norms and cultural values which played a significant role in complicating life for the women in developing their business because they were female (see Chapter Three, Conceptual Framework 3.4, the overall theoretical conceptualisation- structuration ring). This illustrates the duality between structure and agency, in which structures work both as constraints and enablers for agency, who may or may not conform to what these structures impose on them. Moreover, discrimination was evident in the women's motives to start their business; the influence of gender was negative more than positive for the women within the Jordanian context. This may reflect how a woman is perceived within her social context (see Tthree, Conceptual Framework 3.4, the context of the lived experience ring) since the women's motivations were largely shaped by their environment. Additionally, these motivations explain how gender may influence a woman's own perception of herself and how society is treating her and influencing her performance. Accordingly, they mirror identity theories (see Chapter Two, Section 2.4.3 and Chapter Three, Conceptual Framework 3.4, Theories and social and business practice ring and the context of the lived experience ring).

5.4.1 Dissatisfaction with a previous job

One motivational factor related to a previous job was dissatisfaction with that job, as illustrated by the women who were working before starting their own business.

Alia, who was relatively new in her business, said:

“I have worked in a lot of places and for many companies since 1996. I am a working woman and I have been in this business since 2007. I worked as a graphic designer and as a web designer. I worked in many places. For example, I worked with [.....] in jewellery design for a while and I worked as a teacher assistant in a private school. I went to [another Arab country] and worked as a designer in a printing house. But, regardless of all these occupations I was never satisfied. I was never happy and I faced a lot of difficulties; the result was starting my own business.”

Alia went, on saying:

“For example, if I wanted the title ‘art designer manager’, there were things that are not listed in the job requirements, such as going out late for dinner with customers. The manager wanted to grow his business by any means later on it appeared to me that he [the manager] was mixing professional with personal life. I am wondering why when I need to discuss job-related matters, I had to do it after working hours and at ten o’clock in the evening. Why?”

The proverb states “*the end justifies the means*” (Machiavelli 1469-1527) (Warburton et al. 2000) and it describes the situation in Alia’s case. The owner seemed to be interested in making his business successful by using any means, even if it is not accepted in terms of the local social norms and traditions. He looked to be money-oriented since his focus was on his personal and business interests rather than on his employees. Such pressure pushed Alia later to quit her job and to start her own business.

Alia showed her irritation with what she experienced in her previous job:

“I was not happy. I was always frustrated in my previous job. I was doing the whole job and others were promoted. It had a critical influence when I saw people, who did not deserve it, acquire what I deserved. I was running away from the unfairness I experienced in my previous job. I wanted something fair and honest.”

Alia faced unfair treatment; she was working hard but others were promoted. This was the result of the owner’s behaviour and the way he was managing the business. The researcher asked Alia to clarify the situation, and she said:

“When X from my colleagues at work knows Y; for sure, she will get all she wants without any effort.”

Alia’s comment could be hard to understand for a non-Jordanian, but she was identifying the influence of Wasta in the promotion of less qualified colleagues. The letters X and Y are largely used in Jordan when the speaker is using signs, winks and nudges and is not speaking in a frank and direct way. This style of speaking incorporates a kind of fear and mockery in referring to a particular person or case. Furthermore, Jordanians use a lot the expression, such as *Vitamin W*, to describe Wasta indirectly (Mohamed and Hamdy 2008). The researcher realised Alia’s personal beliefs influenced her views when she said:

“For example, when I am with clients at dinner who order alcohol, my beliefs forbid me from sitting with such a person and sharing their table. So why did I have to do that? Why did I need to go against my beliefs and values....It is neither me nor my place. I was asking myself why I am doing this.....Who cares? I was not happy with all these things... It was the right thing to quit and start my business.”

Alia had been at a crossroad and it was time to decide which way to proceed. Alia was assuring herself *“I do not belong to this place anymore”*. Alia’s satisfaction with her decision is reflected in the fact that during the interview, she appeared to be in a state of tranquillity in her serene workshop.

Nihaia worked for a short period and quit her job after one month. Her story was somehow similar to Alia's story, since both women faced problems and their self-esteem was a major factor in quitting their jobs. Nihaia said:

"I worked for one month only and people were exploiting me..... Imagine, because he or she are managers or in higher positions, they thought they owned the employees. They believed [managers] that they could order me and ask me to handle tasks which were not in part of my job...and if I did not handle these tasks, I may have faced a penalty or they may have kicked me out. Thus, I did not stand for this kind of abuse. I quit the job after the first month and started thinking of my own business."

Nihaia described her previous work as slavery, where workers were exploited. It seems that Nihaia worked for a private company where such practices may occur, since the boss is the owner and he/she believes that he/she owns the employees (Jordan Labour Watch 2010). For example, a secretary can be responsible for managing the office activities, the cleaning, paying the bills and, in many cases, shopping for the manager. This is reflected in Nihaia's comment:

"I was really frustrated. Who said my job was preparing tea or coffee? When I am responsible, I should be only responsible for managerial tasks... It was like they belittled me as a person and marginalised my capabilities."

Nihaia felt frustrated and humiliated; her sense of belittlement and marginalisation pushed Nihaia to quit her job after only one month. Nihaia's comment reminded the researcher of her own experience. The researcher applied to work as an interpreter in a translation company in Jordan. By the end of the interview, the owner/manager said laughing *"and when you have time, you will prepare the tea and coffee"*. It was a clear message to the researcher, who refused the offer directly. Going back to Nihaia, she revealed emotional abuse, saying:

"I could not imagine I could be punished or get a verbal or written warning because I was late. I was wondering why I put myself in a situation that I could not handle. I could never accept anyone screaming at me, even my boss, because I was late. There were reasonable reasons for being late but

they were always using the wrong approach... it was more than I could bear."

It appears that Nihaiia was independent and had high self-confidence and esteem, leading her to refuse further mistreatment. The proverb says *'enough is enough'*; Nihaiia's working environment was poor enough to make her start thinking of creating her own business.

Alia and Nihaiia looked to have high self-esteem since they perceived themselves as not being in the right place. Self-esteem stems from pride and a high evaluation of the self. Self-esteem has an influential power on people's ability to achieve and be creative at work. The higher the self-esteem, the higher their tendency will be to realise what they aim for (Branden 1992). Research in social psychology suggests two dimensions to understand self esteem: *'self competence and self liking'* (Tafarodi and Swann 1995, 2001, p.654). Alia's and Nihaiia's self-competence was clear, as they valued themselves highly and felt they should be working in a better workplace; in particular, Nihaiia said:

"Since I was a child, I was helping my father in his shop and marketing with him. He taught me a lot since I was a child; how to deal with people, how to sell; sometimes, he left me alone in the shop. So I was raised with high self-confidence and self-dependency; I was successful in marketing and I still have these skills that have helped a lot in my business."

The social psychology perspective states that self-esteem is developed within the social context and experiences in life since childhood (Pool et al. 1998). Thus, the surrounding environment could be negative and develop low self-esteem or it could be supportive and increase high personal self-esteem, which motivates people to look for self satisfaction and happiness in life (Schmitz 2006), to which Nihaiia's childhood is witness.

Branden (1992) identified the notion of confidence and its influence on having high self-esteem and personal valuation. Such an explanation can be applied to the cases of Alia and Nihaiia, since they perceived happiness was somewhere else, away from their current job. Seeking happiness encouraged them to quit their previous job and start their own business.

Ghayda similarly encountered difficulties and was not satisfied:

“I worked as a teacher in different [.....] schools.... but I was not happy and I did not enjoy anything in my previous job; therefor, I quit and went on to start my business.”

When Ghayda was asked about the reasons for quitting her job, she was reluctant to say and kept silent for a while, staring at me. The researcher felt Ghayda was embarrassed to say what she wanted. The researcher repeated the question again and Ghayda took her time thinking, before saying:

“I was not from the same social class. Other teachers perceived me as different or maybe strange because the school was in a Palestinian refugee camp. I was different in everything: my hairdo and clothing style, even the way I spoke was different. Other teachers were trying to tease me and upset me by any means, including the Head Mistress. I was not wearing a long dress. I used to wear trousers and little make up. Most women were from and living in the same refugee camp and I came from a different area; my accent, education and the way I was raised; I could not handle this situation and the way I was treated.”

Ghayda was embarrassed to talk about social class since it is perceived negatively by Jordanians. However, she was not arrogant at all, regardless of her achievements and excellent economic conditions. Ghayda’s comments could be related to the jealousy of other women and social classes in Jordan. Generally speaking, large numbers of Palestinians live in camps and have limited financial resources (UNRWA 2011). A woman like Ghayda might be perceived as an arrogant person who does not match their living style and group orientations. The influence of social class on Ghayda is evident in this comment. There was some kind of hidden struggle between them; for that reason, Ghayda could not continue. She quit her job and started her own business.

After a long silence, she added:

“This was not the only thing. There were other things; for example, there were two working shifts. Sometimes, I had to work early morning, sometimes late afternoon; this was driving me crazy because there was no

stability in my life or my family life. This was destructive for the moral and the psychological aspects in me.”

Before setting up her own business, professional life was hard for Ghayda because she was working in a changing shift environment. In addition, Ghayda highlighted the psychological effect on her level of satisfaction when she said: *“this was driving me crazy and was destructive”*. In saying this, she showed her anxiety and discomfort regarding working shifts and hours.

Women used words, such as ‘lack of satisfaction’ and ‘frustration’ with their experiences in their previous job. These words reflect the scarcity of motivators and positives in the workplace and environment and they mirror the negative experiences of women interviewed in the job market.

5.4.2 Discrimination in the job market

The women interviewed faced other difficulties associated with work, such as gender discrimination in the job market. Nihaiia claimed it was difficult to find a job, particularly for a woman:

“For any female, it is hard to find a job because a woman has other responsibilities and, sometimes, she must stop due to pregnancy or childbirth. Therefore, many companies and associations prefer men over women in work, as men have less responsibilities and sick leave.”

Nihaiia highlighted a serious problem that could be critical for married working women in Jordan, which is discrimination against pregnant women looking for a job, particularly in the private sector:

“Men are privileged and they face no problems. Is it our mistake that we get pregnant? We are punished because of pregnancy. I know a lot of real stories about my friends... no one can imagine what happened when working women get pregnant.”

Nihaiia was invited to offer clarification and she seemed to have a lot to say:

“Many friends lost their jobs after marriage and others when they got pregnant; I know some who lost their jobs after delivery..... I told you, it is

hard to find a job when you are a woman and it is harder when the woman is pregnant.”

Fidaa shared the same view regarding women and discrimination in the job market:

“Unemployment rates are high in the country.... Moreover, for a female, it is harder to find a job because women have other responsibilities and can stop working at any time to get married or to have a baby. For example, if I want to work in public institutions, I have to stand in a queue because there is a long list of people waiting. In the private sector, they prefer men over women, as men have less household responsibilities and they will not have many days off due to pregnancy and delivery issues.”

Nihaia and Fidaa had identified a major problem in Jordan, which is the lack of job opportunities and, in particular (DOS 2011b), a lack of opportunities for women who encounter more difficulties in the job market. Nihaia highlighted male dominance when she described them as privileged, alluding in this context, to their powerful position as a male in a patriarchal society. Nihaia was mocking when she talked about pregnancy, since it is an inseparable biological aspect of a woman's life. Her mockery stemmed from her frustration since she had the proof from real stories that her friends experienced in reality. In addition, Nihaia indirectly highlighted male dominance, when she described them as privileged and, in this context, it refers to their powerful position as a male in a patriarchal society.

The pregnancy period is critical for married women and, if pregnancy symptoms were clear, women may lose their jobs, as companies prefer not to pay for maternity leave and having to look for temporary employees to replace the mother (Jordan Ministry of Labour 2012). Nihaia and Fidaa's comments explored a hidden side of their own experiences when looking for a job in Jordan. In addition, their stories can be an indicator of what some pregnant women may face in the workplace or when they seek jobs in the market. In particular, Nihaia's friends had similar experiences.

Jordanian Labour Law protects the rights of working mothers by giving them 10 weeks paid maternity leave and one hour for breast feeding. In addition, the employer cannot terminate the working contract of pregnant working women, starting from the sixth month of her pregnancy or during maternity leave (Jordan

Department of Press and Publications 2010; Jordan Ministry of Labour 2012). Regardless of these facts, many privately-owned companies and organisations avoid hiring pregnant women. These companies do not want to pay for maternity leave, which can complicate the work process, since they must look for temporary alternative employees (Jordan Ministry of Labour 2012). Therefore, many companies prefer to dismiss female employees who gave birth and keep the newly employed one. Thus, there are many who override the law since there are continuous incidents of women, who have been fired, because the owner/manager discovered they are pregnant (Jordan Ministry of Labour 2010). Such practices reflect the spread of corruption and identify the law is being manipulated by the people with power (Jordan Ministry of Labour 2010).

5.4.2.1 Religious discrimination in the work place

Khalida and Alia encountered social prejudice in the workplace because Khalida was wearing the veil and Alia was wearing the 'Hidjab' head cover. The two women were from Amman but it is noteworthy to highlight that head covering is widespread in Jordan. In addition, it is accepted socially and recommended religiously (Sonbol 2003). First, the case of Khalida needs to be explored in depth:

"I suffered a lot because I am wearing the veil in work, on the street and everywhere..... People treated me as an alien or coming from another planet. The veil complicated many issues in my work and people were avoiding me."

Khalida was frustrated by things other than a veil:

"From another perspective, a woman is treated in a different way from males in the work environment....We live through many types of discrimination and I experienced gender and religious discrimination in the work place and everywhere in Jordan."

Alia had a similar experience:

"I worked as a graphic designer and most of the companies I worked for did not think a woman who wears a head cover, as I did, should be in a position such as a web designer or art director."

Alia complained about the working conditions in her previous job due to the unequal way she was treated because she was wearing a head covering. Other female employees were treated in a better way and were promoted because they did not wear the Islamic style of clothing. It was a kind discrimination between females, rather between genders. Alia added in clarification:

“For example, I was working with another female colleague in the same department and office. We had the same job title. I was doing more than her and I was more skilled but she was the one who took the higher position because she did not wear the head cover.”

Jordan is a Muslim country and covering the head in Islam is obligatory, which one might think would be approved everywhere (Boulanouar 2011). However, Alia’s case shows that there are differences in Muslim practices that might reveal a gap between what is written in the Quran and how some people may deal with things personally (Engineer 2011). This is mirrored in the treatment of Alia and Khalida in the workplace because they were wearing the veil/head cover. The influence of structures on agency is clear in this context. The working structure (the norms of business dress) ran counter to religious belief and common norms and had obvious impacts on Khalida and Alia. It is noteworthy that from a religious perspective, both women were doing the right thing and satisfying God’s instructions but the norms of the workplace were different.

Both the women interviewed highlighted discrimination as a major problem and focused on religious and gender discrimination. In particular, Khalida used strong expressions to describe how she was perceived by other people, such as ‘alien’, which is a strange creature from an extraterrestrial place that is feared and avoided. An important issue identified by Khalida was Jordanians’ attitudes towards her as a veiled woman business owner, which is perhaps because many incidents have revealed the individual wearing the veil was a man and not a woman. These incidents have occurred at social events, such as unmixed Islamic marriages, in female toilets and on other occasions. For example, in 2010, the Saudi army shot male suspects who were veiled as women (Middle East News 2011). Thus, people have become suspicious and doubtful of any woman wearing the veil and,

accordingly, this could be the main reason behind Khalida feeling discriminated against and Jordanians' manner of dealing with women.

On the other hand, Khalida had her own interpretation of why people avoided dealing with her:

“Because people, or men in particular, wanted to see as much as they could of a woman’s body. They want to see beautiful faces and bodies, not a covered woman as me. The man wants something, or a body, to enjoy looking at, even if it is forbidden in Islam. So people, do not like to deal with veiled women.”

Khalida’s interpretation could be associated with Jordanian men, as some of them are used to flirting with women, which is perceived negatively by many Jordanian women (Peebles et al. 2007). However, Khalida explained the issue from a personal religious perspective. In her comment, there was an indirect insult to any women not wearing the head cover, including the researcher. Khalida’s comment aroused different feelings in the researcher, which made it one of the most critical and difficult moments to deal with during the interview. The researcher was wearing normal western clothing style and she was not wearing the head-cover, appearing as an open-minded strong woman. The researcher could not understand, at that moment, if what was said was spontaneous or intentional. For some seconds, the researcher felt like she was losing control and had the feeling she needed to stop and leave. However, recalling similar and more difficult incidents in her previous life led her to show neutrality and calmness while she was frustrated and annoyed from what might have been a direct insult. It took the researcher a while to return to her normal feelings. Fortunately, the incident passed without any notice from Khalida since she went on talking about the same topic without hesitation or embarrassment or thinking of the un-veiled female researcher listening to her discussion.

At the same time, Khalida portrayed Jordanian men as impolite and as not respecting Islamic rules. The interesting point in this context is that reality was interpreted in different ways. Khalida wears the veil but people interpreted it in a totally different way from what Khalida intended; such a conclusion confirms the notion there is one reality but with multiple interpretations (Young-Eisendrath 2012).

Nevertheless, Khalida's professional life seemed more complicated than the other women business owners interviewed, since she was the only woman who wore the veil amongst those interviewed. Khalida's next statement confirmed this:

"I suffered from this veil and I am still suffering from it so I am sure that without, it my life would be easier and my business would be more successful."

As mentioned earlier, Khalida's case was an unexpected one because she lives in Jordan, which is a Muslim country, and it is normal to see women wearing a head scarf: *Hidjab* (North Eastern University Magazine 2011). The case could be different in western countries, such as the USA, where veiled women are viewed unfavourably (Ghazali 2008), or in places where wearing the veil is forbidden, such as in France (BBC News 2011). From another perspective, there are slight differences between Jordanian women living in and outside Amman regarding wearing the head cover. Almost all women in cities, other than Amman and in villages, wear the veil but the percentage could be less inside Amman. However, a study conducted in the biggest University in Jordan, the Jordan University, found that 80% of female students wore the head cover (McDermott 2010). Therefore, it is hard to judge whether there are real differences in wearing the veil by area of residence.

Khalida stressed that her suffering in the work place was due to her Islamic appearance:

"I remember how some teachers and parents of students were dealing with me. I always had the feeling that I was not welcomed and on many occasions when I entered the teachers' room they became silent and each teacher pretended to be busy, just to avoid dealing with me."

Khalida pointed to undesirable and impolite behaviour. In Jordanian culture, acting in such a way when a person comes into a room suggests a negative discussion was taking place about this person (Al-Ghad Newspaper 2011). Such behaviour is not acceptable but it is practiced by Jordanians to make a person feel ashamed or guilty of something he/she has done. In Khalida's case, she thought it was because she was wearing the veil.

Godwyn and Stoddard (2011) stressed the notion of discrimination against women entrepreneurs within particular religious groups or races. Cases such as those identified here have not been highlighted in previous research. However, the finding revealed an important hidden perspective of the experience of a veiled Muslim woman working in a Muslim community. It might be expected for a Muslim woman living in a non-Muslim country, since she is not living in her normal socio-cultural environment. Thus, the finding adds new information about a veiled woman who is perceived negatively within her natural context.

5.4.3 Difficulties in working for others

Almost all women interviewed inside Amman (Alia, Zahraa, Bahia, Jameelah, Khalida and Ghayda) and from outside Amman (Nada, Nihaiia, Fidaa, Eiman and Aisha) stated they could not work for other people because either they were looking for autonomy or they could not tolerate control and supervision by others. Therefore, they chose to be self-employed, seeking self-control and freedom from restriction. Only one woman, Hala, did not highlight this issue because she had not experienced working for others.

For example, Bahia quit her prestigious career because she could not work for others:

“I think, maybe as an individual who has a tendency towards art and craft, I cannot commit and work for others.”

Nihaiia described the problem of being restricted by time and other people’s regulations, saying:

“Simply, I am not a woman who can work for others... I discovered that I cannot do it. I cannot work for others..... I cannot handle people giving me orders and rules to obey. In my nature, I like to be free and responsible for myself. I cannot bear people controlling me and my actions and, because of that, I could not work for others.”

Likewise, Nada added:

“Working for others is problematic for a working mother. It is not only that I have to accept and obey others’ orders but there is also a time restriction when working for others.”

Equally, Khalida said:

“So, working for others means following others’ directives without discussion. It is a hard thing to accept.... Working for other people is fraught with many restrictions, such as being under control all the time, in addition to social restrictions.”

Fidaa worked as a part time lecturer but also shared the other women’s views:

“I am not a woman who can accept others orders or anyone telling me how to do things. I like to be free and independent.”

When Fidaa was asked how she could work as a lecturer when if she could not bear any kind of control, she replied:

“I worked as a part timer, so I used to give the lecture and go back home. I was not committed to a schedule or time. I am a woman who does not like to commit to time designed by others for her. It is not laziness but I like doing more than one thing at the same time. I like to be free.”

In most companies and office-based work, there are rules to respect and regulations to follow; for example, the time of entry and exit into and out of the workplace is under control. Leave is regulated and limited to a specific number of days. Some companies have uniforms and particular controls on the use of mobile phones and computers. What is interesting in the case of this research is that most of the women could not accept or approve of being controlled by others, as reflected in particular vocabulary: ‘*obey, control, follow*’ and ‘*restrictions*’. These words imply submission to a particular authority; however, the women looked to be uncontrollable, when they used words such as ‘*free, independent, liberty*’ and ‘*freedom*’. The women could not be enclosed in one place or respect the rules of other people and commit to them.

Bahia explained the difficulty from another perspective. She clarified that artists cannot be blocked in one place and controlled by many restrictions because such an environment would limit their ability to be creative. She added:

“Respecting and obeying other’s decisions and instructions is hard to accept. Therefore, liberty, freedom and my great desire to produce, innovate and work made me feel that I did not need any control over my work by other people..... I was losing control and I was looking for a place where I fitted in, where I could be creative.... It is art... craft... accessories and all things related to colours.”

Bahia, as an artistic woman, had been totally engaged in art since her childhood. She could not do anything other than art. Bahia’s case mirrors Littrell et al. (1991, p.28), who found that craft producers mentioned creativity, flexibility and control of their life as the main reasons behind starting their business.

Job-related motivations have been highlighted in previous literature. However difficulties in working for others are a new theme that has not so far been explored or found in previous research. The theme could be attached to personality and individual characteristics rather than the socio-cultural environment and its influences. Thus, it could be associated with the need to be independent and free. The women interviewed looked unable to commit and respect others’ rules, which is a psychological dimension and a personal preference, rather than being a problem of the workplace.

5.5 PSYCHOLOGICAL MOTIVATIONS

The women interviewed had many motivations that encouraged them to create their own businesses, including psychological motivations, such as independence and self-achievement (see Chapter Two, Section 2.3.1.4.2). These motivations are pull factors that are significant in pulling women towards self employment. Thus, they relate to pull factor theory: McClelland’s Theory of Need and Maslow’s Hierarchy of Needs (see Chapter Two, Section 2.3.1.4. and Section 2.4.6.1.4 and Section 2.4.6.1.1 and Chapter Three, Conceptual Framework 3.4, Theories and social and business practice ring). Motivation theories illustrate the role of motivation in explaining entrepreneurial activities. Additionally, psychological motivations relate to the

social context and its influence on women business owners' ability to be independent and to look for self-actualisation and social recognition (see Chapter Two, Section 2.3.4), which illustrates the influence of culture. Culture and motivation are important in this research because the socio-cultural context deprived the women of many rights as they were perceived as followers and dependent on males. The socio-cultural context thus had a significant impact on women's motives to start a business (see Chapter Three, Conceptual Framework 3.4, the context of the lived experience ring).

5.5.1 Independence

Independence was mentioned by all the women, regardless of where they lived, their age or social status. For example, Bahia, who is from Amman, portrayed herself as an artist looking for freedom. She commented:

“The most important thing in my life is that I was liberated and I am free. An artist could never be enclosed in one place because she has a lot of energy inside and she should just let the art come out and this was my case. Therefore, I decided to start this business.”

During the interview, Bahia looked a very enthusiastic and satisfied woman. Creating her own business enhanced the positives in her life and she clarified the importance of independence when she said:

“I wanted to do something for myself and, at the same time, ahmmmm, I wanted to work and to be independent, be free.... Independenceit is freedom, being free from everything around you. I am responsible for my life and how things will go on. It's my freedom, my own freedom. It's a feeling that I own myself.”

Similarly, Nihaia said:

“I could not stay at home. It is like a prison. It is not my place. Independence is one of the main things that pushed me to start my business.”

Looking for freedom was also a driver for women. Hala said:

“Many people, including my family, thought that a woman should not move freely or work or have the power to decide. They thought that work was designed for men only and not for women....But I wanted to be responsible for myself. I wanted to move and go out without any restrictions... I wanted to be free.”

Likewise, Alia was trying to find autonomy:

“I was looking for my freedom. Freedom is really expensive and I will never sell it for anything. I was looking for freedom, where there is no restriction and that could only be in my own business.”

Ghayda was similarly expressive:

“Mmm.....now I am happy, glad and satisfied. I own myself, I am independent. I draw, I paint, I feel I am free. I was oppressed and dead and now I am alive. Everything is better in my life. I will never regret that I quit and that I am in this business right now.”

Hala had high spirits and looked very self-confident and independent. She was happy and her laughter was heard from the outside. She said:

“Now I am independent, I am free I can do whatever I want to do; no one is responsible for me. This was one of the things I wanted to acquire through this business. For example, when I decided to open a new business, I signed the contract. I did it and no one knows about it yet.... this is independence and freedom.”

Hala's life before the business was very traditional and conservative since she was born into a traditional family governed by the power of males. She can be perceived as a revolutionary in the family since she has achieved a lot, regardless of all the hurdles. Hala said:

“I changed the people around me, my family and other people. I proved to them that I can do what I am doing. I proved that I can be productive. I

can go out and move freely and I proved myself as a businesswoman in this society.”

Generally speaking, the women repeated words with similar meanings, such as ‘*enclosed, prison, oppressed, dead*’ and ‘*restrictions*’, describing their status before they created their own business. At the same time, these words are antonyms for what the women mentioned afterwards, such as ‘*liberated, free, freedom, independent, responsible for self*.’ Such a contrast in vocabulary highlights the keen desire of women to be independent, one of the major reasons behind starting their business. The word ‘*liberated*’ describes freedom from restriction, whether physical or psychological. In her last comment, Alia shows the precious value of freedom. Her words were expressive, such as ‘*expensive, never sell it for anything*’. It is important to highlight that independence in this context is perceived as freedom to make their own decisions. At the same time, the women used a wide range of cheerful words, such as ‘*glad, satisfied,*’ and ‘*alive*’ that portrayed their current attitude to their business. Ghayda used another expressive phrase when she said “I own myself”. She stressed the notion of self belonging and the possession of the self. This implies that she is responsible for everything in her life since she is the owner of it.

The women interviewed found their own ways to be independent and free themselves from social and cultural restrictions. From a social perspective, independent women in the Jordanian context are not welcomed because they might challenge social norms, patriarchal authority and the religious instructions that control them (Sonbol 2003; Women for Women’s Rights 2005). Generally speaking, women need permission to do very simple things, such as going shopping or for a visit; moreover, many girls are controlled when they are studying. Independence is not a favourable female trait in Jordanian society (Sonbol 2003; Jazrawi 2011). It is not accepted that a woman goes out without informing a family member or husband and acquiring their approval (Women for Women’s Rights 2005). Females in Jordan are raised to obey, be polite and respect males (Sonbol 2003). From a religious perspective, Islam prioritises men over women so females need male approval and satisfaction to handle most activities in their lives. McIntosh and Islam (2010) described this requirement as *Qiwama*, which is an Islamic concept that clarifies the authority God gave to males over females, in order to protect and help them.

Obtaining freedom in a society such as Jordan is difficult due to the power of religion and social norms (Jazrawi 2011). However, the women succeeded in gaining their freedom by resilience and determinism, which were the factors that enhanced their success in business within a patriarchal and traditional context. Meanwhile, four of the women interviewed were divorced and divorce gives women some space, since there is no direct control from the spouse.

From another perspective, the financial aspect has a big influence on women's independence. Women without income are totally dependent on males, whether father, brother or husband, and such dependence limits their movements. Accordingly, creating a business and earning income was one of the tools employed to gain independence; for example, Zahraa worked for many years and was responsible financially at her parents' house. It seemed normal even females are not responsible financially in Jordanian society due to religious and cultural values. The case was different in Zahraa's case, since her father was dominant and controlling over everything; she said:

"The income I earned was not for me only; it was for the family. I helped a lot with the household finances. I was paying the bills for years."

Therefore, Zahraa combined her independence with keeping her income for herself:

"I wanted to have something for myself. To have my income for me and to be independent."

When Zahraa was asked about the meaning of independence, she answered:

"It means I can make my decisions and be free ... owning a business for me is a way to be a free woman in this society. Owning a business means that I will have my own world, my freedom and my money for me and only me. "

Zahraa appeared selfish in her comment; however, this is not the case since she was trying to own something for herself because she was spending money for years on her family.

Hala stated: *"Money is freedom"*. Likewise, Nada said: *"Money provides liberty; a woman without money is a prisoner"*. Similarly, Eiman commented: *"Money is the power to be free"*. Thus, it can be theorised that money is the path to self-ownership.

It is a tool in a traditional society like Jordan where women have many socio-cultural restrictions that limit their freedom and advancement. In addition, women identified money as a solution to lack of freedom since they had limited financial resources when they started their business; thus, they perceived money as freedom.

Economic independence does not mean being rich; however, it implies having enough income to live a good life and being able to move freely (Ghanem 2012). Working women in western countries became productive and are able to take sole decisions; in addition, they can use their money without consulting others and this, in turn, increases their self confidence and freedom (The Economist 2011). Women in traditional societies like Jordan may look for their independence through earning income because they are dependent financially on men. This implies that any intention to move outside the home is restricted, since the woman gets her pocket money from a male, whether “father, spouse or brother” (McIntosh and Islam 2010).

Economic independence provides women with more opportunities and liberates them from submission to male financial control (Ghanem 2012), particularly in a society controlled by local norms and religious regulations, which perceive women as reliant on males.

Nihaia was a housewife living a traditional life and she described the feeling of being at home doing nothing and why she chose the self-employment path:

“.....in my nature, I like to be free and responsible for myself. I wanted to have my own entity and personality... I was living in a routine and all I was doing was the housekeeping, cleaning, cooking and taking care of the children. Life was boring and there was nothing positive or optimistic for me to wake up to the next morning. There were no positive motivations to start a new day.”

Nihaia clarified that her life, as a non-working mother, revolved around her children and family. Women handle the daily activities and spend most of their time gossiping with other women or calling family or friends to make the time pass quickly (Salameh 2011). Areas outside Amman, such as towns, small cities and villages, do not have many activities and, if they do, everything has to be paid for. Thus, women remain in their houses for a lot of the time (Salameh 2011).

5.5.2 Self-achievement

All the women interviewed mentioned self-achievement as one of their motivations to start a business regardless of where they lived.

Accordingly, there were no differences between participants from inside and outside Amman. Self-achievement emerged as a common need amongst the women business owners interviewed. For example, Hala started being motivated at a young age by the dream of realising herself. She said:

“I wanted to realise myself and I think this was the most important motivation for me.....I wanted to achieve my objectives through this dream ... this big business. I always sought to prove my existence in society because I have the ability to produce something and this was the right way to say I exist.”

Nada was obliged to close her first business and she commented on this issue by saying:

“When I had to close my first business, I felt I had lost everything and the big achievement just faded away..... It was like the high tide when it destroys a sand castle. I lost my dream and all I wanted to realise; above all, there was no income so how could I start again. It was like mission impossible within the conditions I was living. I needed to start from zero once again. When I started my first business, I put all the effort and money I had. I had to fight to go on and after all the effort... I was obliged to close it.... I still feel irritated when I talk about it because it was someone else’s choices not mine.”

Nada was very sad, indeed tearful, when she talked about her first business closure. She described the loss as being completely destructive. It was like waking up to a sudden loss that is hard to regain. It is easy to understand Nada’s feelings. Firstly, starting a business is not an easy mission for a woman outside Amman because it is a task fraught with hurdles. Thus, Nada showed frustration since she knew what closing a successful business meant. Secondly, Nada was frustrated because, by closing her business, she lost her main source of income. Nada was not happy to close her business because she was obliged to do so at the request of her ex-husband.

Therefore, it was destructive for her to submit to her husband's desires when she was not convinced.

Nada responding in the way she did to her husband's desire can be explained either by respect, fear of society and/or the power of Islam that asks every woman to obey her husband or the pressure of patriarchal authority, or all of the above factors combined together. However, Nada, wanted to regain what she had already lost. She said:

"But I wanted also to achieve my objectives in life once again through this business.....I cannot deny that I realised this big dream but I am still on the way for bigger achievements in life. Things will not stop here...there are still a lot of things to do."

The comments by Hala and Nada confirm Henry's (1982) belief that self-achievement is a continuous process in life, which is based on success and hope. It does not stop at a certain age or stage in life; thus, they did not look totally satisfied by their current achievement. Their comments reflected the personality of a high achiever that will go on in her career for more satisfying accomplishments. The new achievements are a new business in the case of Nada and a bigger business in the case of Hala.

Nihaia, being a housewife, said:

"I wanted to prove myself and this was hard since I was only a mother living a routine life.....But later on I discovered that building this kingdom [her business] will make me a queen. It was the best choice to realise what I want in life... I wanted to prove myself and to show people I can do something in life."

Nihaia's description of herself as a queen in her kingdom reflects the dominant personality and the power she has right now. She has authority and control and the ability to make her own decisions. The expressions she employed can be associated with Nihaia's life before divorce. She had been living a hard life with a critical husband. She faced resistance from her husband, who was criticising her business and promising her failure. She became more insistent on realising her dream.

Niahia stated:

“.....ahhhhhhhhh..... [Nihaiia was moaning]..... My husband was telling me that because of him I achieved what I achieved in this business.... Do you know he drove me crazy when he was telling my children that I made your mum who cracks these stones..... His comments were hurtful but they pushed me to go on and realise this big mosaic workshop.”

Nihaiia's ex-husband was mocking her by using the words 'cracking stones'. It seems he aimed at irritating her by attributing her success to himself. This may be perceived from two different perspectives: jealousy of his wife's success or the need to prove his manhood over her success. Such ways of thinking reflect a macho personality and the male belief that man is the base and the woman is the continuity of him (Women for Women Rights 2005). As Islam and Christianity infer, the female was created from the male's rib and, thus, she is a part of him and her existence is attached to him (Holy Bible, Geneses 23:2; The Holy Quran, Anisa: 183; Alaraf: 1).

Ghayda was raised in a rich family and a supportive environment. She knew what she wanted since her childhood:

“I was always asking my mother where I could study art and she was telling me you should go to Italy. I was always asking her that my bequest in life is to study art and it's your mission to realise my dream and bequest in life.”

Ghayda was ambitious since she was a child. She went on in life and changed academic specialisation at university to go back and study art. Her main concern was realising herself by creating a handicraft business:

“This business is the dream of my life since I was a child. It was my main concern. I wanted to realise myself by realising this dream.”

5.5.3 Recognition from others

The need for people's esteem and recognition was noted by all the women interviewed, regardless of whether the business was located inside or outside Amman. It seems that the women did not find valuation and appreciation from

others; for example, Nada and Nihaiia, who live outside Amman, were looking for recognition because they faced lack of estimation from their husbands:

“I was looking for people’s appreciation... [Silence]... I needed this appreciationMy husband did not appreciate anything I produced or did... But I was really optimistic. I worked and produced because I was sure people would like and appreciate what I did.”

Likewise, Nihaiia said:

“He [her husband] was making funny stories about everything I produced. He [her husband] never said positive things about my products..... ‘It is nothing what you do’...he was repeating it all the time.... I needed to be understood, or maybe I wanted other people to see what I produced and how wonderful it was...”

The cases of Nada and Nihaiia could be associated with their spouses’ negative attitudes towards their business and products. They lived with critical husbands, who were not appreciative of their wife’s work or products. Lack of appreciation inside the house and the frustration they encountered pushed Nada and Nihaiia to look for it somewhere else. Creating a business could be a way to attract people’s attention to their achievements, as it was the alternative to what they experienced with their husbands. Schwartz (2012) stated that lack of appreciation has a negative influence on an individual’s personality, particularly if it is from family members, whose influence is massive. Suffering criticism and in a state of frustration has a big influence on success in different aspects in life (Schwartz 2012). Thus, it could be one of the reasons Nada and Nihaiia asked for a divorce since they did not receive the appreciation they desired, particularly from their life mates.

From another perspective, both women were housewives before creating their businesses, which could be another reason for Nada and Nihaiia feeling unappreciated. A woman, as a housewife, handles all the responsibilities and she is perceived as doing her normal duties; therefore, she may not be appreciated for what she is doing. Freidman and Quindlen (2001, p.422) stated *“it is urgent to understand how the very condition of being a housewife can create a sense of emptiness, nonexistence, nothingness in women”*. Therefore, their comments may go in line

with the facts that a woman is at home for housekeeping and children. The proverb states *'A wife at home is a maid without salary'*. The proverb suggests that women are not appreciated since they do the entire job and do not get a penny because they are doing their normal duties.

Looking for social recognition was evident in the person of Ghayda, who expressed her need to be known as follows:

"I am a human being and everyone likes to be appreciated; I was not happy and no one appreciated me or my job."

Ghayda clarified the influence of people's appreciation of her performance and business growth:

"Do you know, when I felt people liked the product and it swept from the market within days, I was doing more and more. It was like people were telling me to work harder."

This need was also expressed by Zahraa from Amman. She discovered her products were valuable after 13 years of hard work when she had the chance to participate in an exhibition in a [European country]. She said:

"I was deprived of any kind of evaluation..... [Tearful eyes]... I needed to be appreciated from an artistic perspective. I wanted people to be pleased about my art before anything else. Do you know? I was looking for this appreciation from people around me and I wanted people to see the value of my products.....Appreciating my products means appreciating me. It is a kind of support and helped me a lot in upgrading my social status. It empowered my personality and encouraged me to go on and to do something where I can find myself and explore the art inside me."

Zahraa expressed her need because she was working from behind a screen created by her father, who was dominant and had forbidden her from moving outside the house alone for many years. She perceived appreciation as a turning point in her business and life. In addition, people's appreciation was a help in overcoming some hurdles. The following comments highlight how appreciation had a big influence on changing her father's negative attitude towards her business and work:

“My father changed a lot also. He saw that I am appreciated and my work is valuable so he changed his approach. After the first TV interview I brought the newspaper and told him, ‘look, this is your daughter. You should be proud of me and raise your head up that your daughter is well known and she is doing nothing wrong. I am doing something that people after many years will attach to your name because you are my father and my name is attached to yours.’”

Zahraa was very confident when she was telling this part of her story although she looked reluctant, confused and unconfident on many occasions during the interview. The researcher felt that appreciation was a critical issue for her, since she had lived always in the shadows.

Alia had another story, which was related to her previous job, where she did not find any kind of appreciation. She said:

“Listen, after 13 years of work, I discovered I am not evaluated by people in the same way as I see myself or as I should be evaluated professionally, socially and personally....I was expecting more appreciation and to reach more than I have achieved. But, for some reasons I could not get what I really deserve.....I wanted a place for me where people can see what I can do. I discovered I was under-valued by people. I had things inside me the people in this society should see; things that show people what I am and what I produce.”

Compensation for a lack describes what women were doing by creating their business. They were not receiving social or professional validation and they tried to compensate for the lack they suffered.

5.5.4 Social recognition

The need for social recognition is translated by some women into an urge for social recognition. Four of the women interviewed stated that being well known and looking for fame was one of their motivations for being self employed. Two of the women, Zahraa and Bahia, are from Amman and the other two women, Hala and Nihaia, were from outside Amman.

Zahraa's aim was to be very well known. Her life in the shadow of her father was a main reason she was looking for fame. She said in a trembling voice:

"I look for fame because I was always in the background. I was treated badly by my father and siblings. Many of our relatives do not know me. I wanted to start this business to leave a landmark, something that people will recall forever. I wanted to be a landmark and to leave my imprint in this society."

Zahraa was irritated by people who have authority in Jordan, wealthy people who are known everywhere. Zahraa stated:

"When individuals have money, they have power. When they are famous, people respect them and treat them well... I wanted to be famous to gain all these advantages."

Being in the spotlight may be the dream of many people and, in Jordan, it could be related to family and reputation. Reputable and famous family members have professional advantages and social prestige in the Jordanian community (Farkouh 2010). Famous people are more respected by others and are treated in a courteous manner; therefore, titles in Jordanian culture are very important and influential. People who hold titles receive more respectful treatment and easier access to facilities (Farkouh 2010). For example, when dealing with an ex-minister or university president in Jordan, 'Your Excellency' should be attached to his name; similarly, when dealing with a professor, a doctor or an engineer, using their first name only is considered as rude, unethical and unacceptable.

Nihaia had a similar view regarding fame:

"It's something that I was looking for. I wanted always to be well known everywhere.....Fame is money and being known... Fame eases things in life... A famous person will get all he wants and desires."

Likewise, Hala was looking for fame:

"I wanted to be well known.... I wanted to leave my eternal imprint."

The previous comments clarify how the interviewees perceive fame. Fame was described from two different perspectives; financial and psychological. However, the women's focus was on the psychological aspect, as appears in terms of the words employed to describe fame: *'landmark, power, respect, eternal imprint, easy life'*. Thus, fame can be described as Zahraa stated, *"being powerful, financially or socially"*.

However, some women looking for fame lived difficult experiences and recalled painful memories. Zahraa said in a very sad voice:

"I had no friends. My father forbade that. So I was ignorant. I did not know anything outside my parents' house.....mmm.....Socially I was totally isolated..... My father was dominant... His rules were that a girl should never move alone."

Regarding her siblings, Zahraa said with tearful eyes:

"I was treated by my sisters as I am nothing, valueless. So I was trying always to prove that I can and will do something."

When asked for the reasons behind this bad treatment, Zahraa stated:

"You know, girls between each other. Girls have always sensitivity and jealousy. I was different from them with this art I'm producing and they were always treating me badly and never gave me the chance to be close to them."

Likewise, Nihaia suffered a lot from continuous negative criticism and mockery from her ex-husband:

"My husband was against the business from the beginning..... He was trying always to irritate me.... His words are always in my mind. The same words...You are just cracking stones. He was asking, what are you doing this and that for, it is useless. He kept making me feel useless and that I am doing shit things."

Zahraa and Nihaia were looking for status and always to be recalled by other people. The women who have experienced harsh circumstances, such as their husband's

continuous criticism and family rejection and social isolation, stated that fame was an important motivation. It was a way to compensate the lack of valuation they encountered from their families.

Hala suffered from gender discrimination in many aspects of her life since childhood. She experienced gender discrimination in her family context regarding education, free movement and work. Hala's comments, among laughter, were:

“I am the first female in the family to get a high school certificate.....They were dealing with the boys differently. But I resisted and went to school, although they tried four times to stop me from going. It was an instant decision. Now you are 14, so no school you stay at home, then marriage when you are 15 or 16 years old.....I had problems in the beginning with my family and brothers... It was that how, as a woman, can I go outside alone? How can I move without supervision and come back home late... they could not stand these facts....?”

Hala was looking also for being known but in a different way, she said:

“Do you know people are encouraging me to go for the parliament elections and I am thinking of it seriously..... ”

Regardless of Hala's family's objection and refusal in the first years of her business, she changed them and adapted them to her new lifestyle. She succeeded in leaving an imprint since she owns the biggest business in her village now.

Hala appeared to be a strong woman with high confidence. She is looking for eternal fame for the way she thinks and by having a strong attitude when going through the election experience in Jordan. Jordanian women have a weak chance to win and enter parliament due to many factors that will not be highlighted on this occasion. However, she looked very confident and is working seriously to achieve this future aspiration.

5.6 BUILDING ON A HOBBY

Building on a hobby was mentioned by four of the women business owners. All these women were married when they started their business. One of them, Bahia, was living in Amman, while the other three women lived outside Amman. At the

outset of the business, these women viewed it as a hobby they engaged in to be doing something. For example, Nada was from outside Amman and explained her business started as a hobby:

“I remember that things began as a hobby. I started making simple pieces. It was a hobby that I developed and later on it became a business..... It was my hobby and I was working with accessories and watching TV most of the time. Once there was a documentary programme about handicraft production. I saw many accessory models, examples and designs. I told myself I am capable and I can do such designs and the hobby turned into this business.”

Likewise, Nihaiia stated:

“The beginning was really very simple. I bought very small quantities of raw materials and the tools I might need in order to produce and I started working. It was for the joy and passing time.....I wanted to develop this hobby and things started at this point. I remember the first pieces I produced were great and I knew I could do something bigger than just doing simple things at home.”

Nada and Nihaiia were housewives and used their time in doing something they liked. Unemployment rates are high in Jordan, particularly amongst women (Jordan Department of Statistics (DOS) 2011a) and, accordingly, many females start by doing simple things and later develop these simple hobbies into a professional business. Many girls in Jordan start producing crafts at a young age, particularly in areas outside Amman (Salt Profession and Traditional Craft Institute (SPTCI), 2011; Mustafa 2011), where activities are limited.

However, it is important to highlight some non-working women have limited activities and boring life styles. Women have daily routines and lives that revolve around the children, husband, housekeeping and the extended families, particularly in areas outside Amman (Khamash 2009). Other activities, such as sport or art club, are privately owned and paid; therefore, for women to start something at home from simple raw materials is a good choice if they want to be busy and use their time on useful things.

Bahia commented:

“One of my childhood hobbies that I wanted to develop.”

Bahia was a talented child, who was raised in an artistic environment:

“This could be the natural development for these things and childhood hobbies.... so, in addition to personal craft skills, I tried to put all of these in one pot and start this business.”

Bahia’s comment reflects the way she was nurtured. She grew up with art and colours and this led to her creating her business at a later stage of her life.

The proverb states, *‘the individual is an integrated part of his/her environment’*. This proverb reflects the case of many children in Jordan since, in many families, one of the children studies or works in the same profession as one of his parents (Haddad 2012) and, in Bahia’s case, it was her mother that influenced her a lot, as she was a painter.

These comments may reflect Das (1999), who stated that women who start a hobby business do so to pass the time and then things develop from friends and relatives buying products, which turns it into a business. Pakroo (2012, p.145) described these businesses as a *“hobby business”*, where the success of the business could be higher than other businesses because the people are attached to the things they love and do them because of worship and passion.

5.7 CONCLUDING REMARKS - STRUCTURE AND AGENCY

This chapter has looked at women business owners’ motivations to start their businesses. This chapter found that socio-cultural, economic, and market-related structures played a significant role in shaping women business owners’ motivations to start a business. The women’s needs were based on their own perception and knowledge of local structures and their potential influence, as well as the rules and regulations that worked as an enhancer in some cases and a hindrance in others.

In this research, the women’s profile did not influence the nature or type of answers provided by them; in other words, the twelve women interviewed gave broadly similar answers. For example, being single, married or divorced, from a low, middle

or high social class, owning a micro or small home-based or non-home-based business did not influence the women's motivations, barriers encountered, their personal traits or business-related factors.

5.7.1 Single case example

Alia is a single woman with a shop that is also her workshop in Amman, where she produces her handicraft (traditional accessories). The business was relatively new, having been established in the last five years and micro in size. Alia was the owner and the only worker within her business. She came from a rich family and she was highly educated. She had a long working experience and was working in a private company before starting her business. Alia promoted and marketed her products mainly through her business, which was located where large numbers of local, regional and international tourists visit.

Alia started her business motivated by a wide range of factors. She was motivated by push factors (dissatisfaction in her previous job due to Wasta issues and religious discrimination in the work place over wearing the head cover). These factors relate to the power of some structures over agency choices and behaviour. Alia was also pulled towards starting a self-owned business by factors, such as looking for independence and recognition from others, since she was controlled by her family rules and norms and did not find the appreciation she wanted in the workplace. The socio-cultural structures and their influence on females, particularly in the Jordanian context, may explain why Alia was looking for independence.

Alia encountered difficulties in her previous job because of a lack of equity with other female employees. Having Wasta means being powerful and Alia did not believe in Wasta; however, it was the reason behind quitting her job, since other female employees used it and were promoted without good reason. Alia had no power to change her context and, additionally, faced religious discrimination at the workplace. Alia could not submit to workplace rules that did not conform to her own beliefs and faith. Alia used the power she had access to when she decided to start her own business, as she could no longer bear the pressure she faced in the work place.

Alia was looking for independence because her family believed a woman should never be out late and she should respect family rules. She was not satisfied with this

because she was not young; she was over 35 years old. Thus, by creating a business, she could be self-sufficient and this gave her space away from the control of others. In the workplace, it was another story, as Alia worked for many years without being appreciated by her boss or being promoted. This motivated her to start on her own from zero in order to be appreciated by other people, such as her clients and friends. Alia also wanted people to see and appreciate what she could do in terms of the handicrafts she produced. Alia's case shows how family and work structures acted as constraints rather than enablers, which prompted her to start her own business.

5.7.2 Overall Findings

The example above was the experience of one of the women, Alia, who was interviewed in this study. To get a broader picture about the experience of the women participants in this study, the rest of this section brings together information about all of the women.

Motivations, such as financial necessity and balancing life and work, are related to a woman's status and position within her social (norms and social values) and economic context. In Jordan, women are perceived as followers and are dependent financially on males (see Chapter Five, Sub-section 5.3.1). In general, this creates little space for them to be responsible for themselves or children financially and leaves them without income in many cases. Additionally, other factors influenced the participants negatively and caused financial difficulties. Being divorced, for example, created constraints in terms of moving or finding a job, as a divorced woman is perceived negatively in Jordanian society. Each of these factors (financial dependence, unemployment and divorce) played a part for one or more women because they left them with limited financial resources and, accordingly, pushed them to create a self-owned business (see Chapter Five, Sub-section 5.3.1). This explanation reflects power and control in structuration theory because it indicates how having power provides control over others and over resources. In this context, males rather than divorce have power over females (see Chapter Two, Sub-section 2.4.1 and Chapter Three, Figure 3.4). The power of males reflects patriarchy and the authority males have in such societies over females, which gives them the right to lead the way and it keeps women following behind (see Kandiyoti 1991a and Connell 2005). Mernissi (1978), El Saadawi (2007) and Phillips (2010) state that

male domination influences many aspects of a woman's life, not only financially but also socially and sexually.

Women in this research, regardless of their personal profile and background, suffered from financial need but in different ways. A single non-working woman from a low to middle social class (e.g. Zahraa/ high school) or from a middle social class (e.g. Hala/- high school); or a married woman from a middle social class (e.g. Nihaiia and Eiman /high school) or high social class (e.g. Ghayda and Fidaa/university degrees) depends on male family members since she has no income. Divorced women from a middle social class (e.g. Nihaiia, Eiman/high school) or a high social class (e.g. Fidaa/university degree) were also left with limited income that could not provide basic life requirements for them and their children. Thus, the power of structure was similar for all women interviewed in this research.

Job-related motivations are linked to factors that stem from the market structure and its potential negative influences on the women who became business owners. The women business owners were motivated by a lack of job opportunities, discrimination and an inability to work for others (see Table 4.34 and Chapter Five, Section 5.4). Lack of job opportunities and discrimination were associated with the socio-cultural environment and the market structures, which are described as male-oriented by the women business owners in this study (see Chapter Five, Sub-section, 5.4.2). The inability to work for others was linked to the women's personal view and perception of themselves and their abilities (see Chapter Five, Section 5.4.3).

All the women mentioned that job-related factors were motivations to start their business. Having said that, not all of the women were working before starting their business. For example, Alia and Ghayda, who come from different social classes and are highly educated, were working before starting this business, but they were not satisfied with their previous job. Nihaiia and Fidaa had faced discrimination in the job market and could not find work. Khalida and Alia encountered religious discrimination at the workplace due to their Islamic dress; all the women mentioned they could not work for others due to reasons related to commitment and submission to others' rules and regulations. These findings show all of the women were in the same boat, regardless of their personal or business characteristics and place of living. The women faced similar constraints in the job market (see Chapter Five, Section

5.4), which implies the social-economic structures are potentially alike throughout Jordan in their pressure imposed on women.

A woman's role in life in Jordan requires her to submit to the norms and traditions within her social context, which perceives her as a housekeeper and responsible for the children (see Chapter Two, Section 2.3.4 and Chapter Five, Section 5.3.2). However, the women started their businesses pushed by different motivations (a need for balance), which do not conform to local social perceptions and expectations (see Table 4.13 and Chapter Five, Section 5.3.2). The women, who aimed at independence and self-actualisation, were operating outside local norms. The women, by creating their businesses, did not conform to what their socio-cultural context expected of them because they created a balance for themselves and satisfied their personal and children's needs by acting differently than expected. The women's actions were individualistic rather than collectivist, and went against conformity (see Social Identity theory, Chapter Two, Section 2.4.3.1).

Looking for independence and self-actualisation were personal drivers that encouraged the women to start a business. Independence and self actualisation were not only related to the business but also to the women's daily lifestyles and the perceptions of their family and others. Families believe generally that a woman should be under the control of males due to factors related to lack of trust and reputation (see Chapter Six, Section 6.5.1 and Abu Baker and Dwairy 2002; Fahed-Sreih et al. 2009). Independence, self-achievement and social recognition were mentioned by all women interviewed in this research, regardless of their educational, social and economic background or their marital status, age and place of living. The women handicraft business owners in this study were looking for self-rule and freedom. They were aspiring to have power over their private life by controlling the running of their businesses.

Power in structuration is being able to make a change within a particular context (Giddens 1987). The women, by aiming at independence, reflected their need to be free from many of the surrounding barriers and hindrances. These barriers were socio-cultural and religious and played an influential role in limiting the women's liberty (see Chapter Two, Section 2.3.4 and Chapter Six, Section 6.5). The need for power was significant for business success since it indicated the ability to manage

personal and professional life. This implies that social norms and cultural values had a similar influence on Jordanian women both inside or outside Amman; being within the same context and facing similar social pressures drove the women to look for autonomy and self actualisation.

Finally, the surrounding social structures influenced the motivations and needs of the women; for example, financial necessity related to their position within their family, which perceived them as dependent financially on males. In addition, their families perceived them as housewives, which influenced their desire to create a home-based business, to have some balance and to satisfy their family and maybe society. In order to achieve independence and self actualisation, the women did not conform to all of society's norms and values or to people's perceptions of their role (See Chapter Five, Section 5.5). Creating a self-owned business gave them the freedom to realise their self.

5.8 CONCLUSION

This chapter started with a profile of women business owners. It presented the finding associated with business owners' motivations to start their business. The women highlighted four main themes, which are need/necessity, work-related factors, psychological/the self and fun/enjoyment. The women generally had more than one motivation to start the business and the motivations illustrated were interconnected.

The need motivation incorporates financial need, family expectations and the need for balance between work and household responsibilities. The second theme was associated with work-related factors with three different sub-themes of working environment, gender discrimination and inability to work for others. The third main motivation was related to women's psychological needs, including the need for social recognition. Finally, the fourth motivation was connected to building on a hobby. The chapter ended with detailed clarification of the influence of different structures within Jordanian society on women business owners' motivations.

CHAPTER SIX: REALISING THE DREAM-THE NEGATIVE INFLUENCES

6.1 INTRODUCTION

This chapter is concerned with the barriers and challenges encountered during the start-up and operational stages of the business by the women interviewed. These barriers were identified by the women as institutional, financial, market related and socio-cultural and are depicted in Figure 6.1 below.



Figure 6.1: Barriers to business creation and operation

The chapter incorporates seven sections, including this introduction. Section 6.2 presents the findings concerning the institutional barriers faced by the women during their professional journey. Section 6.3 illustrates the findings associated with the financial barriers encountered by the women interviewed. Section 6.4 presents the finding in terms of market-related barriers, such as unfair competition and marketing problems, as well as the negative influence of seasonality in a tourism destination, such as Jordan. Section 6.5 looks at the findings concerning the socio-cultural barriers, such as the patriarchal community and the influence of Islam on the women.

Section 6.6 clarifies how structuration theory may explain the interdependence between structure and agency and how structure can be a constraint on the women participants' ability when developing their business. It presents a single case of one of the women interviewed and discusses the overall findings in this chapter. Finally, the chapter ends with a brief conclusion in Section 6.7.

6.2 INSTITUTIONAL BARRIERS

The women identified and explained three influences in relation to the institutional barriers they had encountered. The first was associated with the ineffective actions of NGOs in Jordan and the problems women faced when dealing with these organisations. The second was related to the Jordanian government and its perceived lack of support in respect of women business owners, the craft sector and micro and small businesses. The third was related to Jordanian society and *Wasta* and the corruption encompassed by this term, which played a major negative role in the women's experiences in operating their business. The following sub-sections investigate each of these influences in detail.

6.2.1 Ineffective NGOs

All the women interviewed, regardless of whether they lived inside or outside Amman, criticised the NGOs and stated their experiences with them were generally not satisfactory. The women contended they were exploited by these organisations; thus, they were reluctant to deal with them again. NGOs should have an influential role in leading social and economic growth, particularly in developing countries (UNESCO 2009); however, this was not the case in Jordan.

These Jordanian NGOs reflected how particular structures worked as constraints, creating barriers for the women business owners, which led to them experiencing difficulties when developing their business (see Chapter Three, Conceptual Framework 3.4, the overall theoretical conceptualisation- structuration ring). Structuration theory's focal point is duality of structure and agency and their interdependence. It suggests that agency could be provided with either enablers, which can facilitate issues or constraints that might complicate the process of developing a business. In this context, the women mainly faced barriers from the NGO side. The NGOs did not act as enablers and providers of a wide range of

services that helped and supported the women but had the power and control over access to training and exhibitions. This reflected the control and power dimensions in structuration theory and how the surrounding socio-economic environment influenced women business owners. The women criticised NGOs and linked their weak performance to Wasta, since it is embedded in society and is an integral part of Jordanians' daily life (see Chapter Six, Section 6.2.3).

During the interview, Khalida was angry over the behaviour of people in the NGOs:

“I would tell any woman that she should never let anyone use her as a tool because most people in NGOs only think of themselves. They look on things from one perspective; that we, the craftswomen, are poor and we have no knowledge and we turn to these organisations because we need them. So they use us as a tool to go on....For example, the financial aid these NGOs are asking for in order to help women business owners.... believe me, we see nothing and they use the money for their organisation's objectives rather than for helping us.”

Bahia, who was concerned about other women business owners, said:

“NGOs are abusing poor craft women. These women are happy with the low income they earn, a few JDs per week, because they do not know the real value of their products and they do not understand that they are being abused by different NGOs.”

The researcher, who could only see Khalida's eyes and listen to her voice during the first hour of the interview because she was wearing the veil, understood from her tone of voice, which became high and sharp when she talked about NGOs, that she was not satisfied at all by the NGOs' performance. She explained her refusal to deal with NGOs, as they were unproductive and ineffective.

Bahia showed a lot of empathy and feeling for other women in the handicraft sector. She explained the weak performance of NGOs and the way they were dealing with women in other craft businesses. Bahia exhibited a strong personality, knowledge and a feminist mindset during the interview and she showed a lot of concern about Palestinian women living in refugee camps. Bahia clarified that some of these women are working for NGOs and others are selling their handmade craft products

for NGOs in Amman. This concern may stem either from the personal interest of being a woman and working in the same sector or the feeling that she belonged to a particular group, which reflects the strength of the in-group within collectivist societies (McLeod 2008). Of course, it could be a result of both.

Aisha had another experience with an NGO outside Amman:

“Some personnel from a particular NGO came and asked me for big quantities of my products. They wanted to buy my products but they were not honest and they did not come back, although I had prepared the order.”

Aisha lives in a small peaceful area outside Amman; she looked worried, frustrated and powerless. The researcher felt her weakness and sadness when she talked about an NGO promising to buy a big quantity of her products. She was asking, wondering, and expecting an answer from the researcher; however, the researcher was also powerless at that moment to give any answer. Aisha's anxiety was due to the major problem of marketing their products, which some women business owners may face in Jordan and is similar to other businesswomen in developing countries (Amha and Ageba 2006). She expected her problems would be solved but Aisha's comments reflected an Arab saying that *'He promised me earrings but he only pierced my ears'*, which describes unfulfilled promises. In general, many Jordanians do not respect time or fulfil promises on time, if at all (Hasan 2009). Many may promise to do things today but really intend to do it in three or four weeks time and this is a bad habit in Jordan. Thus, many Jordanians use this comic but real quote; *'is it an Arab or British promise, meeting etc?'* in which Jordanians perceive Arabs are not as serious as the British in terms of time, respect and fulfilling promises.

Commonly, the women's feelings towards NGOs were; *anger, disappointment and frustration*, which pushed these women later on to avoid dealing with these NGOs and to describe them as ineffective. The problem of weak performance is critical because it may affect other individuals and not just women (Sawalha 2002; Centre for Strategic Studies (CSS) Jordan University 2006). This implies that dealing with such a problem first needs governmental effort and then coordination of different private and public institutions, including individuals, in order to improve NGOs' performance. Therefore, the path of women business owners in Jordan is still long, thorny and fraught with continuous threats.

Divergence from this finding was found in the person of Fidaa, who was satisfied and happy with her contacts with NGOs:

“I have dealt with [local and international organisations] and my experience was pretty good. They were supportive and helpful in many ways. I dealt with helpful NGOs that were providing training and guidance for any woman..... For example, when I decided to expand the business, I had training from [a local NGO] and a grant from [an international NGO] and an incubator. So the start was easy because they also paid the rent for the first year..... In addition, USAID helped me in everything when I expanded, the licensing, decorating etc.”

Fidaa recommended [a local NGO] to other women business owners. She said:

“I would tell any women thinking of creating her own business to go to NGOs such as [.....]. During the start-up stage, women need all kinds of support and [this NGO] provides many types of training: technical and managerial, and guidance..... [this NGO] is honest and supportive. They treat all women fairly and not differently at all. I do not know why, although they are Jordanians, but they are really different from any other association.”

Fidaa lives outside Amman and had dealt with two different projects; the first was funded by the Jordanian Ministry and the second was an international NGO. Fidaa is highly educated and had worked as a lecturer in graphic design at a public university. Her previous job offered her many opportunities to travel and move within Jordan and to have considerable contacts with NGOs. She had a wide range of contacts with different local and international NGOs and she was lucky to get a grant later on to create a non-home-based business. In digging deeper, Fidaa’s satisfaction with, and recommendation of, these organisations stemmed from the opportunities and the financial support she acquired from dealing with them.

6.2.2 Unsupportive Government

Governmental support was seen as a potentially important factor for the success of the women business owners and the performance of their businesses. The literature illustrates how significant government support can be for women business owners

and how a lack of support may place negative pressures on the women's performance within their business and social context (see Chapter Two, Section 2.3.3.1.6). The findings from this research revealed that all the women, regardless of the location of their business, were suffering from a lack of governmental support and inadequate policy. In addition, they identified the long and bureaucratic process when dealing with governmental institutions in Jordan. The institutional barriers represent the legal and institutional structure in Jordan. They illustrate that communication between the government and the women was not evident and the women faced many constraints when it came to their relationship with the government. The barriers associated with government structures overlapped with some social practices, such as bureaucracy and Wasta, which made the women's experience more complex and difficult and reflected the overall theoretical conceptualisation (see structuration ring in Chapter Three, Figure 3.4). Structures influence how individuals act and, in this context, the women tended not to deal with NGOs, since they considered them corrupt and not useful (see Chapter Six, Section 6.2.3). The role of the institutional structure as a constraint on action, rather than as an opportunity provider, is very clear in this context, since the institutional structure works at a macro level and women as agents do not have the power to change the whole structure or its rules. This relates to domination in structuration since the government has the authority (authoritative power) over women business owners in terms of their business and the women have limited agency ability to behave as they desire. The overlap of institutional barriers with social practices, reflects how structures interlink and may influence agency actions and behaviour (see Chapter Three, Conceptual Framework 3.4, the context of the lived experience ring). In this ring, women's actions are influenced by what the surrounding social context may provide or offer.

6.2.2.1 Government policy

All the women showed their dissatisfaction with the performance of the Jordanian government in terms of strategy and initiatives regarding micro and small businesses in the craft sector. This is surprising because the Jordanian government has launched many initiatives and projects, including micro funding programmes to support the MSMEs in all sectors and all around Jordan (Ajuni 2006). However, it could be that what has been done is either inadequate or there was insufficient promotion.

Hala showed her disappointment with the government's performance:

"The Government knows nothing and are not using the local crafts in the right way or not even employing it as a marketing tool for the country..... To sum up, the Government has no role at all and I, as a craft business owner, do not expect anything from this government. So, please do not tell me that there is any governmental support."

Hala laughed and she demonstrated a lack of hope regarding governmental performance. She explained her future expectations as the Government not having done anything and would not do anything. Hala's laugh expressed the proverb that says *'The one that causes laughter is the most tragic disaster'*. She was confident the government will play no future role. Hala has been in business for around 20 years and, according to her, none of the twenty governments during that time had done anything.

Alia created her business in a touristic area of Amman. She was dissatisfied and looked absent-minded for a while during our discussion about the Government. In her notes, the researcher recorded the comment: *'Alia is trying to recall or remember something'*, and then she smiled and said:

"I do not know really what to tell you..... I do not know what the Government can do for me and I cannot remember that I have ever thought that the Government is doing something for this sector. I do not think and see that the Government has done anything so far for us and, in particular, for me as a woman in the craft sector."

Likewise, Khalida criticised government strategies:

"What strategy are we talking about? Look at the imported fake mass production that is increasing each day. The imported products are dominant and people buy them and this is part of the problem with governmental strategies."

Khalida was speculating if there really was a strategy.

All the women showed the same negative attitude towards the performance of the Government. *'Vitriolic'* is the word that describes women's comments regarding the

Government's role and performance. The women's statements, such as "*the Government knows nothing, the Government has no role. What strategy? Which government? No vision, standing still*", illustrate they perceive the Government as not being interested in the women working in craft production. All the women agreed they were individually frustrated and dissatisfied because the Government was not performing well and they described the Government as a marginalised, ineffective institution. The perceived lack of involvement by the Government had created a lack of trust and a discouraging environment for the women business owners. The women interviewed seemed to see themselves as fighting alone and did not perceive any potential support from the Jordanian authorities. The researcher theorised that '*marginalised role*' is the attitude of the government towards handicrafts businesses. The government is busy with other more important issues related to safety and political stability and economic inflation, which made the role of the government in a particular sector, such as handicrafts, weak and ineffective.

USAID (2006a) and Carnegie Middle East Centre (2007) have reported that an unhealthy business environment with many regulations and lack of governmental support decreases entrepreneurial activities amongst individuals and, in particular, amongst women in a society such as Jordan.

So it is all the more surprising and impressive that women business owners in this study managed against the odds to set up their business. The women recommended a more influential and effective governmental role by introducing a strategy to help individuals in the craft sector and to protect their products from unfair competition. This is explained in Chapter 8 Sub-section (8.6.1).

6.2.2.2 Bureaucratic processes

The women complained about the long processes involved when dealing with public institutions. On many occasions, the women did not get an answer from these institutions, which created a feeling of disappointment amongst them.

This finding is not surprising. It can be explained by the bureaucratic structure of the country and the numerous governmental officers involved in any process with these institutions (USAID 2006a; German Development Institute 2007).

Hala complained about the process of dealing with the Government. She said:

“I do not think the Government has yet done anything for us. We have sent so many messages through different channels but no answer.”

Fidaa had tried to communicate with governmental authorities on many occasions:

“The craft sector is ignored and the Government should move. The Government is not providing any kind of support or help. Their process is very long, long and time consuming..... For example, I tried many times through the Ministry of Tourism to deliver our message, that we need international markets, but they were not helpful and we did not get an answer.”

Likewise, Aisha had frustrating experiences with governmental institutions:

“We have been to MOTA²⁷ but they did not respond and never fulfilled their promises to help us in marketing. The Government is standing still doing nothing. We have been in this business for many years and have never seen any governmental actions.”

Khalida commented:

“The government knows there is a problem but they do not want to listen to us and understand our complaints... or maybe the Government does not want to spend money.....We have to wait, it is a long process.... it is Jordan”

Fidaa, Aisha and Khalida explained relations with the Government are disconnected since the Government is paying no attention and not reacting to the women’s needs. As the Arabic saying states, ‘no news is bad news’. If we do not get an answer to a request in Jordan, people know it is a negative answer. Thus, Fidaa did not follow up her request, as she knew the answer. Khalida, in the last phrase of her comment, stated this way of acting is a Jordanian trait of being ‘bureaucratic’; she did not look surprised about the way the government dealt with her as a business owner.

Fidaa, in the following comment, described the process of dealing with official papers in official departments and highlighted the complications faced in Jordan. The process for dealing with any official papers in a governmental authority is long,

²⁷ Ministry of Tourism and Antiquities

boring and time consuming. People can wait for days and pass through the same process regardless of the department location. Fidaa said:

“...one of the hardest for me, and I hate to do it, is going to an official department... They are stinky... dirty... People do not respect the queue and men are smoking... In addition, the employees are not welcoming or helpful. I hate being there.....It is not only that I lose time and effort and get mad and frustrated... the problem is that once they lost the papers I had to start again.”

Fidaa was not exaggerating. Her experience mirrors the case in most if not all the official departments in Jordan. Malkawi (2006) and Young (2011) stated that official departments in Jordan are playgrounds for unjustified bureaucratic processes that make applicants frustrated about the way individuals are treated.

6.2.3 Walking with dirty feet²⁸

Corruption and ‘Wasta’ emerged as very important themes in the analysis. Jordanians say: ‘Wasta is the daughter of corruption’. All the women, irrespective of where they lived, identified corruption and Wasta as negative influences on them. The women believed that nothing takes place without Wasta:

“Wasta is everywhere. It is like that in Jordan. Ask any other woman business owner in Jordan about Wasta and they will give you the same answer. Jordan is corrupted. Jordanian society is corrupted. Wasta is above all.” Nada

“Wasta is spread everywhere in Jordan. Wasta facilitates things. By having Wasta, things will be different. It will give me the chance to advance the business.” Jameelah

“Wasta is spread everywhere. Wasta is a normal thing in Jordan. It is a part of people’s daily life and practices.” Alia

Nada, from outside Amman, and Alia and Jameelah, from Amman, highlighted the prevalence of Wasta in Jordan and its powerful role. All of them commented it is

²⁸ I will not let anyone walk through my mind with their dirty feet (Mahatma Gandhi (1869-1948). It was said to clarify Ghandi’s attitude towards a clear mind and purity (Ghandi [No date]). Hansen (2010) clarified that Ghandi meant it as how to prevent pollution of the mind.

spread everywhere in Jordan, which describes exactly the current situation in Jordan, because it is spread everywhere, east-west and north-south (German Development Institute 2007). Jordanians cannot escape Wasta. It is pervasive. It is like a shadow: who can escape their shadow? Jordanians are not ashamed of talking about it, nor about using it, although its consequences are destructive at all levels. Ronsin (2010) stated that Wasta's negative impact is not only influential on the economy but it also tears social ties.

When women were asked about the definition of Wasta, Bahia said:

“Wasta is who you know and what kind of position he has in Jordan. The highest and the most affluent are corrupted and powerful and it is controlling everything.”

Fidaa and Niahia respectively shared that view:

“Wasta is to know people from the high social, economic and political classes. Wasta is a way to gain all you want in Jordan.”

“Knowing people and having wide contacts with affluent people is Wasta. It is a tool used by almost all Jordanians to get their rights.”

Zahraa looked very sad when she said:

“Wasta is above all... People who have authority have Wasta and get all they want.”

All the women said similar things about Wasta. It is based on relationships of different types to gain particular benefits; their statements were similar to the definition of Wasta. *Wasta* is defined in the Arabic language as ‘*connections*’ or a ‘*kind of mediation*’ to get something in a short time; thus, it is associated with corruption (Davis and Ruhe 2003). The most interesting thing in the above comments is when Fidaa pinpointed the issue of rights. She identified the spread of corruption since people use Wasta to get their rights when they should get their rights without the need for any kind of abuse of power. Such comments stress the power of Wasta and its negative influence on Jordanians.

The women also highlighted the negative influence of Wasta on other important aspects of their businesses, such as access to exhibitions and financial support. Nihaiia said:

“For example, exhibitions are tailor made for women who have relationships and contacts... They know about the exhibitions first and when other women go to register. the places are always full... The powerful get what they want...so marketing in this case is reserved for these women only.”

Zahraa and Khalida confirmed this view:

“In the past, I did not know there were exhibitions for two reasons related to the lack of relationships and contacts with powerful people... So now I understand how many women can market and sell without problems.”

“I know about the trade fairs through other women and, in many cases, I know after two weeks... I mean when the exhibitions are closed... I do not know what to say but Wasta is influential and plays an important role in marketing... I imagine if I had strong contacts with those responsible for trade fairs in Amman or the JARA market... I would not have this problem.”

Almost all the women stated they had marketing problems and this problem is explained in detail in Section 6.4.1. However, it is also important to highlight that exhibitions were also mentioned by women in Chapter 7: Sub-section 7.2.3 as a main channel of marketing. Thus, without Wasta, the women perceived themselves as powerless and unable to participate in exhibitions. The above comments are significant since they show the perceived impact of Wasta on the women and their businesses. Women without marketing will not have any income and this may lead to business closure later on.

The women also highlighted the important aspect of Wasta when they talked about grants and funding. Eiman said:

“I cannot ask for a loan for religious reasons but where are the grants? ... Millions of dollars come to Jordan under the umbrella of supporting micro and small businesses and empowering women.... but where are the grants?”

Do you want to know? I will tell you... Grants and financial support are for the higher class... [Eiman smirking]. Yes, for the people who have money because they have power and relationships.”

Likewise, Nada, Hala and Bahia said:

“I am looking for a grant and it seems impossible since I do not know people who may help me in getting a grant.”

“This Economic Forum is held each year in Jordan and promotes the creating of businesses... Where is the money? Where are the funds and the grants? Who gets this money? ... Of course, not me or other normal women... The women who have big businesses that do not need the money get it because they are within the power circle.”

“So simply... the country is full of thieves and the grants are robbed and the EU and other supporting countries do not know that the money for the poor is taken by the rich powerful people.”

Eleven of the women interviewed stated they had started their business motivated by necessity. Thus, these women need money and were looking for additional funding resources to keep their businesses going. The above comments show they thought funding and grants potentially do not get to the hands of people who are in need, such as those interviewed. The women’s comments reflect the Arabic proverb which states that *‘Money begets money and lice beget lice’*. This proverb is employed to express the idea that the rich will always be rich and get what they want while the poor get poorer. Bahia was strong enough to describe the powerful people who use as *thieves*. She was being honest about the real case situation in Jordan. Access to sources of funding is a real problem that is illustrated in detail in the following section (6.3).

Fan (2002) explained that corruption limits competition since business is based on benefits and favours. For example, a woman business owner may acquire a particular grant or fund because she has a strong and wide network and not because she is qualified or meets the conditions required. Such behaviour creates frustration and feelings of injustice amongst other women business owners in the sector.

Alia fled away from Wasta in her previous job, to find peace in creating her own business:

“I am alone in this business and no one competes with me and no one will fight to get my position because I own everything and also no one will use Wasta to get anything here.”

By creating her own business, Alia, who had worked in a private company, limited the influence of Wasta. Alia is now the owner, manager and producer. She is everything in her business because she owns herself and her business. This new situation removed the stress Alia witnessed in her previous job, as she is the only key player and there are no competitors for her position.

The women described the negative influence of corruption on their business, when dealing with NGOs. Jameelah from Amman criticised NGOs generally by saying:

“NGOs are corrupt. The women who participate in NGO activities and benefit from their services are not the women who are in need. They are affluent women, the powerful, who have a wide range of contacts.”

Jameelah’s statement echoes the law of the jungle concept, in which survival is for the strongest, the powerful and the wealthy (Mackie 1978). Even though it appears to be unfair, this is the case in Jordan because people who have money and power control things and benefit as much as they can: corruption is widespread in Jordan (World Bank Business Environment Snapshot Jordan 2008).

Khalida had also had unsuccessful experiences with an NGO in Jordan and she commented on the quality of its training:

“The NGO I dealt with was corrupt. It provides bad quality training. The trainers were superficial and inefficient. They are money oriented. I will not go back to that NGO.”

Bahia explained her view regarding the role of NGOs and what is happening on the real ground:

“I think the Government created craft organisations and, as a result, there are many NGOs that should support women business owners. But, there is

a lot of corruption in Jordan and in many of these governmental and private organisations.”

Almost all the women used the word ‘corrupt’ to describe the reason for their dissatisfaction with the NGOs they dealt with in Jordan. Jameelah used the word ‘*tool*’, which is an expressive word to explain how the women were abused. The word ‘*tool*’ in Arabic is used to mean opportunistic: a person who uses others, regardless of the consequences, to get what he/she is looking for. Such kinds of people are perceived negatively and avoided by other people.

Bahia, Zahraa and Alia commented on the topic of training and corrupt NGOs:

“Many women are talented and seek financial support but no one is looking at them because they have no Wasta. For example, access to training is limited to people who have networks and contacts in different NGOs.”

“The training is always booked for women who have power, who have relationships and authority... not for women like me... I am powerless.”

“Unfortunately, I do not have wide contacts and relations so I know about the training after it finishes.”

The three comments highlight the negative influence of Wasta on access to training courses. They stress the notion of needing relationships in order to be eligible to get onto these courses. This suggests corruption in NGOs because most training is organised and conducted by NGOs in Jordan. The women interviewed mentioned that many NGOs were working for the welfare of women who do not need help or support. From another perspective, the women stressed training is essential and critical for business growth and performance. In Section 7.2.4 of Chapter 7, women identified training as a critical and essential factor for business success; therefore, the women who hired workers stressed the provision of training since it is largely associated with the quality and reputation of the business

The themes of Wasta and corruption have not previously been highlighted in the literature, either because the research took place in countries where corruption is limited or because people were afraid or ashamed to talk about it. However, the women in this study were despondent over Wasta and its negative influence.

Therefore, they were frank and tackled it from different perspectives, which are socially, institutionally and in the workplace. Wasta is a new theme that has provided us with new knowledge about a type of barrier for entrepreneurs in a developing Muslim country. Wasta is an injustice; thus, the women had no more patience to ignore the power of Wasta.

This could be the main motive for them to talk about its negative influence comprehensively and to show their negative perceptions and refusal to accept a corrupted structure. The researcher theorised that *'lack of transparency'* can be interpreted as critical in countries that lack social and economic fairness and where resentment becomes common amongst individuals. In this case, due to a lack of control and an ineffective system, the powerful individual economically, politically, socially or religiously, gains privileges above others.

6.3 FINANCIAL BARRIERS

One of the major problems identified by eleven of the Jordanian women business owners interviewed was in regard to securing funding for their business from financial institutions/commercial banks. This financial problem had negative influences on the business, such as the ability to hire workers and the payment of salaries. The women highlighted two different but related problems. The first issue was related to the financial institutions/commercial banks and the second to the women's psychological welfare and the fear they experienced when considering asking for loans. Therefore, the women looked for other sources of finance that did not create any risk or threat to them or their business, as will be explained in Chapter 7 (Sub-section 7.2.2). The following section presents findings associated with this barrier.

These barriers relate to the regulations and rules of financial institutions/commercial banks, which are imposed during the interaction of the financial institutions with agency (women business owners) when the women were looking for funding to start their business. Financial institutions (commercial banks) appeared powerful in two ways. Firstly, they have allocative power over resources in terms of the money required by the women as loans. Secondly, they have the power over women business owners because these financial institutions have the right, which stems from their authority of whether or not to provide the money to women. Providing money

is based on their rules; however, these commercial banks, because they had the power and the legitimacy, did not always respect their rules and regulations when they dealt with women. This reflects structuration theory modalities (see Chapter Three, Conceptual Framework 3.4, the overall theoretical conceptualisation-structuration ring), which work as facilitators and constraints at the same time in structuration theory. Authority and power is one such modality. It illustrates the type of power and how the side that has the power is able to influence others and use resources to create constraints for agency.

Additionally, this section illustrates retroduction in critical realism, which means going behind the phenomenon in order to explore the hidden factors that caused events to happen. The women in this section demonstrated the reasons behind the way commercial banks dealt with them, since they were creating barriers rather than facilitating the process of starting a business (see Chapter Three, Conceptual Framework 3.4, the critical realism paradigm ring). In critical realism, the focal points are linked to the interaction between structure and agency and retroduction. By exploring these, it aims at understanding more deeply the reasons behind the phenomenon and how the interaction between structure and agency might provide constraints or opportunities for agency. In this case, the women, through their interaction with commercial banks, encountered barriers and this resulted in them avoiding dealing with these financial institutions/commercial banks (see Chapter Two, Section. 2.3.3.2.1). Accordingly, women turned to other funding sources, showing that agency had the ability, in this case at least, to behave in a way that satisfied his/her needs (see Chapter Two, Section. 2.3.3.2.1). This will be explained in Chapter Seven.

Eiman, who is divorced, had barriers that would be similar to those of other divorced women in this study because divorce increases responsibilities and leaves women with limited income. A lack of funding obliged her to work at home:

“.....mmm.... as you know.....the economic condition is bad.... I mean.....I did not have enough funds to open a business outside the house. I worked ten years as a home-based business.... Being a divorced woman increases the financial burden.”

Jameelah also commented:

“Ahhh..... the financial condition.... yeah.....any woman should have enough funds before she starts. For me, funding is a barrier for the future. I do not know what the future of my business is? It is blurred since I do not have an adequate source of funds.”

Jameelah explained that the future of her business was attached to access to sources of funding. Her comment is applicable to any business, activity or individual because lack of funds is a barrier for any future project and a main reason for business failure.

Eiman and Jameelah were stressed and reluctant when talking about funding and they showed fear about the future. Jordanians have high self-esteem and dignity that shows when they do not have money, as they feel ashamed talking about it. Arabs say *‘poor people die in silence’*, which reflects their need for nobody to know about their poverty. However, as a Jordanian, the researcher showed understanding of the general economic situation in Jordan, which relaxed the participants and motivated them to talk more freely.

Funding and money were described by Fidaa and Nada as the *soul and breath* of business in the following comments:

“The main barrier for any woman business owner in Jordan is funding and securing the financial resources to make the business breath.” Fidaa

“I can say that funding is the major problem; I started with only 50 JDs. The money I used was from my personal savings. Right now, I have more expenses and funding is and was a problem. Money is the soul of business. Money is the oxygen of business... Funding is critical and inadequate funding can cause business failure.” Nada

The women’s statements showed anxiety and worry about the lack of funding from financial institutions/commercial banks and the potential consequences. Funding was described as *oxygen to breathe* and the *soul of the business*. Funding is the blood in the veins that keeps everything running on course. Blood and breathing

deficiency limit a person's function; similarly, funding shortages paralyse business operations.

Nihaia used her father's inheritance to open a craft shop in a city located in the southern part of Amman and described this, saying:

"How could I start up my business and reach this stage without having a sufficient amount of money to start and then grow the business? Money buys me everything.... With small capital, you start a very small business and with big capital you can start big. Money nowadays is an essential requirement for a good life."

Eiman's financial dilemma has continued and its negative potential influence could have been destructive for her business. She said:

".....the funds and the capital are problems. Do you believe that at a certain stage, I was going to close the business? I had no money at all."

Likewise, Zahraa commented:

"Adequate funding is like breathing in the normal way. Imagine how a lack of oxygen influences the human body... Likewise, a lack of funding influences the business... Without funding I can do nothing, no production and no progress."

The comments by Nihaia, Eiman and Zahraa highlight the importance of funding for businesses. Their expressions show the vital nature of access to sources of funding for their business existence and success. Funding appeared to be critical to the start-up, to the purchasing of raw materials, to production, to marketing and to developing business products. Therefore, the women identified adequate sources of funding are an integral part of business life and a major factor in business survival. These comments echo what Zhang and Si (2008) and Arasti (2011) found in their studies, that funding issues were critical and problematic for business owners and business success. This is true because funding is significant for the start-up, expansion and development of business. The researcher theorises that funding is a '*fundamental requirement for business*' success.

Thus, it can be problematic for Jordanian women business owners in a society where a woman is dependent financially on males and encountered difficulties in accessing financial resources.

Another problem is that women may not have any financial records to provide to any financial institution/commercial banks or micro-fund programme. This is because of reasons covered later in this chapter (Section 6.5.2) and that males are responsible for the financial affairs; therefore, securing funding was a major barrier for all of them. Hala said:

“I remember, the bank did not consider my application... I am a new customer with no records, no salary and no financial capabilities.... It is funny, why should they give me a loan?”

The researcher asked Hala what was funny in all of this and she said:

“... simply, they [the banks] perceived me as not eligible... That’s really funny that I do not have anything and I asked for a loan.”

Likewise Nihia said:

“I needed my husband’s guarantee to receive the loan... I had nothing to show to the banks and what’s more they asked for a second guarantor, as I had no source of funds or bank account.”

Jameelah in her turn said:

“I was working and I had a bank account but the bank insisted on having a guarantor and I cannot understand why... It took a lot of time to find someone who agreed to guarantee the loan. It was a really boring and complicated process.”

The women highlighted what they faced when dealing with financial institutions/commercial banks in Jordan, pointing to many hurdles related to funding, such as bank regulations being strict and the collateral they required is high and difficult to obtain. That is normal in most circumstances, since banks are looking for people who can pay back their loans and the women are looking for funding. However, trust is relevant here since Jameelah had a bank account and was a

working woman, but the bank did not seem satisfied, insisting on a second guarantor. The difficulty of fulfilling bank requirements was therefore perceived as a major problem and women had more difficulties satisfying their requirements than males in Jordan. For example, the Arab Bank in Jordan, which is the largest bank in the Kingdom, reported that only 8.6% of deposits in all their branches within Jordan belonged to women (Arab Bank 2009). This fact may explain why women are unable to provide records and answers the questions regarding the regulations and rules of banks when it comes to dealing with women and loans. The researcher identified that women are *'distrusted individuals'* from the perspective of the financial institutions/commercial banks.

Some of the women illustrated fear and risk factors. Nada, Jameelah, Fidaa and Zahraa commented:

"I fear applying to a bank. I am worried about the requirements and how to satisfy those requirements. I think it is stressful, the loan issue.....Mmm... the fear I have. It is a fear of the risk associated with not paying back the loan." Nada

"I have a fear that I will not commit and I will not be able to pay the loan back to the bank. I do not know really that I will be able to pay the bank."
Jameelah

"Women fear banks and avoid loans for one simple reason, which is not being able to pay back the loan." Fidaa

"Many women like me fear taking loans from banks. Women fear the high interest rates and the possibility of not paying the loan back." Zahraa

Anyone who is unable to pay back the loan might feel this sort of fear, since banks have regulations that are difficult to satisfy when it comes to granting loans (Sigalla and Carney 2012). However, the women were fearful not only because of the consequences of not paying back the loans but also because they had no other financial resources. This is not shocking and corresponds with many other women's problems in Jordan (IFC 2007). However, it has expanded our knowledge about shortages of funding. *'Anxiety from inability to commit'* appeared common amongst women, as the interviewees have no other financial resources and no additional

income to pay back their debts. Meanwhile, financial institutions/commercial banks' requirements are difficult and sometimes unachievable for women due to their financial situation. This complicates their position and creates fear, which hinders them from approaching financial institutions/commercial banks.

On the other hand, women overcame the funding problem by looking for alternative resources that were not as risky. The resources are known as the 3Fs, in which the business owner is using her own savings, her family's savings or a friend's savings. These options are also widely used by women in many other developing countries (Deakins and Freel 2006, p. 73). These alternative resources were perceived to have improved women's performance and enhanced their business success since they are safe and accessible. The findings regarding the alternative resources (3Fs) are explained in Chapter 7: Sub-section 7.2.2.

The findings regarding securing funding by the participants correspond with previous studies by Levy (1993), Das (1999), Brush et al. (2001), Arthur (2003), Deakins and Freel (2006) and Prasad and Arumbaka (2009), all of whom found securing funding and accessing financial sources is a bottleneck for women business owners. Kwong et al. (2011) found potential women entrepreneurs' had expectations that funding would be the main barrier for them and Tagg and Nilson (2011) explained it is not common for women to secure funding easily. Finally, Cull et al. (2006) identified financial hurdles are the main factor behind low entrepreneurial activities amongst women, which may explain the low percentage of women-owned businesses in Jordan, identified as being 3.9% (DOS 2010 a,b).

The financial problem, such as limited income and cash flow, created other hurdles for the women interviewed, such as a reduction in the ability to hire employees, which consequently influenced the production of handicrafts. Handicrafts require many working hours and production requires more than one person to be able to satisfy demand. Hala explained:

“When I started the money was a barrier. The income was limited and I could not hire employees and this, in turn, slowed the amount of production, since embroidering one dress requires at least one to two months of work... so being alone without employees was a problem.”

Likewise, Eiman and Khalida commented:

“Limited cash flow was a real challenge for me. I could not hire employees and, accordingly, I could not expand the business. I was obliged to work at a micro level.”

“Having cash flow was the main barrier to hiring employees in my business and it is like a chain. No employees implies low production, as the products are hand-made and not machine-made and low production means low income and an unsuccessful business.”

The women highlighted the significance of hiring employees and the negative influence of inadequate income. Employees appeared to be a vital element, as they could enhance production and keep the business growing.

6.4 MARKET-RELATED BARRIERS

The women interviewed identified five main themes in relation to the market and the problems it presented to them. Three problems stemmed from the macro environment and were influential on business performance. The following section will explore each of the problems in detail.

The market-related structure or the business environment in Jordan is considered a main provider of constraints for women business owners. The market created problems for the women that complicated the marketing of their products. This was also influenced by aggressive competition. The barriers resulting from these influenced the women and other women business owners in this study. This issue reflects structuration, which is illustrated in Chapter Three (see Conceptual Framework 3.4, the overall theoretical conceptualisation-structuration ring). In structuration, the agency might make a change, based on their knowledge and reflexivity. However, given that power is not absolute, the agency might be powerless. The women in this context appeared to have no power to change the market structure, since it is macro in scope and beyond the women's ability to influence. It is hard to change poor economic conditions or to solve marketing and competition problems, since they are linked to external influences.

Seasonality, which is a national problem, appeared problematic for the women who operated businesses located in tourist areas; this illustrates the fact that the influence of structure is relative and may not be the same everywhere because it is linked to the surrounding social environment. In this respect, agency/women, regardless of their knowledge about the market, had no authority to effect change. However, they had the option to, and did, turn to other initiatives that will be elaborated on in a later chapter. When these factors were mentioned in the quantitative data, they did not provide any detailed explanation. However, the women in the interviews elaborated on how many opportunities/barriers could be explored in different ways. For example, the invasion of imported cheap products, which is a main reason for unfair competition, was not mentioned in the quantitative findings but it is here.

6.4.1 Product marketing problems

It was evident there was a marketing problem because it was highlighted by all the women business owners as one of the most critical problems for their business. The problem was that they did not know where and how to market their products, apart from using word-of-mouth by their customers or through exhibitions.

Nada, Eiman and Khalida indicated that marketing was a common problem in Jordan, commenting:

“I do not think I am the only one. All the women I know face the same problem and this is a barrier. We do not have places to market our products and we use only our personal effort to do so.” Nada

“Marketing is a main problem. I, like all other women craft owners, suffer from marketing issues. We sell and market our products either at exhibitions or through word-of-mouth only.....I think marketing was a main problem and it is for any woman working in crafts. When a woman starts a new business, she should be aware of this issue.” Eiman

“Ah.... One problem is marketing the products. As I explained, without marketing, we do not have income and, thus, no production. It is a chain. Marketing is a national problem for all women in craft businesses.”
Khalida

The words in the women's statements were '*all women face it, marketing is a main problem, not the only one, thousands of women suffer, and marketing is a national problem*'. These statements highlight the seriousness of this problem and show the problem is perceived at a national rather than an individual level. '*I am not alone*' or '*common*' or '*national problem*' were Nada and Eiman's words. They were reassuring themselves that many women are like them. This common kind of expression amongst women can refer to a collectivist society's way of thinking that refers always to the group rather than to the individual (Kim 1995). It is a way of protecting the self. An Arabic saying states '*dying with a group is always easier*'. It means that facing any problem in life alone is harder than being with a group of people. Nada looked to comfort herself by projecting her own problem onto the other women in the craft sector. Eiman shared the same view and commented by addressing any woman thinking of starting a business. She was warning other women about the consequences of limited funds when starting a business. '*Being aware*' was the key point of advice in Eiman's comment.

On the other hand, the women used alternative ways to market their products and it seemed effective and had a positive influence on making their businesses successful. They used word-of-mouth as a main tool, since it is cheap and useful. The importance of word-of-mouth and its influence is explained in detail in Chapter 7: Sub-section 7.2.3.

In addition, they used a strategic way of thinking to market their products inside and outside Jordan and to keep their business breathing. This helped them to overcome marketing and competition problems they encountered during the start-up and operational stages (See Chapter 7: Sub-section 7.2.5).

From another perspective, the women illustrated the significance of marketing. Nihaiia commented:

“Marketing means selling and selling is profit and profit is income for me to live and to keep the business going on. It is like a mathematical equation $1+1=2$.”

Nihaiia described the process of marketing in an interesting, logical and numerical way. The equation was clear cut. Marketing was as important to the business as

funding. Marketing brings money into the business and keeps it vital and operating. Without marketing, business survival is questionable, as marketing for a business is as water is for fish. It is an integral part.

Nada clarified:

“.....because failing to market the product means no selling and this, in turn, means that I will have no income. Moreover, lack of income means that I will have no money to buy raw materials and pay all the expenses. So how can I go on then?”

Zahraa added to this by saying:

“Marketing is a bottleneck for the business... without adequate marketing... the business is disabled... yes disabled...How I can go on, or think of future plans, if I do not sell my current products?”

Most of the women interviewed were suffering from marketing problems and such a critical problem has influenced their progress and business expansion. Effective marketing means success and weak marketing leads to business closure. Zahraa used a strong word, ‘disabled’, which implies the business is not functioning and is unable to operate properly. Her comments stressed the importance of marketing for business growth and success.

6.4.2 Poor economic conditions

High importance was attached to the unstable economic conditions by all the women business owners, regardless of where they lived. The women stated that these were the main reasons for people turning to buying imported products. Hala explained:

“The issue is related to financial conditions. People do not have money. Women know that handmade products are better but if a woman has five kids and she must buy clothes for everyone, she can’t pay 300 JD for her dress only. I think this financial issue is not only local but it is also an international issue and family concern.”

Likewise, Nada, Fidaa and Khalida stated:

“The financial situation of Jordanians is very important. Jordanians do not have a high income so they cannot buy expensive products, although my products are not expensive. Jordanians are looking for the cheapest product in the market. It depends on the financial situation.” Nada

“Jordanians will not pay high prices for our products... People are experiencing a financial dilemma.” Fidaa

“I feel that Jordanian society is frustrated and depressed and most people do not care about what is running around them. People care about how they can buy bread each day, that’s all. This economic situation has blocked many of the commercial activities.” Khalida

The women showed the negative influence of unstable economic conditions on Jordanians’ purchasing power. Nada and Hala seemed very frustrated and Khalida looked so sad and had tearful eyes when she showed me her hands and the traces of using metal and sharp tools to produce authentic curved wooden pieces. She tried to show how much toll producing her products was taking on her body.

Khalida said:

“Look at my hands... they look old with a lot of wrinkles and scars.... I am not an old woman... No..... But this is my work [wood curving] and this is what my products are consuming, much physical effort, and people do not see my hands. [She wears gloves in respect of her religious appearance.] All they see is the final product.”

Alia also said:

“I am still happy right now. All the people are complaining because of the economic conditions but I am satisfied. I sell my products but not as before. I mean, I sell less quantity and I earn less. I think people are worried about the financial conditions in the country.”

These findings correspond with Pride and Ferrell (2010), who stated that an individual’s buying power is largely influenced by economic conditions; bad

economic conditions lead to weak purchasing power and vice versa. However, unstable economic conditions in the Jordanian context could be applied to any other developing country that might suffer from similar conditions.

Divergence from this finding was expressed by Ghayda, who stated that economic conditions influenced poor people but not affluent people in Amman. However, her comment confirms what the other women said but in a different way:

“Listen, people outside Amman cannot buy handmade crafts. Jordanians buy Chinese products just because they do not have the financial ability to buy the handmade Jordanian products because these are expensive. I think this is the main reason behind the dominance of Chinese and other imported products. It is the price. I am targeting the high class, the people who have money and who were not influenced by these bad economic conditions..... I told you from the beginning, starting a business requires more than capital, it needs smartness, planning and a strategic way of thinking.”

Amman is Jordan, it is a concept that is largely used in Jordan (Daher 2005). Amman is the Switzerland of the Arab World. It is a city that has attracted a large number of local and international investors (Summer 2006). It is one of the most expensive places to live within the Kingdom and the Arab world (James 2011). Amman is divided into two main regions, the eastern region is identified as the poor area and the western region is the rich area. Ghayda lives in the western area of Amman and is targeting only affluent customers. Accordingly, she did not feel the influence of the economic crisis to the same extent as the other women interviewed.

6.4.3 Unfair competition

Unfair competition was considered a major problem for all the women business owners interviewed. As the women stated, they felt they faced severe and unfair competition from imported Syrian and Chinese products. Nada, Nihaiia and Khalida explained:

“People find alternatives and cheap ones, so why buy our products? If people can buy an imported necklace for only one JD, then why pay 4 or 20 JDs for a handmade one?” Nada

“We have big quantities of fake mosaic that is imported from Syria. These Syrian products are competing with Jordanian handmade products because they are cheaper and have less weight.” Nihaiia

“I have many competitors and when I look around, I find these Chinese products at very low and cheap prices. I am working day and night using my hands and very simple tools to produce these wooden figures and pieces. I cannot not compete with the Chinese market and I could never do so.”
Khalida

The women’s statements reveal the power of competition and, in particular, imported Chinese and Syrian products. Customers compared their handmade products to imported mass products based on the prices of each; however, it was not considered a fair comparison to compare a product that consumes long hours of work with products produced by machines in large quantities.

Nada described the negative consequences of competition:

“People are not aware of what is going on in the market and people are not aware they are destroying Jordanian products by buying these imported ones.”

Nada used the word ‘destroy’, which is defined by the Oxford Dictionary Online (2012) as to “*put an end to the existence of (something) by damaging or attacking it*”. Using such a word shows the harmful consequences for local products that might result in their eventual removal and replacement. Nada had indirectly addressed the potential problem of importing craft products, which will lead to business closures and negative impacts on women, their families and the local economy as well.

Jordan’s market is open to a wide range of imported products, including crafts; there is no protection for local products. *Made in China* products are dominating the Jordanian market. Such a finding is not surprising because, in 2011, Jordan imported a wide range of general Chinese products, equivalent to 1.298\$ billion (Chinese products in Jordan, Roya News 2012). In addition, Jordan has accommodated the largest Chinese fair product in the Middle East since 2004 (Chinese products in

Jordan, Roya News 2012). The key words used by the women to describe these imported products were ‘*cheap, of low quality, and does not weigh that much*’, which means affordable and portable by buyers.

Likewise, Khalida was pessimistic towards everything in her business and towards the Government’s performance. Khalida’s business is barely surviving:

“What can I tell you.... the Government.....The Government should protect Jordanian products. They should limit the importation of foreign products... The Government should do something.”

The women blamed the Government and Jordanians at the same time and used the concept of *invading* to describe the uncontrolled large influx of imported products. Unfortunately, when walking in the markets, even the traditional ones, a Jordanian finds it hard to find something authentic (Chinese products in Jordan, Roya News 2011). The average Jordanian, as well as the poor, are obliged to buy these products and wealthy people go to branded shops or buy through the internet; in both cases, this leads to big financial leakage and erosion of the local economy.

Another important issue is that there is no governmental strategy to protect Jordanian products and the Chinese products are not subject to commercial and quality control of the Royal Scientific Society, as are the Jordanian products (Chinese products in Jordan, Roya News 2011). Moreover, Jordanian law on traditional crafts provides that 70% of crafts displayed in souvenir shops and bazaars should be authentic local Jordanian products, which is not the case in most of these shops. The women’s pleas were clear. They asked for a strategy that protects local products. Previous research has not identified the issue of governmental strategy. However, Acs (2006) stated that governments, especially in developing and Less Developed Countries, have difficulties in designing a unique entrepreneurial policy to deal only with entrepreneurs. This could apply in Jordan since entrepreneurs in the handicraft sectors are being considered as an integral part of the tourism industry. Therefore, they are included within the National Tourism Strategy and not treated as a unique sector.

6.4.4 Tourism seasonality

Seasonality was noted by the women working near tourist areas because their businesses are potentially directly related to tourists' influx into the area. Four of the twelve women interviewed were from outside Amman and they stated that seasonality was challenging. Seasonality was mentioned as a problem by four women, all of them from outside Amman. Nihaiia and Nada are divorced, Aisha is married, and Hala is single; all of them were middle social class. They had different educational backgrounds and operated different type and size of businesses. It seems that the women in Amman do not suffer from seasonality because Amman is a gateway and accommodates businesses and people all year round from all over the world (Jordan Department of Statistics 2006b; German Development Institute 2007; Jordan Ministry of Tourism and Antiquities 2007).

Seasonality can be described as fluctuation in demand for a particular destination. The reasons behind it can be man-made, institutional or natural, and related to natural catastrophes or weather factors (BarOn 1975; Hartmann 1986; Butler 1994; Butler and Mao 1994; Weidner 2009). The women were not far from the above definitions, in their comments. They highlighted a particular aspect that mirrors the definition of seasonality in the literature.

Nihaiia owns a workshop in one of the most visited sites in Jordan said:

“One of the major problems here in [.....] is seasonality... we work and sell our products when there is a high tourism season.....you know that businesses here are based on tourists. Tourism is seasonal and marketing is a personal effort. Sometimes, in the dead season, I do not sell one piece for the whole week. So, imagine the situation of other businesses, as I have an attractive location and good reputation and a successful business.”

Aisha commented:

*“.....yes, one more thing is seasonality, most of my work is in summer, right nowSeasonality is a big problem since there is a gap in demand between summer and winter and this is problematic for business continuity.
”*

Likewise, Nada's business was located not far from the entrance of an important attractive historical site:

"I am in a tourist area here in [.....] and, as I said, most visitors are foreigners. But tourism is seasonal and related to other economic and political factors. In the weak season, sometimes we do not have customers for weeks."

Hala said:

"I think seasonality influences a lot of businesses... Tourism is largely influenced by any event and working with tourists only is problematic... since there are many low tourism seasons and years."

Unsurprisingly, the women discussed seasonality and identified its negative influence on their business and income. Nada and Hala, who have businesses near tourism sites, used the terms 'dead/low season'. Many tourism sites in Jordan become deserted in the summer and winter due to sharp decreases or the absence of tourists in the area. These findings echo Lee et al. (2009) and Getz and Carlsen (2004) that seasonality is a threat to business survival.

6.4.5 Access to raw materials

Some women mentioned other market-related factors, such as the difficulty of getting access to raw materials due to different reasons highlighted in this section. The women facing this problem are producing beads, lamp work and mosaic. In the case of Bahia, the product was not available in the Jordanian market. In the case of Nihaia, she could not access the raw materials because other business owners in the market were uncooperative and refused to help her to access them for fear of competition and her entry to the market. Nevertheless, raw materials are a significant problem in the literature (see Hallberg 2000 and Beaver 2002). Raw materials are essential for any business, as they guarantee continuous production (Alonso et al. 2007). Bahia commented:

"...mmm....of course there were other barriers... for example, one of the most important things were buying the raw materials. Most of my products are based on imported raw materials. These materials are not imported by

a wholesaler. I have to buy them on my own account. It is a problem since without raw materials I can do nothing.”

Bahia is working in beads and glass of a particular quality, characteristics and standards, which are not produced in Jordan. She faced a problem in securing raw materials during the start-up stage due to the shortage of materials of the necessary quality in Jordan.

The second problem was related to the type of modern accessories she was producing, based on traditional ones but mixed with diffused glass, which did not exist in Jordan. Bahia said:

“Yeah..... for example if I go to England and I say to myself I want to learn how to produce this craft, lamp work or glass diffusion, I can go to art stores. I can find the glass I want, the beads, and torches. All the things I need I can buy and go home and start my workshop. It is simple and easy. But, in Jordan, I found nothing, no raw materials, no information and no training.”

Bahia had difficulty in getting raw materials, tools and access to training. Bahia explained this from her own experience, since she travels a lot and she narrated the case in two different contexts. The UK is a developed European country with a wide range of choices and available resources. Bahia described the process there as a one-stop shop. On the other hand, Jordan is a traditional developing country with limited choices and resources. Bahia was not the only one to face such problems. Nihaiia faced the same barrier but the reasons were related to the domination of and competition with other businesses:

“The workshop owners here in [-----] did not want to sell me raw materials because they did not want any new producer and they were keeping everything for themselves. It was like monopolisation and really I could not find anyone here in [-----] to sell me or tell me the source of the raw materials.”

Nihaiia's comment shows the aggressive competition in the area where she had started her business. Her business was surrounded by tens of other similar businesses and, due to high competition in a tourist area, she could not find any

support or help in securing raw materials. This involves both gender and competition since Nihaiia, as a woman, was new in the market and was not welcomed because of this:

“They [the other business owners] did not want to have a woman in the market. They avoided me in the beginning...”

Nihaiia faced other barriers when she started:

“I expected to have full knowledge but the trainer was not helpful. She trained us on everything except the hardest stage, which is using the cement to fix and frame the product....She [the trainer] did not want to give any information. She wanted us [Nihaiia and other trainees] to work for her and in her workshop...So she kept the most important information to herself.”

Nihaiia highlighted the reluctance of other business people to share access to “raw materials and information because they feared competition”. Nihaiia was identifying the aggressive competition in the market and, as the proverb states, “the whales are eating all of the fish” and “every little fish expects to become a whale”. The trainer and other businesses in the market can be described as *whales*, who thought that Nihaiia, the new entrant to the market, was *the small fish*,

The interviewees mentioned successful strategies that helped them to avoid the trap of shortage of raw materials. In Chapter 7 (Sub-section 7.2.5), they explained that dealing with more than one supplier was an effective solution and a success factor to avoid unexpected events, such as political issues in neighbouring countries and monopolisation of a particular supplier in the market.

6.5 SOCIO-CULTURAL BARRIERS

The women interviewed identified three main socio-cultural barriers, which are the power of societal norms, the patriarchal community and the power of Islam. The themes are inter-related and overlap in many ways. Such inter-connectedness increased the perception by the women of living and working in a discouraging social environment. The following section will shed light on each of the sub-themes in detail and explore the influence on the women’s professional paths.

These barriers are likely to be more influential in traditional societies, where women's economic activities are still limited due to socio-cultural factors (see Khamash 2009). These barriers relate to more than one aspect. Firstly, they link to the social context and its norms and values (see Chapter Two, Section 2.3.4); secondly, to other structures, such as financial and market structures since these are male-oriented. This implies they are very influential in combining and creating barriers for women that affect many aspects of their personal and business experiences. The text in this section illustrates the interaction between structure and agency, in which structures provide barriers and the agency's ability to act freely is constrained. Moreover, the ability to change a situation overall is not possible because it would involve changing a whole society in terms of its religious rules and social norms (see Chapter Three, Conceptual Framework 3.4, the overall theoretical conceptualisation-structuration ring). From another perspective, it shows how structures are based on agency actions and how they are produced through the repetitive behaviour of individuals. The women in this study, by submitting to these socio-cultural rules and regulations of structures, were producing the same structure since they were repeating behaviour and this explains how those structures are *both the medium and outcome of a process of 'structuration'* (Giddens 1984, p.14).

Revealing what the quantitative data could not explore was also evident in this section. The women demonstrated and elaborated a wide range of factors that acted as reasons why the socio-cultural barriers appeared influential and decisive. This shows that reality is not only what we see with the naked eye but there are also many unseen factors that shape the reality we see in life.

6.5.1 Power of social norms and traditions

All the women explained the influence of the local norms and traditions and cultural values on them as females. They faced many barriers related to the norms and values of the society, the tribe and the family.

For example, Bahia said:

“Yes many difficulties when I started [her voice tone became very low].....so many ... and I am still facing difficulties right now...Starting a business is a hard thing to do in Jordanian society. Starting a business is a battle with

society, norms, family, and religion. It is a long continuous battle..... I was fighting to get my simple rights. The family was against the idea of starting a handicraft business. They were interfering and many tried to stop this business from the beginning... The pressure was big and stressful.”

Bahia expressed the major hindrances women business owners may face when starting a business in Jordan. First, Bahia described the start-up as a battle. The word ‘battle’ implies fighting against an enemy that could be tangible or intangible. The battle was not against one person; it was against existing structures. Bahia started explaining this in terms of the socio-cultural structure, which incorporates the society with its pressures in relation to norms and traditions. Jordanian society is Islamic, collectivist and patriarchal (OECD i library 2010). It perceives a woman as a housewife; therefore, Bahia had to fight on three different fronts: the religion and its implications, collectivism and its power over individuals and the male-oriented society, which gives the male power over females. Thus, Bahia did not receive the support she sought when trying to start the business.

The nuclear family is an integral part of Jordanian society but each extended family²⁹ also has its own rules and regulations (Al-Faleh 1993; Raven and Welch 2004), which carries a significant pressure on individuals. For example, Bahia faced a lot of questions from the bigger family [tribe] regarding changing her career and starting a business. They found it strange that she had left her previous job in order to start a risky business. The pressure was psychological rather than physical. Bahia focused also on the influence of religion [Islam] on her when she started her business in Jordan. Islam gives the woman the right to work but under specific conditions that will be highlighted later in this Chapter: Sub- section 6.5.3.

Bahia was a strong open-minded woman but faced many issues due to social regulations that conform to religious ones:

“You know, when a woman adopts a European style as I have done, she will face a lot from many people. I remember when I started the business, I went to many public and private departments. I had a lot of questions and many dealt roughly with me while others were staring strangely because I did not have an Islamic appearance.”

²⁹ Refer to the uncles, aunts and cousins related by blood/marriage who form only part of the tribe.

Khalida, on the other hand, also faced barriers during the start-up phase of her business but her problem was due to her gender:

“Starting a business is a hard path to walk. It was really a hard start for me. For example, when I used to go to complete some papers at governmental departments, if the responsible decision maker was a male he would not help me.....”

She continued:

“Listen to me. I have suffered from my appearance everywhere, and in many places, since I started my business. The last time was with the Jordanian TV..... [Silence].....”

The contradiction in the above comments is interesting and reveals many issues. First, Bahia and Khalida are from Amman, which implies they are living in the same cultural environment since they live in a big city. Both women had problems due to their appearance; Bahia as a woman dressing in a European style and Khalida as a woman dressing in traditional Islamic clothes and conservative style. Both experienced issues relating to their clothing; they adopted two different extremes of clothing and perhaps this was why people they encountered appeared to perceive them negatively.

Likewise, the start-up was hard for Zahraa:

“Oh my God, when I remember how things started I get lost. It was a difficult start-up....I was 18 years old and living with a frustrating family.... I did not know from where to start. Each step was a hurdle to overcome due to my father’s domination....”

Zahraa started with the exclamation, “*Oh my God*”, which reflects the strong influence of patriarchy on her, as represented in her father’s personality. Patriarchy refers to the authority of the male over the female and, in particular, father over daughter and wife (Stanistreet et al. 2005).

The researcher theorised that ‘*Laborious start-up*’ may describe the situation of women interviewed in a traditional society such as Jordan. Women in this society

are largely controlled by social and cultural rules, which create hindrances for performance and business progress.

Some of the women interviewed highlighted the local perception of a woman's role in society. Hala, Khalida, Nada, Nihaiia and Zahraa stated:

"The traditional role of a woman in Jordan is being a housewife. People see a woman's place is at home and a woman should only look after the children...I think norms and traditions influenced me more negatively than religion. This is a village and a conservative community. Traditions and norms here see a woman as a housewife and responsible for the family."

Hala

"A woman in Jordan is seen as a housewife and the man is the bread winner. This is the traditional view. People's view is that a woman should stay at home. A woman's place is at home and it is her kingdom." Khalida

"Work is not a taboo but people see I should stay at home and look after my house, which is the collectivist society's view: a woman's place is at home. People in my [village where she lives] think a woman should not work or have money." Nada

"If God and Islam gave the woman the right to work, why is this happening? Why do people insist that a woman should be only a housewife? Really, I can't understand this." Nihaiia

".....in addition, there was the view of working women... he [her father] perceived me as a housewife only." Zahraa

The women interviewed had faced the influence of norms and traditions from different perspectives. First, there is the pressure of social norms and traditions in the surrounding society that perceives a woman as a housewife only. Second, there is a religious perspective, since Nihaiia was wondering why people were acting in such a way when Islam gave women the right to work. Third, the family's point of view is consistent with the local norms and traditions viewing women as housewives. It is unsurprising that all the women referred to this social view of women, which highlights the similarities amongst Jordanians' way of thinking both inside and

outside Amman. Such a finding explains the impact of norms and family on these women, regardless of where they lived or their background. The women's comments were similar to what was found by Miles (2002) and Khamash (2009), who explained that social and traditional values push many women to stay at home as a housewife in traditional societies.

'Attachment to traditional role' is the way the women explained the local perception of them. Jordanian traditional society has an old-fashioned way of thinking and considers a woman's role as being attached to household responsibility and child care, which influences women's economic activities and access to the work market.

Other participants stated they should respect local norms. Nada was cautious in respect to local traditions:

"I do not stay out late and if I did I should always have a companion with me: my sister or women from the [The same area where she lives]..... I must respect the norms and traditions of society. I do not want to challenge the accepted norms and traditions."

Nada showed her worry when she talked about norms in her village outside Amman. She demonstrated the fear she had inside because she was anxious about her reputation in the village, being willing to accept the rules as they were:

"I do not want to be in a taxi alone from Amman to [her village]. I do not want to be with a driver, who is a stranger I do not know. Also I want to prove to people in the village that I was at an exhibition with other women."

Alia respected her family's norms; she is around 35 years old, highly educated and from a highly professional and educated family. Similar to any unmarried Jordanian woman, she is still living with her parents, as females in Jordan cannot move from their parents' house to live alone. They stay with their parents or brothers if their parents are dead because it is not accepted socially not to do so (Sonbol 2003). In Alia's case, such a situation created hurdles for her business because she lived far away and she had to close her workshop early in order to get home before sunset.

She stated:

“Norms and traditions influenced me a lot; I cannot say they did not. For example, because I am out late in my business, my family keep referring to the norms and do not accept this and that.”

Alia was not satisfied with her parents’ behaviour:

“...But still I have a problem here that I have to go back home early. I must close my workshop at 17:00 and leave for home. This is a restriction from the family and I have been here for five years and they have not changed. It is influencing me a lot, particularly as being open as a business until 20:00 will increase my income, as many clients move in the evening and at night. But I can do nothing about this right now.”

Nada and Alia talked about a very important issue, which is being out late is not accepted socially in Jordan (Sonbol 2003). This is related to trust and fear of losing the family reputation, which is the most precious thing in any Arab family (Fahed-Sreih et al. 2009).

Reputation is significant in Jordan (Fahed-Sreih et al. 2009) and is linked with family life and honour in Jordan (Abu Baker and Dwairy 2002). Jordanians say that after death, what stays in people’s minds is reputation; therefore, most families care about reputation and many stories of a very long time ago are still narrated by Jordanians as a lesson for the young generation, particularly, females. Losing reputation, particularly in terms of ethics and morals, may lead to honour killing in Jordan and other Arab countries (Al Suwaidi 2008; Abraham 2009; Shapiro 2010).

In chapter 7, different success factors are described. One of the positive influences on business success was starting up the business at home. Being at home is a way to avoid problems and compromise with the local norms and traditions.

On the other hand, Aisha had different beliefs and perceptions of norms and traditions. She did not believe in norms, in spite of the fact she lives in a small area outside Amman:

“I think these norms and traditions are worthless. They were created by humans to humiliate other humans and I mean women in this context.”

Aisha showed her frustration with such norms. She considered norms were designed to control women only and this is clear in a society like Jordan in which men are privileged and have more advantages than women. She spotlighted discrimination between the genders in terms of norms and traditions.

6.5.2 Patriarchal society

All the women interviewed, regardless of their business location and marital status, drew attention to male domination, superiority and authority in Jordan. In other words, a patriarchal society is a social system within which the male has the authority and power over females. The influence of patriarchy was mentioned by all the women in different contexts.

For example, the issue of female financial dependency on males for money was clear in Nihaiia and Khalida's comments:

“A non-working married woman has no income. All she has is what her husband gives her.... I could not bear this situation... Asking for money and waiting to be given it or not... It is sad to say it... but this is the case of non-working mothers in Jordan... From where can they get money if they do not work? The only choice is the spouse.” Nihaiia

“Without a job, I am powerless... because I have to ask for money from my husband and it is hard for me, as a working woman, to ask for my pocket money from him.” Khalida

Nihaiia and Khalida highlighted that women who do not work may have a limited source of income. There are two main aspects to this, social and religious, which are interrelated. From a social perspective, the males are the bread winners and the females are raised to believe that the man is responsible financially. From a religious perspective, the female, as a follower, is dependent financially on the male, as he is the one responsible and the protector (Eissa 1999). Even if the woman has money, the man should pay for everything and he never touches her money (Eisaa 1999). God said *“Allah chargeth you concerning (the provision for) your children; to the male the equivalent of the portion of two females....”* (Surah An-Nisah 4: 11). Islam is an integral part of Jordanians' culture that influences every action, behaviour and activity in their daily life.

Bahia explained:

“Jordan is a male country. Take a look on any street. The man is always in front and the woman is running behind with the children.....Women are disadvantaged and what men can do, women can never do. Men have power over everything and religion also gave them more power than women..... The hardest thing I experienced, and most women face with men, is their judgements. Either they tell you ‘okay that is good, go for it’, or ‘no it is wrong, you should not do it’. There is always this judgment. Men always make you feel that they are mentors and have the right to judge you.”

Bahia looks like a strong Muslim woman, who does not wear the head cover. She appeared to be leading a stylish lifestyle in Amman and she had a European clothing style and hairdo. Bahia highlighted a daily scene that typifies the patriarchal community. It looks funny but it is a noticeable phenomenon in Jordanian streets to see the man walking in front and the woman running with the children behind. It expresses the power of males over females. Bahia used the words ‘*judgment*’ and ‘*mentors*’ to show the superiority of men over women. Judgment is always exercised by a court and a higher institute or person. Men perceive themselves as controllers and give themselves the right to judge women’s actions. Norms, traditions, religion, family and, maybe, many other factors give them this authority. However, Bahia dealt with males and hired male employees and did not care that much about the patriarchal view. Either Bahia overcame her husband’s authority and the social view, or she has an understanding and supportive husband. Bahia commented:

“.....Mmmmmmm maybe socially it is not accepted, a woman working with men but I work with men or, no, they work for me [the interviewee giggled]..... No, I think it differs when I am a boss and they work for me, I pay them.....”

Hala commented:

“Ahhh the big issue... was my family..... I mean, my parents and siblings were against my business and they were not used to seeing one of their daughters moving in and out... So, in the beginning, I had limited

movement. I was controlled by my family. I could not move alone and I did not have the freedom I am living now..... The husband's or male's approval is critical for any step in life or work. A woman has no freedom in life. Every movement is controlled by men and, wherever I go, I must be accompanied by a male family member."

Eiman, a divorced woman, showed how a male society dealt with her:

"....to be honest with you, it is not accepted socially. People do not accept that a divorced woman will have her own business registered in her own name. These are the norms and traditions here. So, in order to avoid any problem or people talking, I made it look like I worked in my father's place and that he owns the place."

Eiman portrayed the society she was living in:

"I did not go to do the licensing for the same reason.... Jordanian society is oriented and described as a masculine society.... For example, it was my son who did the licensing. It is not accepted that I do it in this patriarchal society."

Women in Jordanian law have the right to ownership of a property or anything else (Jordan Civil Law 1967, 1987). However, as Eiman states, the norms in the Jordanian patriarchal society looked more powerful than the law and prohibited her from gaining her normal rights. She was anxious about doing the process and the issue was not related to personal capabilities but to the view of the community and its powerful negative influences on her. Eiman possibly expressed the view of women who go to license a business and that the official departments are the last place a woman wants to go into in Jordan because these departments are crowded with men or women accompanied by a man. A woman without a male could be prey to some male employees or customers in the department, since a woman with a male 'father, brother, spouse or cousin' is perceived as protected.

A patriarchal society suffers from inequality between males and females (Haj-Yahia 2002, 2005; Herdman and Badir 2008; Condren 2009). Connell (1995) stated that in a patriarchal society, men avoid female roles and tasks for fear of losing their masculinity. This can be explained by the power a man wants to keep over women

by using his *maleness*. In societies where patriarchy is highly valued, as in Jordan and Turkey, men are the dominant individuals in every aspect of life. For example, the male public appearance is clear everywhere in the streets in Jordan since the male is the bread winner and women are perceived as housewives. Sonbol (2003) and Moghadam (2004) indicated that some social practices stem from tribal and patriarchal traditions in addition to Islamic values. Examples given were the Arab world, North Africa, Iran and Afghanistan. Offenbauer (2005, p.10) identified it as the “*patriarchal belt*”, which extends from North Africa across the Muslim Middle East (including Turkey and Iran) to South and East Asia (Pakistan, Afghanistan, northern India, and rural China).

Nihaia suffered from the power of patriarchy in a different way:

“A man owns a woman after marriage. Yes, it’s true. Men think they own us and we are toys in their hands. Men have the authority in this country.”

Likewise, Khalida said:

“A woman is weak. She cannot overcome male authority. Jordan is a patriarchal society and a Jordanian woman is an example of a sacrifice to satisfy male desires and needs.”

Nihaia and Khalida described a woman’s status after marriage. The traditional view that men own women exists in Jordan because men are responsible for all marriage costs, the dowry and any expenses of the future wife. A man is powerful because he is responsible financially. What is interesting is that Nihaia and Khalida, similar to other women interviewed, were not under male influence because, if they were, they could never have been in business. Both women were operating in a male sector. Nihaia, from outside Amman, had a business in the market with other male business owners and Khalida, from Amman, was working in the male-oriented business of wood carving. Thus, the two women from different places and businesses were still subject to male power, which may reflect a trait of Jordanian society.

Zahraa had many problems with her father and siblings. Her father was a model of patriarchal behaviour. Zahraa made me cry after the interview, as she touched me deep inside. I understood why she needed to stop and take a long breath many times

during the interview. Zahraa could not speak continuously because of a stammering problem. She said:

“My father was authoritative. He controlled the whole family, even the married ones. Do you know? I have been living in this isolation since my childhood. I have this problem of stammering and I could not talk because I was always afraid of my father’s dominant behaviour.”

Zahraa was always concerned about her father’s attitude but she had to submit to his authority in the beginning:

“I had no other choices.... [silence..... very sad looking eyes]..... I was obliged to respect and abide by my father’s conditions... [crying voice but no tears].... My father is very nervous..... yeahhh..... [long deep breath].... I mean..... yeahhh [long silence]..... My father blocked many doors and opportunities.”

In Jordan, the father is seen as the main figure of authority in the family and he should be obeyed and respected by all family members, as guided by Islamic rules (Raven and Welch 2006). In Arab culture, this obedience is not seen as paternal domination or patriarchal authority; on the contrary, it is part of obeying God’s instruction and Islamic law. It is noteworthy that stammering is not caused by the parents’ behaviour and attitude but they can have an influential role in overcoming the problem. Stammering is related to the brain structure rather than a parent’s performance at home (British Stammering Association 2011). However, Zahraa was convinced that her father’s attitude was the reason behind her problem. She was not happy with her lifestyle and father’s domination but she surrendered to it for many years, as she had no other choice:

“I imagine that any person who experiences my psychological suffering, being kept in the house for years and the bad treatment I experienced with my father during the past twelve years, will surrender and stop working....”

Likewise, Nada, who was living in continuous conflict with her dominant husband, could not do anything about it in the beginning:

“In the past, I obeyed him and never went to any exhibition without his approval because he is my husband and responsible for me. I could not move without his approval. As we say, the strong rule the weak; he is a man and I am a woman.”

However, when Nada decided to revolt against this control and supervision later on, the marriage ended in divorce:

“I just left the house and went to the exhibition. I could not break my promise and it was a big festival. This was the first time and problems were getting bigger and bigger in the last period because of this issue, which resulted in our divorce.”

When Nada was asked about her feelings regarding the divorce, she smiled and said:

“...I do not regret anything I did. I did nothing wrong and I was as a toy in his hands..... Now everything is over... I will go on in my business and work harder for the sake of my children.”

‘*But our patience has limits*’ is an Arabic saying, which expresses an individual’s ceiling for tolerance and for excusing others. The women interviewed looked fed up, tired and bored of continuous male supervision and control. The result was a silent revolt against patriarchy.

The women’s status can be interpreted as ‘*submission to the other*’ and the other in this context is the male and his authority. The women identified male power in different ways. The male in Jordanian society appeared to have an influential and negative role on women business owners’ performance in their personal and professional lives.

Women had various techniques for dealing with the pressure from the surrounding community, including family and relatives. Their determination and ability to resist and ignore what was going on around them helped them to make their business successful. They talked about this in detail, as reported in Chapter 7: Sub-sections 7.3.2 and 7.3.3.

6.5.3 Power of Islam

The majority of Jordanians (92%) are Muslims (Jordan Department of Statistics 2010b) and Islam plays an influential role in their life and behaviour because Islam is a red line that no one should cross. Muslims consider Islam the last religion and the Prophet Mohammad as the final messenger from God. The Prophet said, *“I am that brick and I am the seal of the prophets”*. This statement refers to what God said in the holy Quran *“But (he is) the Messenger of Allah and the seal of the Prophets and Allah has full knowledge of all things”* [Sûrah al-Ahzâb: 40]. All the women interviewed were Muslims and half of them described some of the Islamic instructions as barriers for their business development.

Zahra showed the significance of obeying her father. Father in Arabic is ‘Rab Al Usra’, the lord or God of the family, in English.

“I told you earlier I had no choice... I had to obey my father ...It is a must in Islam. We must obey them except if they ask for disbelief in God.”

Obedience to one’s parents is an important issue in Islam and disobedience is one of the biggest sins (Musa 2010). God said in the Holy Quran:

“Thy Lord hath decreed that ye worship none but Him, and that ye be kind to parents. Whether one or both of them attain old age in thy life, say not to them a word of contempt, nor repel them, but address them in terms of honour. And, out of kindness, lower to them the wing of humility, and say: ‘My Lord! Bestow on them thy Mercy even as they cherished me in childhood’” (Holy Quran).

This is a clear message to obey parents; this complete obedience has an influential impact on business performance in Arab Muslim countries (Raven and Welch 2006).

Zahraa was very patient because patience in Islam is the way to paradise. God said in the Holy Quran *“But those who are patient shall receive their reward without account”* (Surat Az-zumar 10:23). In another context, God said, *“we will certainly bestow on those who are patient their reward according to the best of what they used to do”* (Surat An-nahl16:96).

Hala stressed respect for the instruction of Islam but she could not always comply with it. She was honest and she talked frankly about aspects of her behaviour that did not follow Islamic rules, when she talked about mixing with strange males in her business, even though it is forbidden in Islam:

“Listen, people muddle up religion and norms but for me there is a big difference. Norms are created by people so why should we respect them? We should not respect these norms; but religion is from God so we must obey God and Islamic rules..... For example, in Islam, I should not deal and mingle with strange men, but my business requirements contradict Islam because I have to deal with men and mix with them; it is the nature of my work.”

As Hala described, social norms often become more powerful than religion and sometimes are used as a religious rule (Phillips 2006). For example, Islam did not forbid a woman from working, as the wives of the prophet worked. However, work should be within a particular environment without foreign males. Social norms and traditions have a powerful influence on people’s behaviour and many use Islam as a reason to prevent women from working at all. Another example is divorce that takes place because women are producing only girls. Such a divorce is forbidden in Islam but some Jordanians do it because they perceive it correct behaviour, although it contradicts Islam (Haddad 2011).

Alia, who appeared very committed to Islam, said:

“I am Muslim and my religion is Islam. This religion imposes on me some restrictions and one of them is dealing with men.”

Alia was satisfied with every aspect and perspective of her life and work. Her satisfaction stemmed from a strong belief in God, the prophets and Islam. She appeared to the researcher to be a mystical and contemplative person, who might spend hours reflecting on God and his blessings. Alia’s interview was enjoyable and interesting; it marked a turning point in my life, as it provoked faith in the folds of my heart and soul. Alia said:

“I have, and live with, a feeling of satisfaction and safety. You know, I feel that God is always looking after me and taking care of me..... My safety and

satisfaction source is faith. God created us and he knows that we have limits and, at a certain point, we cannot go on anymore. So, God created us and he is taking good care of us and he will not involve us in problems unless there is a bigger compensation.”

Alia’s comment showed her strong belief in God and fate. Islam is an Arabic word that means ‘submission to God’ (Oxford Dictionary Online 2012). Submission implies complete belief in God’s power over the individual’s life and destiny. Thus, Alia understands very well that through this submission, she will be granted better things later in life on earth later on or paradise after death, as God promised faithful Muslims (Perry et al. 2012).

In another context, Nada commented about hiring male employees:

“I can’t hire male employees. From a religious perspective, Islam forbids that and from a social view also. People will never leave me alone.”

Hala and Alia explained that mixing with males is prohibited in Islam, particularly foreign males. However, working in such a business implies being open and receptive. Hala could not conform to Islamic rules in a professional context, as this might influence her business performance. This gap between what is written in the Quran and how some of the women interviewed performed reflects comments by Altinay (2008), who examined Muslim entrepreneurs in the UK and found that 45% of surveyed entrepreneurs used commercial banks and were able to provide alcohol.

The influence of Islam on the women was clear in relation to accessing financial sources. Eiman, who was very committed to Islam instruction, stated:

“I could not start a business with a Haram source of funding, a source of funds that is not accepted in Islam. I will not do well on the basis of ‘Haram’. I cannot do that..... My religion forbids Haram and I respect Islam’s instructions.”

Eiman went on to explain that starting from *Haram*, which means forbidden by Islamic law, will make everything in life *Haram*. This is because the profit will be based on *Haram* sources of income and, thus, everyone using this income will be dealing with *Haram*. Islam forbids any kind of *Riba*: a loan with interest.

Although Islamic instructions create a hurdle for individuals in securing funding for their business, women adhered to the rules of Islam. Eiman stated:

“As I also told you earlier, I did not take loans because of Riba. I had tough times and a lack of funds but, because I want everything Halal, I did not turn to any of these financial institutions/commercial banks.” Eiman

“I will never turn to commercial banks. They are forbidden in Islam. It is Haram to deal with them.” Zahraa

“No banks, not only because of complications but, as I said, I respect my religion and I am faithful to Islam, so I will never do Haram and take a loan.” Alia

“It’s Haram... Haram... Haram...to take loans from commercial banks... Islam forbids that and I do not want to commit a big sin...It is Riba and Islam forbids dealing with Riba.” Aisha

All the women used the word ‘*Haram*’ to describe their dealings with commercial banks. Haram is totally forbidden in Islam. Aisha emphasized the significance of the issue by repeating the word ‘*Haram*’ three times.

Nihaia is a Muslim business owner in an active market outside Amman. She wears the head cover but one would call her a moderate, flexible woman. Nihaia had her own interpretation of things. She saw that necessity pushes people to do many things that are not accepted socially and religiously. Nihaia said:

“I took a loan at a later stage of business expansion and it was from an Islamic institution because people say it is not ‘Haram’ and I hate dealing with this interest issue in commercial banks since it is forbidden in Islam..... People were saying this but how can I know the truth? Let me be honest with you. God has mercy and he will not punish people who were in need, this is the way I see and interpret things.”

Nihaia was courageous and strong enough to put forward and discuss this idea. Muslims do not elaborate on their mistakes in public and, in particular, when it

contradicts with Islam; they fear punishment and social disapproval. Nihaiia offered a convincing example:

“For example, imagine yourself lost in a desert, without food and drink for a couple of days. Suddenly, you found a dead body! Aren’t you going to eat from this flesh to survive! I describe things like that and God will forgive me..... No financial institution/commercial banks accepted giving me a soft loan or a loan without interest. How could I go on without this loan? I am sure, God will forgive me because I needed money for my business and this business is the main income source for me and my children. God will not accept that we starve to death. I am rational and people keep telling such stories about God’s punishment and things related to using Riba but I am a practical person.”

People may perceive Nihaiia as a disobedient woman. On the other hand, her behaviour may also reflect her faith in God and her belief that God is merciful and tolerant. God said:

“O my Servants who have transgressed against their souls! Despair not of the Mercy of Allah: for Allah forgives all sins: for He is Oft-Forgiving, Most Merciful” (Sûrah al-Zumar: 53).

So God will forgive all the sins of Muslim believers but it is a conditional tolerance and forgiveness. It is related to an individual’s true repentance (Taha 1996). God said:

“And turn in repentance and in obedience with true faith (Islamic Monotheism) to your Lord and submit to Him, (in Islam), before the torment comes upon you, then you will not be helped” (Sûrah al-Zumar: 54).

Looking at these quotes superficially, they appear easy to apply. However, thinking of the consequences makes it harder because no Muslim knows when the Day of Judgment is or when it will come. This implies that God expects continuous faith, proper behaviour and repentance from faithful Muslims who desire heaven.

Another interesting finding was highlighted by Khalida, who appeared very conservative in her appearance but not in her thoughts. She had an open way of

thinking and explained a new notion that has not been identified before regarding Islamic banking. Khalida said:

“Of course, all the available options are ‘Haram’. We have to pay interest and I do not want to pay this interest. It is a problem with any commercial bank or MFI or women’s funding programmes. They are dealing with micro and small businesses and women in the same way.”

Khalida looked frustrated with everything in Jordanian society. She shocked the researcher when she said: *“Islamic banks are also Haram”*. Such a statement confused the researcher; it turned things upside down in the researcher’s head. A common belief in Jordan is that Islamic banking is *Halal*, which is *“religiously acceptable according to Muslim law”* (Oxford Dictionary Online 2012); therefore, the researcher was trying to understand this mystery. More explanation was needed and Khalida was generous enough to provide it:

“The Islamic bank should be an Islamic bank. I mean....mmmmm..... from my point of view, the commercial bank is better than the Islamic bank.....To explain things let me tell you... Murabaha is a principle in Islamic banks. For example, if I want to buy a car by taking a loan from an Islamic bank, and the Islamic bank owns a car company, it will be Murabaha. But if I buy through the bank, it means that the bank gives me the money and I buy the car. Then I have to pay the bank at the end of each month. This is not Islamic banking. Islamic banking is that the bank owns the car company.”

As Khalida’s discussion was innovative and interesting, I asked for more explanation and she gave another example:

“For example, I took a loan from an Islamic bank and, after a week, I got the money from somewhere else and I want to pay back the bank loan..... Imagine.....only after one week..... the bank will deduct a large percentage of the money paid back under the name of Murabaha..... It is not Islamic and does not match Murabaha in Islam.”

Reviewing the literature, *Murabaha* means that the lender, such as a bank, finances what the borrower needs on the basis that the bank buys the things (e.g. machines, furniture, tools, etc) and sells them to the borrower with profit (Jordan Islamic Bank 2011). Therefore, the Islamic bank does not give money in the way that non-Islamic banks or lending corporations do. Thus, what Khalida said is correct but the kind and style of loans Islamic banks are providing is questionable. The common idea is that Islamic banks are dealing with *Halal* funding options and without usury. However, any contradictory notion is confusing and requires more investigation.

6.6 CONCLUDING REMARKS - STRUCTURE AND AGENCY

This chapter has looked at different types of structures and the types of barriers imposed by these structures on women business owners and how these structures influenced the women business owners' experiences negatively. Within this chapter, structures (institutional, NGOs, market place, financial and socio-cultural) were found to have played a part in terms of constraining the process of developing a business rather than facilitating the development of the business and resulting in satisfying experiences for the women business owners in this study. This chapter, by focusing on the negative aspect of the experiences of women business owners, reflects one part of Giddens' structuration theory – structures acting as constraints.

6.6.1 Single case example

Hala is a single woman, who owns a shop where she produces her handicrafts (traditional and embroidered stuff and clothes). The business is not new, having been operating for more than 20 years. The business is small in size but Hala has recruited 15 female employees, all of whom are skilled and produce embroidered pieces. Hala is not only the owner of the business but she also works in it producing embroidered products. She comes from an uneducated middle-class family and only studied to high school level. She had no working experience before starting her business. She promotes and markets her products, mainly through her business (workshop), relatives and friends, retailers, and local/regional tourists who visit the area, in which her business is located. Hala, at the beginning of her professional life as a business owner, started a home-based business due to financial and socio-

cultural factors, but later on she moved and created a non-home- based business. Hala has faced a wide range of barriers since she started up her business.

Hala demonstrated her frustration in relation to the weak performance of the government, which she expected, since she had not received any positive responses over the previous twenty years. Hala also showed how some social practices, such as Wasta, influenced her experience as a business owner, since she could not access grants that were provided by different public or private institutions. Hala stressed the notion of corruption and related it to NGOs, which appeared ineffective and played a major negative role. This shows how, when structures have the power over resources, agency become powerless and unable to act freely. Hala faced barriers when she was looking for funding during the start-up stage, as she was not considered eligible by the banks that had legitimate power over resources and they did not agree to provide her with a loan. The start-up was based on an imaginary financial cooperative that will be illustrated in chapter 7. However, at a later stage, Hala took a loan from a commercial bank to expand the business and hire employees. Hala, on this occasion, did not submit to Islamic rules and behaved in a way that satisfied her needs; she used her agency to make a change.

Hala, differently to the other women, said she did not face problems in the market place in terms of marketing, competition, seasonality, Jordan's poor economic conditions or access to raw materials. She had a wide knowledge and long experience that helped her to be a strategic thinker and to find her own way and solutions to problems.

The main barriers Hala faced were related to socio-cultural values and the surrounding context; for example, she fought to create a business and could not create it outside the home because her brothers did not approve. She faced family pressure because they perceived her as a potential housekeeper, who should marry by the age of 15. Hala was under male control and supervision all the time because Jordan is a patriarchal society. All of these incidents showed she submitted to her family rules and norms during the start-up stage of her business when she was young. However, as time passed and she became an experienced woman, things changed.

Hala's story is interesting because she made a change and this was clear in her account. She started a home-based business because she had no income and the

banks did not consider her eligible. At a later stage, she got a loan and this meant she met the bank's requirements by providing records, which made her eligible. Second, Hala started at home because her family was against the idea of working women. Later on, she moved and opened a new business away from home, changing her whole family. This change reflects how power is not dominant in one structure or agency. Hala indicated that she changed all the people around her through her actions.

6.6.2 Overall Findings

Hala's experience is set out above but, to get a broader picture of the women's experience of the different barriers they faced, the rest of this section combines the information about all the women.

The institutional structures identified in this study created many types of barrier for the women, such as the unsupportive role of the government towards women business owners and the handicraft sector. The women related government performance to corruption and complex regulations and they talked also about the ineffectiveness of NGOs and their negative influence on the possibilities for women to access training, funding and marketing choices. These barriers imposed by the institutional structure will be explained in the following paragraphs.

All the women in this study criticised the negative role of NGOs, which implies business location, size and personal profile did not influence positively their relation with the NGOs in Jordan. This also suggests that institutional structures (NGOs) are similar in their negative influence on women business owners' experiences.

The weak role of the government was seen to be significant and this issue was illustrated by all the women, regardless of their social and educational background or business location. Some women indicated it by reference to the lack of a specific handicraft strategy that would help them in developing their business. This was expressed by Hala, Alia and Khalida. Meanwhile, other women described institutional barriers in terms of the ineffective activity of NGOs in relation to training, marketing and funding and the institutional and NGOs structures being corrupt, as stated by Nada, Jameelah, Alia, Bahia, Fidaa, Zahraa, Khalida and Eiman. Bureaucracy of procedures was mentioned by Fidaa, Hala, Aisha and Khalida. The

lack of support, bureaucracy and Wasta combined to make it difficult for the women business owners (see Chapter six, Section 6.2.2). The women may have suffered more from these problems because Government policy was male-oriented and the rules were mainly designed by males (see Chapter six, Section 6.2.2.1). The women complained about the pressure of Wasta and social norms applied by people who had authority over them due to their social and professional positions (see Chapter six, Sections 6.2.1 and 6.2.3).

The Government and NGOs' roles are significant in enhancing women's experiences (see Chapter Two, Section 2.3.3.1.6) but it was not the case in this study. In this study, the institutions were identified on many occasions as having constrained the scope for agency. For example, the NGOs, instead of using their authority to provide training for all women, were influenced by Wasta and gave preference to particular women. Likewise, the Government did not perform well and the lack of a particular policy for micro and small businesses or the handicraft sector meant the women got lost in unorganised and scattered sectors (see Chapter Six, Section 6.2.2). Additionally, these structures were powerful and had authority over agency and their actions and behaviour (see Chapter Two, Section 2.4.1). Wasta, as part of the working practices of institutions and government, had power and authority over the women business owners' experiences. For example, having Wasta meant being powerful and having control over what was happening in business or in daily social life. For example, Wasta had a negative influence on women's ability to access training or participate in exhibitions organised by NGOs (see Chapter six, Section 6.2.3)

The financial structure involved financial institutions/commercial banks' rules and regulations and the interactions of women business owners with financial institutions/commercial banks when seeking funding (see Chapter two, Section 2.3.3.2.1). The women had to conform to the requirements of these institutions/commercial banks in order to be able to get a loan. These commercial banks potentially had a big influence on the women's ability to start up and to develop their business because the structures were both authoritative and allocative at the same time (see Chapter Two, Section 2.4.1). Financial institutions/commercial banks had power over agency by having the authority to provide or not loans, based

on their rules and legitimacy (see Chapter Two, Section 2.4.1.3). For example, the women in this study identified they faced more constraints than men. In order to get a loan, some women had to have a male guarantor, even though they were working and had a fixed income (see Chapter Six, Section 6.3). Thus, it can be said that commercial banks practiced the power they had through their regulations and the way they interacted with human agency. This refers to power and control in structuration theory (see Chapter Two, Section 2.4.1.3).

Market structure involves the way business is conducted within Jordan and in the handicraft sector in particular. The issues for the women were marketing, unfair competition, and poor economic conditions, which were mentioned by all women interviewed in this study. Other barriers, such as seasonality and access to raw materials, were mentioned by a few women.

As explained previously in Section 6.4.4., seasonality was specified as a barrier by four women, all of whom were from outside Amman; two were divorced, one was married and one was single. The women had different types and sizes of business; consequently, no clear patterns appeared. The seasonality problem was related to their business location in a tourism area and this is evidence of what was explained in Chapter Three, Section (3.7.9) that Amman is the country's main tourism destination and receives the largest number of tourists all year round, which is not the case outside Amman. This is why the power of seasonality was stronger in areas outside Amman, since Amman has the lion's share in terms of number of tourists.

Access to raw materials was illustrated by two women, Bahia from Amman (who comes from the middle class, is married and operated a micro home-based business) and Nihaiia (who comes from outside Amman, is from the middle class, is divorced and operated a micro non-home-based business). Thus, the women who face this problem do not share common characteristics, except that they come from the middle class. Women's problems stemmed from the unavailability of raw materials in Jordan, in the case of Bahia, and from competition and the refusal of male business owners to guide her on where to buy the raw materials she needed when she entered the market for Nihaiia.

Poor economic conditions influenced the women business owners through changes in customer behaviour and tastes. These conditions illustrated how the power of economic structures might have a significant influence on agency behaviour and actions. Women in this study faced changes in Jordanian purchasing behaviour over recent years. The women stated that Jordanians turned to buying cheap products over the genuine and authentic ones they offered, which reflected that markets have an influence and might shape agency choices. In addition, it shows that agency choices will lead to a replication of the market structure, since structures are produced through agents' repeated actions and behaviour and this is the case in this study. Jordanians are purchasing inexpensive products and by doing so they are repeating their actions and producing the same market structures (see Chapter Two, Section 2.4.1 and Chapter Three, Figure 3.4). This explains that structures are the instrument of and the result of the structuration process, where individuals interact with different institutions to produce a social structure (Giddens, 1984 p.14).

The socio-cultural structure appeared the most negative influential factor on women business owners since it was related to other structures (economic, financial, market, etc) and its interaction with other structures created more hurdles. The women were under continuous control and supervision from their family, spouse and wider society. They acted according to what these structures imposed on them, which means that agency did not have absolute power but was restricted by societal 'rules' (one of Giddens' structuration modalities) (Giddens 1984). These rules created boundaries on the women's freedom and behaviour (see Chapter Two, Section 2.4.1).

Human agency organises his/her personal and professional life, without really being aware of how their behaviour and actions have been shaped by social rules. For example, the women business owners in this study were raised in a society in which its rules imposed restrictions on the ability of women to mingle with males. The women, without being conscious of these social rules, conformed to them and they consequently became inseparable parts of their daily behaviour because these rules are culturally structured (Giddens 1984). The women were always worried about the views and perceptions of others because they were raised as, and are perceived by their families and society, housekeepers. Thus, the women were influenced by their social context, which ultimately shaped their beliefs and behaviour in life and work.

This ultimately influenced their professional choices and pushed them to create a home-based business (see Chapter five, Section 5.6.1). In simple words, they went on acting as was expected of them without questioning which, in the end, led to the production and reproduction of social norms within social structures (see structuration theory, Chapter Two, Section 2.4.1) and (Chapter Three, Figure 3.4). This production and reproduction is described as a double hermeneutic (Giddens 1984, p.14), which explains not only what the individuals did but also how.

In this context, it is also important to look at gender theories (see Chapter Three, Conceptual Framework 3.4, Theories and social and business practice ring). Gender identity theory shows how individuals perceive themselves within their social context and how their actions and behaviour are influenced by their socio-cultural context (see Chapter Two, Section 2.4.3.3). This mainly relates to socio cultural barriers, as women are perceived as housewives, responsible for the household and the children. The social perception influenced women's experiences, motivated them to stay at home and create a home based business and to hire female workers, since this conforms to social norms and values.

6.7 CONCLUSION

This chapter presented the findings related to different barriers and challenges faced by the women business owners when operating their businesses. The women business owners faced many obstacles during their journey and, if these issues are not explored, our understanding of their experiences will be incomplete. The barriers illustrated by the women were institutional, financial, market-related and socio-cultural. The women stressed that all of the barriers had influenced their performance in different ways. Weak and unenforced governmental regulations were as challenging as the negative influence witnessed by these women from ineffective NGOs in the way they deal with women in terms of training and funding. The financial institutions/commercial banks were not supportive, since the funding options were limited and inadequate. Moreover, marketing and competition appeared to be insurmountable barriers that were pushing some businesses to the edge. Finally, the women stressed the significance of socio-cultural barriers, including the nuclear family, relatives, friends and the society. Therefore, the women had many fronts and many battles to fight. Being a traditional, patriarchal

and collectivist society was considered the biggest challenge by the Jordanian women business owners in this research, even though that may not have come through strongly in the quantitative research. The chapter elucidates how institutional, market-related, financial and socio-cultural structures influenced agency (woman business owner) in developing her business. In the next chapter, the positive enablers of the development of the businesses are detailed, which illustrates that structures can be either constraints or enablers of business development (see Chapter Two, Sub-section 2.4.1.2). Structures exist within any social context. This chapter was concerned with the specific structures of Jordan and knowledge of them is important because, as indicated by Sarason et al. (2006), it is necessary to understand the social context to be able to understand businesses and entrepreneurs.

CHAPTER SEVEN: REALISING THE DREAM - THE POSITIVE INFLUENCES

7.1 INTRODUCTION

This chapter illustrates the findings associated with positive factors that resulted in business success and looking for future achievements. It goes beyond the notion of motives and barriers encountered when starting a business to look at the women's 'agency' and their interactions with, and reactions to, the surrounding environment. In addition, it examines women's attitudes, personal beliefs and behaviour in relation to realising the dream and becoming and continuing as business owners.



Figure 7.1: Women business owners' success factors

Figure 7.1 presents the main types of factor the women identified as being key to their success. This chapter explains these factors over six sections, including this introduction. Section 7.2 presents the findings associated with the positive behaviour of women business owners and what they did to make their business successful.

Section 7.3 presents the findings associated with the women's personal attributes, behaviour and skills and their influence on business success. Section 7.4 presents the findings associated with the future of the business and the ambitions of the women. Section 7.5 explains how agency reacted and behaved in response to barriers imposed by different structures and Section 7.6 summarises the chapter with a conclusion.

7.2 BUSINESS RELATED FACTORS

The ways through which the women business owners were able to use their free will, experience and knowledge to find their own way in developing their businesses are explored in this section. The women business owners performed as enabled individuals, who had knowledge and were reflexive, in order to overcome the constraints imposed on them by different structures (economic, institutional, NGOs, market-related, financial and socio-cultural). The following sub-sections cover these factors.

7.2.1 Reduced cost and risk

Six of twelve women interviewed stated their home was their primary place of work; that is, the house was the basis for their business. Starting the business at home was seen as an advantage by the women due to socio-cultural factors and other reasons that will be highlighted in this section.

Hala started at a very young age in an area outside Amman. When she started her business a long time ago, it was not accepted socially for a female to open her own workshop or even to work. Thus, she tried a compromise with her family. She was lucky to be able to create a home-based business at that time but it was clear that the first barrier was associated with socio-cultural values and their influence on her as a woman in a small area outside Amman (see Chapter 6 Sub-sections 6.5.1 and 6.5.2).

Hala said:

“The beginning was at school. We started embroidering small pieces of cloth with small and simple designs. Later on, I started working alone at home and embroidered on bigger pieces, such as children's and women's

dresser....At that time, I had no other choices. I had my reasons, so the only possibility was to start in that small room at my parent's house.....My family would never accept me starting a business elsewhere... They were against the whole idea so how would they accept a non-home business at that time... Their reaction was related to norms and traditions and these things..... Listen, in the beginning I suffered because of my family and their norms and traditions...so being at home was beneficial since I limited barriers created by the family.”

When asked for further explanation about the reasons behind starting the business at home, she explained:

“I avoided problems with my family when I started the business at home because they were against it. The start-up was very simple and from things I had at home.....Home was the start of this business. A workshop is money consuming. By working at home, expenses were limited.”

Likewise Aisha commented:

“I think it is more feasible financially to start a business and to work at home because I am paying the bills etc only once....mmm... it is a way to save money... ”

Bahia also stated:

“A workshop is costly and business failure may be destructive financially.”

Hala, Aisha and Bahia illustrated an important positive reason for creating a business at home. They chose home to avoid expenses, which was a logical reason because they would not have to pay the rent, licensing and other bills or expenses.

Nihaia had another significant reason for establishing her business at home:

“Working at home meant that I am with my children all the time and this was a way to manage things in my life.”

Bahia started at home for similar reasons:

“When I started the business, I wanted to work within my house with my family around me; I wanted to balance things in my life.....Since I started this business at home, I have felt that I am more dedicated to my house and family. I think it is important for women to start at home.”

Nihaia, from outside Amman, and Bahia, from Amman, both wanted to be at home with their children. It is common for Jordanian women to be attached to the children and family; it is one of the main reasons that Jordanian women do not work (Sonbol 2003). They have sole responsibility for their family and children (Sonbol 2003); therefore, having a balance between earning an income and looking after their family was a main motive for the interviewees (see Chapter 5: Sub-section 5.3.2).

Nada in her following comment identified a different reason for working and staying at home, which was a fear of failure. Society’s perception of failure is negative and people blame unsuccessful individuals regardless of the reason. Nada appeared very worried about what people might have said if she had failed; this was her main concern when she talked about failure:

“I was always thinking of failure... I mean I cannot ignore this idea and this fear right now is motivating me to stay and work from home... I think a lot about other people and how they will react in case I failed.”

Bahia shared the same view:

“I think there is less risk at home if the business fails; I will not face the same reaction as a having a business elsewhere where all the people know me and my business.....Thus, I thought that the loss at home, if anything bad happened, would be minimal from all perspectives.”

In some cultures, it is shameful and embarrassing for entrepreneurs and their families if a business fails (McGregor and Elliot 2005). They can lose social respect due to the failure and this is attached to shame (McGregor and Elliot 2005). Bahia and Nada highlighted another issue related to fear, when they talked about risk. From their point of view, the consequences of failure at home would be less problematic from a financial and cultural perspective. The expenses at home are limited and

start-up capital would be small, so the potential loss would be small. In addition, while criticism may still come from family, relatives and neighbours, it would be less difficult to face than if it were on a larger social scale. Thus, Bahia was aware the financial and psychological consequences of failure would be less risky and threatening at home.

Firstly, some women started their business in their home to deal with barriers imposed by the socio-cultural context and rules and in order to avoid risk and financial loss. Creating a home-based business implies the women conformed to the social norms and cultural values, which perceive women as housekeepers (see Chapter Two, Section 2.3.4 and Chapter Three, Conceptual Framework 3.4, the context of the lived experience ring). This is related to the social context of Jordanian society within this ring and how this context perceives working women in general and women business owners in particular, which ultimately influences women's choices and actions. This would be the case if they started at home because the surrounding environment influenced them to do so for social reasons. However, the women chose to start at home and by this choice they made some changes within their social context. It is true they conformed to its rules but, at the same time, they satisfied their needs and dreams. Starting from home due to social pressures could be explained by gender identity theory (see Chapter Two, Section, 2.4.3.3), which explains how individuals see themselves and how they are perceived by others within their social context. This perception has the power to influence individuals' actions (see Chapter Three, Conceptual Framework 3.4, the context of the lived experience ring). Of the women who started from home, five of them came from Amman and one was from outside Amman; they came from different social classes, educational backgrounds and had different marital statuses. Thus, there were no socio-demographic patterns that might explain why only these six started working from home, since all the women faced socio-cultural barriers, as stated in Chapter Six (Section 6.5).

7.2.2 Access to alternative sources of funding for the business

Fear of financial institutions and worry about being able to take loans or pay them back pushed the women to look for available and accessible resources of funding that

would not be subject to problems in acquiring them or paying them back (see Chapter 6: Section 6.3).

This finding was important and unsurprising in relation to the sources of funds. All the women business owners from Amman and outside Amman used their personal savings or the savings of their family, relatives or friends, to start and expand their business. This method of financing is common amongst group members in collectivist societies, such as Jordan (Barbier and Hawkins 2012). These resources enhanced the success of their business since women did not have to pay interest or to find a guarantor or provide collateral. The fact that all women looked for alternative sources of funding explains the barriers they encountered when they dealt with commercial banks in (Chapter Six, Section 6.3).

Nada, who had a previous business in a small tourist city, said:

“I used my personal savings. I was working and I used the money I saved from my previous job.”

Eiman assured:

“I turned to my family and friends to ask for money when the business was in a critical situation. Do you believe I could not pay the money back to all of them but it was not problematic at all?”

Zahraa got help from her mother:

“I was young when I started and I had no income. My mother supported me emotionally and financially and she gave me money from her personal savings to start my business.”

Fidaa was sponsored by her father:

“Mainly, it was my father who financed the business until I got the grant.”

Aisha got help from her husband:

“The main source of funding was my personal savings but my husband helped me a lot financially.”

Eiman got a lot of financial support and help from friends and relatives:

“I did not go to any bank; I do not believe in them. I got financial support from my close friends and family.”

Nihaia had two sources of income to fund the start-up of her business:

“.....after my father’s death, I got some money from his inheritance and my brother helped, as he gave me some of his personal savings and, with this money, I started the business.”

The women turned to less risky resources, which is common in Jordan where there is trust between family members, relatives and friends and a feeling of responsibility existing towards each other. Looking for financial support from the surrounding people in this research can be described as *‘belonging and closeness to the group’*, which can explain why women have chosen these sources. In addition, it reflects the state of relationships between Jordanians in financial crisis.

Divergence from these findings was found in the person of Hala, who started her business when she was very young and her family opposed her business; therefore, her financial resources were very limited and she had to find alternatives. What she did was to form a women’s cooperative in her area outside with some trusted women. This kind of cooperative is now widespread in Jordan, particularly amongst family members, relatives and trustworthy friends. Hala said:

*“I have been a part of a woman’s financial group here in the [Area where she lives]. We were a group of five or six or maybe up to ten women. Indeed, we were women who knew each other very well and also trusted each other. We decided to create some kind of imaginary cooperative. So we agreed verbally that each of us pay, for example, 20 JD each month and the amount would be 100JD monthly (multiply amount of money by the number of women $5*20= 100$). Accordingly, each woman receives the amount at the end of a selected month and the cooperative is only for five or six or ten months, which is the number of women in the cooperative. This is how things started and I took the amount of 500 JDs and started my business.”*

This type of cooperation, is similar, to a certain degree, to the Grameen Bank (1976) and MFI in Bangladesh, which were based on the trust and power of a group over individuals. The difference in Hala's case was that each woman pays a certain pre-agreed amount of money monthly. The number of months to be paid is based on the number of women; for example, five women implies five months so that each woman take the amount of money in one of the months without turning to any bank or institution. In the Grameen model, a group of individuals take a loan without collateral from a bank and pay it back through group pressure (Yunus et al. 2010).

The women needed money for their business to continue and therefore sought finance from the commercial banks. To obtain the money, they were required to conform to the regulations of the commercial banks,, but, at the same time, they had the free will to behave differently (see Chapter Three, Conceptual Framework 3.4, the overall theoretical conceptualisation-structuration ring). For agency to act differently within a particular structure he/she needs to be reflexive and women's reflexivity was expressed in their knowledge of the structure with which they were dealing. This is clarified by the fact the women had knowledge of the financial institutions and knew that they had both the allocative and authoritative power (see Chapter Two, Section 2.4.1). Thus, the women used their power to act in a different way and used their personal savings or those of family and friends. By so doing, they showed they had power and could make a change to their situation (see Chapter three, Conceptual Framework 3.4, the overall theoretical conceptualisation-structuration ring). Structures do not change instantly; however; they need repeated action and behaviour by agency (see Chapter Two, Section 2.4.1) and (see Chapter Three, Conceptual Framework 3.4, the overall theoretical conceptualisation-structuration ring). Agency can agree to, challenge or perform both actions together and this was the case in this research. The women, in order to make a change, used particular techniques and strategies that helped them to challenge the structures and barriers they faced (see Chapter Six). The women faced barriers from commercial banks and accepted their rules but, in this section, women used their power to turn around what these banks imposed on them.

7.2.3 Marketing initiatives

The participants found alternatives to promote their products. All the women inside and outside Amman stated that word-of-mouth was one of the major tools used to promote and sell their products, helping them to overcome their marketing problems (see Chapter 6 Sub-section 6.4.1). Word-of-mouth is a common tool business people use a lot to promote their businesses and it has an influential role in the purchasing decisions by individuals (Harahsheh 2009).

Bahia produced very expensive and high quality accessories:

“I think a lot about the marketing problem and how to solve it. It is truly a main barrier for growth. Mainly, my friends are marketing the product through word-of-mouth.....” Bahia

“Word-of-mouth is essential to marketing products. For example, a woman will come to me and ask for a specific or embroidered style of dress. If she likes the products, she goes and tells her family, relatives and neighbours. It is like word-of-mouth marketing technique. So she comes back the next time with new customers.” Hala

“It is word-of-mouth. I started at social events and people talked a lot there and they spread the product. Thanks to them.” Jameelah

“When I launch a new product I do not need to do any publicity... Talkative women tell each other and, after a week, everyone knows about my new products.” Ghayda

An interesting finding was that all the women interviewed used word-of-mouth as a tool to promote their products. Using this technique can be related to limited financial resources because other forms of promotion, such as advertising, are costly and time consuming.

Word-of-mouth was defined by the women as using *“talkative and gossiping people to market their products”*. De Matos and Rossi (2008, p.591) stated word-of-mouth plays an influential role but it is related to other factors, such as trust, commitment,

satisfaction and loyalty from a customer's side (Gunn 1972). The women were asked why they were using this tool in particular.

Nihaia said:

"It is effective and costless... [laughing] ... People or, in particular, women like to talk and by talking about my products they talk about something useful to me."

Likewise, Nada believed:

"I started because I needed money... It was not possible for me to pay hundreds of JDs to market my products. When my family, relatives and friends do it... it does not need any effort or expenses just talking about my products."

Aisha supposed:

"I do not know if there are any other possible ways... I found word-of-mouth the most suitable... It is like rain; it is free and spreads over all heads... No cost, no charge."

Personal, face-to-face, word-of-mouth remains the main tool employed by the women in this research. Most of them stressed there was no charge involved in word-of-mouth and it was a logical method because, as Nada stated, most of the women started their business as a result of financial necessity. Thus, it was not rational to look to use expensive tools. For example, advertising on TV or radio is not a common practice for women operating in micro and home-based business because these techniques are extremely expensive (Idwan et al. 2008) and unaffordable for women who already faced problems in securing funds for their business. 'Costless advertising' is a way to describe how the women perceived word-of-mouth as a tool for promoting their products.

The women suggested some other potential solutions they thought had helped them to promote their products and which helped in their business success. Nihaia suggested:

“I think the main issue is to produce in front of the tourist so he can see with the naked eye that the product is handmade and Jordanian, not imported I did this. I have this table outside with all the tools and the original marble and pieces of coloured stones to convince them that it is 100% handmade and many try to participate by cutting some stones and making simple designs.”

Other methods included displaying their products at exhibitions and craft markets and at their business premises.

Zahraa commented:

“The only way to meet tourists is through exhibitions, fairs and markets... For example, JARA attracts thousands of tourists every year and many of them buy my products. What is problematic is that they are one-time purchasers so they do not come back.”

Nada deals with tourists through handicraft exhibitions and festivals:

“Tourists like to buy souvenirs from the places they visit... I noticed that during the exposition I participated in at the castle here in the [the area where she lives]... Exhibitions are a major attraction for tourists... They come to enjoy and buy at the same time.....For example, the Jerash Festival... is a main attraction and there is a yearly handicraft market there... I participate each year and I meet thousands of tourists... who are attracted by the charm of the site and then the crafts...Otherwise, my main marketing technique for tourists is through the expositions held everywhere in Jordan.”

Nihaia, who owns a workshop in a tourist area, said:

“I display everything here in my workshop and I try to market my products using personal cards and brochures for the workshop, including a map showing how to reach the business.”

Likewise Alia stated:

“Listen, most of my clients are tourists and they come into my shop and see all these are handmade products. They take my business cards and web site address and promote my products. They helped a lot in marketing and selling my products everywhere.”

Ghayda shared the same view:

“I opened my shop for two reasons: business survival and selling to tourists. The area where my exhibition is located is a heritage one and is always full of tourists... So I work at home and sell for locals here and the exposition is for selling to tourists and people from far-off areas.”

Thus, the women have identified the two main tools used to market to tourists. The women who own non-home-based businesses employed their own workshops and business to display their products. What is interesting in Jordan is that the country is full of cultural and historical attractions that are spread everywhere, which is clear from women's comments when they stated they market to tourists regardless of their business location. The women who own home-based businesses relied mainly on business exhibitions and craft markets such as JARA and the Jerash Festival. Only Alia had a website that she used to promote her products. The low use of this tool could be related to the high cost of internet services in Jordan (McCullagh 2009).

While making their products known was a problem for most of the women, this was not the case for Hala and Ghayda, who both put this down to their effective marketing strategies.

Hala looked very satisfied and happy when she said:

“I had no problem in marketing my products; not in the beginning and not right now..... [long laughs].... To be honest with you, my problem is fulfilling people's demand.”

Successful marketing empowers the business and increases demand and customers (Simpson and Padmore 2005). When a business has good marketing strategies, its income will increase and there will be continuous or over demand.

Hala, who has an embroidery workshop in a small area outside Amman, said:

“.....I think these were the positive things: strong networks or public relations and a lot of customers inside and outside the [the area where she lives]. These two factors were very important to marketing my products and, until now, I do not have a problem in marketing and selling. I have a problem in satisfying the demand.....so I never had a problem in marketing my products.”

Hala was an active, talkative woman, who showed during the interview her alertness to opportunities and the ability to turn negative points into positive ones. She had a uniquely strategic way of thinking and used different strategies. She had a marketing strategy, an innovative product strategy and a pricing strategy to keep her business growing, even in an economic crisis. Hala had been in business a long time and was very experienced, which gave her high self-confidence and she seemed like a risk-taker. These could be the reasons behind her success. She commented:

“I have a strong heart and strong personality. Right now, I do not fear new things and new experiences because I know that I will never fail. I calculate things well in my mind and I have never failed in my calculations. I am sure that success is guaranteed 100%’..... I have my clients and they are loyal to me.....clients are income and income is profit and profit is success.....One of my successful marketing strategies is marketing through the Jordanian folklore groups travelling around the world... these groups by wearing my products carry them and market them everywhere.”

When Hala was asked about her pricing strategy, she said:

“The market in Syria was falling and people had no money to pay high prices; so, instead of selling the dress, I started renting them for low prices and I kept my clients and attracted new ones.”

Hala’s comments contradicted the other women and the literature. Surprisingly, she stated that her problem was satisfying the high demand in the market. What distinguished Hala from the other women were her strategies. It is true that most of the women interviewed had some kind of strategic thinking, as presented in Section

(7.2.5), but Hala had different types of strategies and, above all, she had a special strategy that kept her clients loyal.

Ghayda, who owns a successful porcelain and ceramic business, said:

“Listen, marketing is being smart and it is an art of dealing with people... I have never ever had a marketing problem. I started strong from the beginning and targeted the highly affluent class in Amman and it was successful, a really very successful, marketing strategy.... I told you marketing my product was not a problem too because I knew who to deal with and where to market my products. I told women that marketing is an art. ... It is a real art.”

She was asked for further explanation:

“Marketing is not only about exposing the products but it is also about how you present yourself.It is true the product has some magic but also the magician has a big role. So, I keep saying that I do not have this marketing problem at all.”

Ghayda lives in Amman and she is a highly educated woman, who came across as an inspiring flame. She stated she has no competitors and there were none on the horizon. She expressed herself in an impressive way when she used the word ‘magician’. ‘Magic’ is defined as “*the power of apparently influencing the course of events by using mysterious or supernatural forces*” (Oxford Dictionary Online 2012). In Arabic, people say that ‘*magic is the lure of the magician*’; therefore, it is Ghayda’s personality and abilities that made marketing her products very successful. Indeed, Ghayda stressed the importance of personality and its influence on the product and marketing it in an effective way. She identified that marketing was more than exposing a product; it requires smartness and a talent to manage customers. Ghayda considered herself a model to be adopted by other women and that could be right. She highlighted all the traits, skills, talents and techniques necessary for any woman to be successful in her business, generally, and in marketing her products, particularly. Ghayda noted:

“I have a group of women producers who follow me in everything I say. They ask me ‘shall we go there?’ and ‘what products?’ I give them the answer and also the justification of why or why not to go for this and not that exposition.”

What is interesting about these deviant cases is that they are from different places. Hala is from an area outside Amman with a traditional background; a conservative family and an average level of education, whereas Ghayda is from Amman, an open culture and an open-minded family, and is highly educated. Both of them are Muslim, wear the head cover, are alert, strategic thinkers and, above all, innovative and opportunity hunters. Hala commented:

“I am a proactive person. I do not wait until the market fails. I observe what is going around in the market and act before things occur. I launch my product and satisfy the client’s needs. I dealt with these conditions in a positive way.”

Likewise, Ghayda said:

“I know what I need to do in my business and I planned for it; so, when the opportunity comes, I just grasp it and apply my plans and realise what I want.”

It might be said that, overall, the reasons behind Hala’s and Ghayda’s success are their strong personality and personal attributes rather than their marketing strategies. At this point, the researcher refers to economic theories in entrepreneurship, particularly the Kirzner School (1973), which described entrepreneurs as recognisers of opportunity (Kirzner 2000) and individuals, who are attentive to opportunity, even without resources. The similarities between deviant cases could stem from the way they were nurtured and their personal attitude that differentiated them from other interviewees in the issue of marketing.

The power of the market appeared similar for all women, since all of them talked about these initiatives. In this context, the women were knowledgeable and powerful agents since they were able to change and do what they wanted to do within the market structure (see Chapter Three, Conceptual Framework 3.4, the overall

theoretical conceptualisation-structuration ring). Individuals always have choices when they act and they may submit, or challenge, or do both things together. In this study, the women challenged the market by finding their own way to work and market their products within its complicated structure and they used their families and friends to market their products, reflecting how they used their authoritative power over others. This may also reflect the social environment and the conformity amongst family members and individuals in tribal and collectivist societies (see De Matos and Rossi 2008; Idwan et al. 2008). The context created many limitations and hurdles for the women interviewed and they used affordable and acceptable tools to market their products. The women did not need to go out of their homes or deal with males to market their products, as they employed word-of-mouth through the women in the areas they were living in.

7.2.4 Training needs

Related to knowledge acquisition, training was described as an important factor identified as having enhanced performance and the quality of products by six of the women business owners: three living in Amman (Alia, Khalida and Jameelah) and three from outside Amman (Niahai, Nada and Hala). Five of these women have only one common feature, which is the type of business, as they created a non-home-based business. This may explain their need for training as a non-home-based business implies direct and face-to-face contact with customers that requires professional work, particularly in terms of technical issues, and may push women to focus on the need for training, which is a major problem for business owners (see Chapter Two, Section 2.3.3.1.3).

“I needed to take training courses. I wanted to know how to cut and sew and attach embroidered parts together.....I started young and I did not have so much experience... so I was looking initially for training... I wanted to know how to do things...training later on helped me to be creative.....” Hala

“Training is very important. It empowers the woman and provides her with many skills.” Nada

“Training is critical and essential for any business success. It kept me updated with what was going on in the mosaic industry. So I went more

than ten times to the retailer workshop in order to attend the training because I wanted to know how to produce and work and the only way was by training.” Nihaiia

“The training was efficient. The trainers made me see things differently. I started seeing my products as a group of things, colours, materials, designs, the shop, me, my head cover; and the whole is a structure and a group of things. The trainers structured things around me.” Alia

The women equated training with skills, being informed and, in particular, with the knowledge of how to produce. They stressed the need for training and described it as an approach that may fill gaps in a woman’s knowledge.

Alia always had interesting explanations for the issues tackled in the interview and she made the conversation unforgettable by her way of expressing and describing things associated with her business. Alia employed the word ‘*structure*’ to describe training. She said that good training was an opportunity to perceive the self, the business and the products as a whole unit, within which each of these complement each other. She considered training as a system and approach to living rather than a normal training course.

Bahia approached the issue of training in a different way:

“Training... mmm... training is a major problem, particularly if the product is new and innovative and not a repetitive one’... Believe me, I trained myself. I bought books and searched for related homepages and websites. I did not take any handicraft course here.”

Bahia looked for training and when she could not find anything suitable, she turned to self-learning tools. Bahia is working with Lamp Work which is an ancient art produced in the Levant in the first Century B.C (International Society of Glass Bead-makers 2009). The product nowadays requires dealing with fuel gas torches, high temperatures, blowing and forming equipment. Thus, the process is not easy and seems hard to be self taught. Therefore, turning to this choice (self-learning) reflected Bahia’s self-confidence, independence and high self-esteem that she was capable of learning without the help of anyone else.

Moving to another point on the topic of training, the importance of training workers was raised. Hala was one of the women offering training for her employees:

“... All the women were trained here in my workshop. I offered the training to be sure of the quality of the products.... Therefore, training is essential and a basic pre-requirement for hiring any workers, in order to guarantee good quality products.”

Similarly, Nihaia stressed the need for training all her employees:

“I have trained all of them, males and females, here in the workshop. Potential workers had to agree to undergo training if employed. I had my level of production, quality and professionalism.”

The insistence on providing training for all their workers could be explained by their previous knowledge of the importance of training. The women had a logical equation: training guarantees quality and quality protects the reputation (Purohit and Srivastava 2001; Ward 2004).

The women stressed the problem of quality of training and its ineffectiveness when they highlighted the institutional barriers in chapter 6. They explained that training was not available, which they explained with reference to the weak performance of NGOs, particularly when they talked about Wasta and corruption in these organisations (Chapter 6: Sub-section 6.2.3).

The need for training was important for six women, five of whom owned a non-home-based business, and this may explain their insistence on training, since it was related to professionalism and quality of products, as explained by the women. Likewise, quality and reputation were significant for four of the women, who operated a non home based-business, which required more attention to quality from them since it was attached to their personal and, later on, business reputation and continuity (see Fahed-Sreih et al. 2009).

7.2.5 Strategic thinking

Strategy and strategic thinking emerged as important themes amongst all of the women business owners, regardless of where they lived. The women interviewed

had different types of strategies for different aspects of their business, often designing strategies to overcome potential barriers. Hala explained her strategic way of thinking to pay back her loan:

“My strategy was that I should be the first to take the money because my savings were limited and I would not be able to pay back the money each month if I was not the first to take the money. I had to do so in order to have time to produce, sell and then to have income so I can pay back the loan.... I always used the negative points in a positive way, which was one of my strategies.”

The women had strategies concerning raw materials. Hala said:

“I have always thought about what might affect the importing of raw materials. So I do not deal with only one source of raw materials. I think it is a good strategy to have more than one source because then you have an alternative.”

Fidaa had the same view:

“A woman business owner should have this long-term thinking and deal with multiple suppliers. By dealing with multiple suppliers she, and the business, will be on the safe side.”

Additionally, Hala had marketing strategies;

“My strategy is that I keep producing traditional and embroidered dresses on my own account. I pay for the whole dress and I rent the dress to clients. I am a proactive person. I did not wait until the market failed and I could not sell my products, I satisfied the client’s needs without making them pay high amounts of money.”

Ghayda explained her strategic way of thinking in dealing with the market:

“My current marketing strategy is saturating the market. The product is still growing and earning a high income and so I am waiting for market saturation before I introduce a new product.....Regarding the new product it is not now. I told you in the beginning that I have a

collection and it is really very expensive. So women are buying this collection in stages. Each time they take some pieces. No one will spend thousands of JDs once for a set of plates. It is also a bright strategy and a successful one too. I oblige the women to wait..... I create the need and the product and when to introduce it or not.”

Eiman had her own strategy to attract and retain customers:

“I am looking always for innovation to keep my product going. Innovation is a good strategy to keep customers expectant and curious.”

Ghayda explained her pricing strategy:

“I started with high prices. From the beginning, I asked for high prices and targeted the rich people and this is my strategy. Why ask low prices when my product is distinguished, new and artistic.”

The above comments provide a picture of how strategic thinking was perceived by the women interviewed, as being associated with a future vision and long-term thinking. It provided them with the solutions to possible problems or even avoiding these problems. Their statements echo previous research findings. James (2010) and Sanguinsin (2011) stated that small businesses need to be strategic to sustain growth. James stated that strategic thinking helps entrepreneurs to deal with unexpected events in the macro environment.

Meanwhile, Ghayda had emergent strategies to deal with emergency events, such as economic crises:

“Maybe, the only negative influence I experienced at the beginning was this issue of copying my product. But I had this emergent strategy to change the product and to have a brand name. So everything was going on calmly.”

When she was asked to explain more what she meant by emergent strategy, she answered:

“It is a deep way of thinking to find a solution for a current problem; I am a rational woman but alert to any potential event. It is one of my key successes.”

An emergent strategy is a way of dealing with unforeseen occurrences without much planning (Mintzberg 1994). Ghayda ended her comment with a big smile and satisfied expression. She knows that she is on the right path and doing well.

The women highlighted mainly employ one act, that of *thinking*, and they all mentioned strategy, despite the fact that none of them had a degree in business or any related subject. Their comments showed high levels of professionalism. It seems the women's strategies were derived from their experience, thinking, education and knowledge, as will be explained in a later section (7.3.6). Regardless of the fact that defining strategy is not an easy task because there are different types of strategies formulated at different levels, the women created their own definitions. Using their words, a strategic thinker was defined as an individual who possesses particular traits such as '*smartness, and knowledge*' that '*enable the woman to solve problems by being proactive, generating alternatives and turning negatives into positives*'.

7.2.6 Quality and reputation

Four women mentioned other success factors related to their personal and business reputation; they associated quality with reputation. Two women, Hala and Nihaiia, are from outside Amman and the other two women, Khalida and Ghayda, are from Amman. The common feature amongst these women is the type of business created, which is a non-home-based business. The type of business could influence women's perception of their products and its quality because that quality is linked to reputation and it may either enhance or damage the personal and business image within the society (see Chapter Two, Section 2.3.4.2). One must bear in mind that reputation is critical in Arab societies, particularly when a female is involved (Fahed-sreih et al. 2009).

“There is a strong relationship between quality and reputation... not only for my business reputation but also for my personal reputation. Good quality has attracted customers from Amman and Aqaba, which are cities located hundreds of kilometres away from my business place, and also clients from the USA.....Clients pay the amount I ask for because I provide the high quality they want and that deserves the price I ask for.”

Hala

“I did not want to have less qualified people because this will influence the production quality and sales later on.” Nihaia

“I will tell any woman to keep her product authentic and original and not to go for cheap quality products because, at the end of the day, her products will reflect her reputation.” Khalida

“I insist on the highest quality for reputation and sales.... I have a good reputation in my business because I produce high quality products.”

Ghayda

The women had a vision regarding their business future. They focused on quality as a main attribute of their products. In addition, quality of products was connected to their reputation, which is influential in Jordanian society. Focusing on quality and reputation are the main pillars for business success (Board and Meyer-ter-Vehn 2012).

Good reputation is an advantage in business and it is more valuable than money or anything else (Fahed-Sreih et al. 2009) because a good reputation is a source of attraction for employees, customers and social acceptance and appreciation. In addition, it influences the owner's and business image (Ward 2004). Fahed-Sreih et al. (2009) added that business reputation is an extension of the owner's reputation. Accordingly, any low quality products or misbehaviour negatively influences the owner, his/her family and the business ultimately. Thus, the women focused on high standards, since they were seen as critical for their own reputation and the reputation of the business.

7.3 PERSONAL BELIEFS, ATTITUDES AND BEHAVIOUR

This section is involved with illustrating how the personal attitudes and behaviour of the women helped them to deal with and overcome the constraints they encountered within their socio-cultural context. In this context, the women's personal attitudes reflected their knowledgeability and power to make a change within their surrounding context (see Chapter three, Conceptual Framework 3.4, the overall theoretical conceptualisation-structuration ring). Change within structures may occur

when agency begins to behave differently and to find alternative ways of doing things rather than what would normally be the case (see Chapter Two, Section 2.4.1).

7.3.1 Affection for the business

Nine of the women business owners showed in their comments that their business was precious to them and its value could not be estimated. No differences were really evident among the women according to the location or type of their business, personal status or educational and social background. The women, by creating a successful business, perceived themselves as having proved themselves. In so doing, the business had become the heart of their lives, as well as being valuable, precious and priceless. This affection and attachment to the business motivated the women to look for further achievements, as will be explained in the following sub-section (7.4).

The women showed their affection for their business in the following comments.

“I am addicted to this business. This business is the first. It is in my veins and my blood. I will never let this business go away or fail..... I started young.... I and my business grew up together. I have all my memories, bad and good ones, here in this business..... [tearful eyes]..... I love this place and I have a lot of appreciation to God for his blessings.” Hala

“I could never stop this business. I can say that being in this business is like addiction or being addicted to a particular thing.” Zahraa

“I am obsessed by what I am doing. If I do not do at least one simple thing in the workshop I feel sick.” Alia

“This business is my life, blood and entity. My future is attached to craft. Even when I will be an old-aged woman, I will never stop. This business is me. How can I stop my life and breathe? I told you, I will never stop. It is in my blood. Even if I became a millionaire and lived in a palace, I will never stop this craft business.” Ghayda

Bahia confirmed the value of her business to her:

“My workshop is my life. When I want to relax I go to my workshop to work. This business is an essential part of my life and future.”

The women used words such as *'interest, passion, desire'* and *'addiction'*, which reflect a special relationship between the producer [the women business owners] and the product [the handicrafts]. *'Addiction'* and *'obsession'* were strong words used by the women to describe their strong relationship with their business. The women commented that their business had become an integral part of their lives. Their expressions were thoughtful and strong *'Life, breath'* and *'blood'* were key words mentioned to illustrate the significance of the relationship. Breath and blood are the main elements that make people alive; thus, their businesses were like blood and oxygen, without which they could not go on. Alexander and Schweighofer (1988, p.151) stated that addiction has many meanings but the traditional definition is *"being given over or devoted to something"*. Oates (1971, p.11) described *'workaholic'* as *"the compulsion or uncontrollable need to work incessantly"*.

Alia, who found everything in her workshop, said:

"My business is my shelter. It is a shelter to turn to in need. I find in it everything. When I am upset I turn to it. It is a spiritual place. My business is a safe place to be in. So I can live my whole life here in the workshop."

Alia described the passion of her craft workshop for her:

"I could not resist coming to the workshop to do something. I am addicted to this place and to craft."

A shelter is a place to turn into to protect oneself from outside threat or harm (Oxford Dictionary Online 2012). Alia described her business as a safe place where she is calm and feels secure. She expressed the spiritual and psychological importance of her business to her.

Nihaia stated:

"I have special feelings for this place and these stones... I cannot really describe my feelings but they are something similar to falling in love with someone."

Nihaia described the relationship between her and her business as *"falling in love"*.

Nihaia words are commonly used to describe a relation between two individuals rather than being in a relationship with a static object. However, '*falling*' is a state of losing control and this was the case of Nihaia, who had no more control over her strong feelings towards her business.

Alia described her passion for her business:

"I feel that this business is like being pregnant; then you have the baby and you take good care of her. Later on, the baby becomes a child and goes to school and you still take care of her. She is growing up with you every day and every moment and you are living memories with her. Me and my business are like that ... and, one day, the baby is an adult and she will get married. It is not work. No, it is not like going to a daily job. It is like eating and breathing or, let me say, it is an inseparable part of my daily life."

Alia's comments showed her affection towards her business by comparing it to a baby. Having a child is largely appreciated in Jordan, socially and religiously. An Arab proverb states '*our children are our beating hearts*' to reflect the value and importance of children. Moreover, God said "*wealth and children embellish life.*" (Quran, Surat AlKahf: 46), which could be the case for Alia and her business, particularly as she is not married and does not have children. She compared her business to the joy of having a baby, being responsible for and nurturing it. Alia was narrating the life story of her business, its childhood and adolescence, but not the aging stage, which may reflect a feeling that the business will never close. An Arab proverb states '*the man remains a child in his parents' eyes*'. So, it could be the case of Alia's perception of her business and it will always be her beloved and pampered baby.

From another perspective, Alia was describing the business lifecycle, from seed stage to growth and maturity. In this context, it is important to explain the mother-child 'Alia-business' relationship is the strongest. Moreover, Alia stressed the passion and significance of her business. In the second part of her comment, she states the business is indispensable to life requirements, like "*food and breath*". Without these basic prerequisites, life cannot continue.

Khalida showed her addiction but in a different way:

“Art is in my blood and I was thinking how can I keep this blood going on and keep myself breathing. So, I started thinking of creating my own business in handmade crafts. In particular, I have worked in this sector and I have a passion for drawing and wood carving.”

Ghayda’s interest in craft pulled her back to art:

“I could not study any other discipline; I went back to art. Art is in my blood and a part of my life.”

Khalida and Ghayda shared the same view by showing a strong passion for craft production and describing it as the blood circulating, which guarantees the continuity of life. The business emerged as the focal point of their lives. Comparing the beloved business, in this case, to blood circulation is a common comparison in Arab poetry: *“you are the blood in my veins”* or *“I wish you were the blood that circulates in my veins”* (Naji 1898-1953) (Sharqawi 1973, p.75). This points to the strong affection, passion and infatuation between the lover and his/her beloved. It seems that passion and love feed into creativity.

7.3.2 Self-belief

All the women interviewed, regardless of business location and where they lived, agreed that ignoring criticism was an effective and successful approach to dealing with negative influences in the surrounding environment. Jordanians live in a collectivist society and people find it normal to interfere in other people’s lives and work (Makhal 2011). However, the women interviewed showed disregard for interference.

Zahraa asserted:

“I did not care about people that much. Many hurt me directly and indirectly. But listening to people and caring about what they say is destructive. It will add nothing so I never cared about people and the way they thought of me.”

Hala, who lived outside Amman in an area with a small population and continuous gossiping about any event, said:

“I was walking and falling down. It happened to me many times because of negative people and the look in their eyes. But now I have my head up in the sky. I walk and I do not care about these ridiculous people or what they say about me.”

Alia showed strong belief in herself:

“If most people see things as right, this does not mean that I must see them as right. So I do not care about people’s views right now and I take my decision alone.....Do you believe me if I tell you something.... In the beginning, many negative people came and frustrated me. Then I decided that I do not want to see these people anymore. I had a lot of them in the start-up stage and I decided that I do not want them here and I do not want to listen to them so I do not have them here anymore more, or maybe I do not see them, although they might come.”

This finding about ignoring negative people and their comments reflects the explanation of Fine and Rosnow (1978) that gossip has a negative influence; it aims at upsetting individuals and spreading harmful information. An Arabic saying states, ‘Ignore so you can live and recover’. It explains the positive effect of ignoring negative people on an individual’s life. The proverb describes the status of women and their attitude towards gossips and talkative people. Hala explained the difference between her attitude towards gossiping people during the start-up of her business and subsequently. She appeared weak in her first comment and then showed her strength. Such change can be related to Hala’s high self-confidence and strong personality at the current time. The change that happened in her life enabled her to overcome the negative influences of gossiping people.

Hala went on, insisting that ignoring such people is the best treatment:

“Really, I do not listen to gossiping people anymore. I just close my ears and go on. I do not care about them anymore. I think any woman to go on should have an ear of mud another of dough.”

The expression employed, “*an ear of mud another of dough*”, is an Egyptian saying, which is based on a tale of Goha, a funny character who goes through little adventures, that has a moral ending. He is the protagonist in the story:

“One day he arrived home, happy as usual, while his wife was busy preparing the bread. Immediately, she started complaining, ‘Ah, in this horrible little house there is nothing! Your children are terrible. And stop eating on my sofa!’ She shouted at her husband. So Goha took some dough for the bread and put it onto his ear, to avoid listening to his grumbling wife, and walked to the back yard. His wife continued, following her husband ‘You can't go on like this! Talk to your children! Fix the roof! Set the table!’ So, Goha took some mud from the ground and he put it onto the other ear. ‘Yes! Yes’, he then said to his wife smiling, happy and indifferent with an ear of mud and another of dough” (Nasr 2002, p.1).

This proverb is widely used in Jordan. It is about a person who does not care what people say, which is not possible for many people. Jordanians care a lot about not being a part of a story narrated everywhere. Hala and Alia had their own way of dealing with unwelcome and negative people. This appeared as their strength when they used expressions stressing their ability to ignore people whose attitudes may frustrate them or create potential hurdles. While Hala pretended deafness, Alia pretended to be blind when it came to negative people. The women handled the problem of gossip by inventing ways to ignore or marginalise others in order to help themselves in their current situation.

Nihaia stated:

“I would never stop this business because this was my dream So, later on, I did not care about my husband’s reactions and negative behaviour towards me and my business... Later on, I just ignored him and his silly comments. I told him if you do not like it there are many people who like and buy my product. What I am doing is right and you are wrong.”

Nihaia could not keep silent against her husband’s continuous criticism. It seems that the burden was too big and she could not handle it so she chose to go on in her

life alone. Nihaiia took a different way than the other women business owners interviewed; she asked for divorce:

“He [her husband] is always like that, talkative, criticising and negative. These were some of the main reasons I asked for divorce.”

Ghayda suffered from neighbours’ negative comments:

“Neighbours were nagging and gossiping but I did not care because I know what I am doing. What I do is something beneficial so I do not care about them and they do not influence me in any way.....I do not have time for these silly talks and people. I am always busy and I think the best way is to be busy. A busy woman will not think of these people and will not have time to listen.”

Ghayda’s reaction differed from the other women interviewed. She perceived herself, and her business, as the main focus. Ghayda belittled negative people and did not pay them any attention. She showed her high self-esteem and value by ignoring them and dealing with the situation with superiority, as though being above them.

‘Deafness towards negatives’ explains the way women dealt with negative and gossiping people around them. The women pretended that depressing people do not surround them, which allowed them to resist and go on and, in turn, enhanced their business success.

7.3.3 Resilience and determination

Resilience and challenge appeared as important themes. All the women business owners passed through a stage of challenge during which they had to resist the surrounding community, with its norms, traditions and gossiping people, in order to succeed and continue on their professional path as business owners.

Nihaiia, from outside Amman, explained her behaviour as a female business owner in the market:

“... I am strong and when we are strong, we can resist and go on and resist. In such a traditional society, it is critical for business success....I broke the

wall of this patriarchal society and male domination in the market and went on with my business.”

Hala faced a lot of problems with her family:

“I had problems in the beginning with my family and brothers and society. But I did not care. I resisted and now my family, parents and people around are accustomed that this is my job and these are the conditions.....But I had this insistence and belief that I should be a business owner and this was my main concern in life. So, my resistance, my family desires, was the most important positive influence.”

Zahraa described the importance of resistance:

“The most important thing was to resist my father’s dominance, never to surrender and being positive all the time. A woman who starts a business will face many difficulties and barriers.”

Zahraa’s life was hard since she was a child ,as she had to battle her father’s authority and bad treatment:

“He [Her father] used to beat me when I was a child ...”

Zarhaa was asked about her reaction concerning her father’s behaviour when she was a child. She commented after a long silence period, saying:

“Mmm..... sometimes I ignored him and I pretended that I did not hear anything.... But sometimes I screamed and told him I am not a child. I can distinguish between good and bad people. So, I can decide with whom I should deal...I had this determination and resistance inside me and I wanted to realise myself and create my own business.”

Khalida described her journey as a battlefield:

“Creating a business is like entering a field of battle. It needs patience, resistance and strength. So, I will never surrender. ‘Resistance, resistance and resistance’ is my slogan to go on.”

Khalida's resistance was a reaction against the social refuse of her appearance since she is wearing the veil:

"Women should never stop whatever the difficulties. I suffered a lot because of my conservative look. I face difficulties everywhere and with most people I meet..... But this is really nothing. I went on with my life and I started ignoring and then resisting all these negative people and life went on with its ups and downs..."

Khalida, whose veil covers a strong personality, said:

"Sometimes, we went through long discussions and it ended up with big differences in our points of view, particularly with my husband.... [Silence].....He kept telling me that we are very tired and there is no positive result if you go in this direction. The result does not bode well. He wanted me to stop this business anyway and stay at home. But I never did and I never will."

Jameelah showed the importance of resistance:

"I have determination in life so I go for the idea. I resist and never stop and this is what I did in my business to succeed."

Fidaa stated:

"I did not let these gossiping people influence me. I resisted and went to exhibitions and sold my products. I resisted and resisted. I am not a woman who might surrender."

In each case, the women are not to be envied for the situations they faced. For example, Nihaiia was rejected in the market as a woman and Hala, Zahraa and Khalida encountered objections from parents and society due to the power males have over females; meanwhile, Fidaa encountered gossiping people. The key words in the women's comments were 'never to stop or surrender', which means resistance will go on. The word 'surrender' is related to war; indeed, the women described their journey as a battle and themselves as fighters. There are two choices only, defeat or victory. The source of resistance includes their personal belief, self-esteem,

faith, passion for business and trust in their dreams and ability to succeed. They had a dream and fought on all fronts to make their dream come true.

Alia's story was different:

“.....I mean that, when I started, it was from nothing really. I had to put in so much effort when I started. The start-up was a tiring experience for me.”

Alia was alone, as her family was not happy with her decision to leave a stable career and start an adventurous business:

“.....when I started this business, I did everything alone. I did the paintings. This table is my desk from my childhood. This sofa where you sit is my bed and, do you know, I renovated the walls and painted them using coffee and varnish that I had before. I used cardboard boxes instead of these cupboards that I am using now and no one ever noticed anything because I was also decorating things and covering them in an elegant way. But I can tell you that I did everything from nothing.... Can you imagine how much time and effort I put.....?”

Alia's comment that she started her business from nothing is echoed by Morrison et al. (2005, p.10), who stated entrepreneurship was *“building something of value from practically nothing”*. Alia was a self-confident woman with a high spirit and great faith. However, during one of the moments during the interview, I felt Alia's distress when she talked about the start-up:

“To me things were totally different... I was really tired because I had to do everything. I was wondering in the beginning why my family did not help me at all, then I thought it could be that I am strong and God knows that I prefer doing things in my life alone [Silence]..... Who said that I will accept that people do things for me, I am not of that kind.”

Alia had mixed feelings and a lot of thoughts at that moment. She was not satisfied with her family's attitudes when she started, since she did not get any help. In addition, she was isolated, which implies having few relationships with people (Kaur and Saini 2011). It is influential in a negative way, given that the individual does not

receive tangible monetary or intangible emotional support expected from his/her social surroundings and, in particular, the family (Cacioppo and Hawkley 2003). Such an attitude creates stress and frustration (Biordi and Nicholson 2011) and it was clear in the first part of Alia's comment that she was surprised she did not receive any support from her family. However, it seems that Alia was able to cope. So, suddenly the flow of the story changed direction, as Alia reminded herself that she believes in God and this is her fate. It appears Alia is a self-driven woman; she aimed to do everything by herself. Self-driven people are usually independent and responsible for their acts and behaviour. They do not aim or wait for others to help or give guidance because they have high self-confidence in their capabilities, which makes them self-reliant, creative and independent (Lombardo 2011). The above traits were clearly enjoyed by Alia.

'Having an Iron personality' was necessary to deal with different negative influences in the society where they were living, in particular, the socio-cultural barriers that acted to discourage and frustrate them (see Chapter 6: Section 6.5).

All the women in this study behaved in a similar way when it came to negative and gossiping people around them. The women, as a result of having high self-belief, resilience and determination, ignored many of the negative influences imposed by their family, relatives, friends and even customers. Thus, they made a particular change to their social context and reformed it to deal only with the people they wanted to. This was clear when women pretended they were deaf or could not see the negative people anymore.

7.3.4 Need for moral support from others

Regardless of the fact that only some of the women had received family support, all the women business owners pointed out the importance of support from their family and friends, particularly in terms of moral support. No differences emerged between the women from within Amman and outside Amman

They described the influence of the support they got from people:

"The support and valuation I found and met from people around me empowered me a lot and pushed me to do more and not to stop here." Hala

“When one of my family members [excluding her husband] told me that one of my products was really good quality and stylish, I was very happy and more enthusiastic to produce better products and new creative accessories... They were encouraging me to do more and to upgrade the standards, quality and style of my products.” Nada

“My family were very encouraging and supportive. They were only worried about me and the materials I used to produce soap. They always reminded me to be cautious when working with soapFinancially, they supported me and they were always telling me, ‘whatever you need just ask for it’. They provided me with the raw materials and the soap moulds. Although it’s my father’s house it is the family house. They provided me with a suitable place, a small workshop in the house, so that I can work comfortably.” Fidaa

“They give me [friends and clients] strength and sometimes it is really unbelievable that I feel I am really doing something different and that I should change the whole place because they are very encouraging and supportive to me and that I should do much more.” Alia

Some of the women showed strong feelings and gratitude towards those family members, friends and clients who supported them and their business. The women’s words were expressive and vital. They reflected the significance of having supportive family or friends. Support appeared to be a focal point in the women’s professional lives, possibly because the environment in general was not encouraging in terms of norms, traditions, religious instructions and the burden of the traditional patriarchal mentality. Under such conditions, support becomes essential, which was clear in the way the women described the influence of support on business growth and on themselves as business owners. The women equated support with *strength, empowerment, encouragement and happiness*.

Women stressed the importance of moral support:

“...Sometimes, a woman may have the money but she cannot create a business because people around are not supportive. You find many women who started with a very small amount of money but their business grew and

was successful because all the people around them were supportive... The most important thing is to have moral support. It is essential for business and a woman's success." Nada

"I think any woman needs moral support... I can, or she can, borrow money and pay it back. But can anyone borrow support?" Jameelah

"...I owe her [her mother] a lot and I cannot forget how much she helped me, particularly when I started the business and opened the workshop. She took care of my children and cooked for us and I can never pay back her moral support, it was endless." Nihaiia

"Number one is the moral support. Without it, it is hard for any woman to go on.... Moral and financial support are the most important things women working in a craft business need." Zahraa

"Having moral support is like owning the world." Ghayda

"I always needed the moral support and my family are always there for me. When I am frustrated, my family holds me up. Without their support, I could never go on." Fidaa

People who do not get the expected support may suffer from negative consequences. For example, Alia was dissatisfied with and sad about her family's attitude:

"Only my mother helped me a little bit My father was negative... He was not supportive and was not enthusiastic at all. He preferred that I stay in my previous career... My family owns a car but why does nobody think of picking me up? I do not know..... [silence]... They did not help me in anything and I did not ask for any help too."

Zahraa was only supported by her mother, as her father and siblings were against her business. Zahraa looked very sad when she talked about her family's negative attitude:

"My father and sisters were not supportive at all. On the contrary, they influenced me negatively. On the other hand, it was my mother who was encouraging me all the time because she saw something in me and she knew

that I will make something for myself one day. She believed in me and my art and she was motivating me to go on and on and the result was this success I am experiencing now.”

Nihaia faced a problem with her husband:

“He was destructive; I never heard one supportive word from him... All I wanted from him is to be by my side.”

Likewise, Nada said:

“Support... [Laughing]... no support. All he did was push me backwards and try to destroy all I did.”

The above statements highlight the influential role of support and its impact on the whole business experience. Without support it could be hard to succeed because mothers have a lot of responsibilities. The women interviewed found support in different ways, such as child care, financial support, handling some of the household responsibilities and, above all, moral support. The most important source of support for individuals is the family and siblings.

The researcher could describe the support as *‘influential encouragement’* that can be understood as important in any individual’s life, particularly for women in a patriarchal social environment, such as Jordan. It was considered by the women interviewed to carry a significant impact on the ability of the women to go on and to make their business successful.

The need for moral support reflected how structures and agency are interlinked and interdependent (see Chapter Two, Section 2.4.1). Giddens (1984) identifies the notion of duality and mutual dependence between structures and agency (see Chapter Three, Conceptual Framework 3.4, the overall theoretical conceptualisation-structuration ring). The duality shows how women in this study were constrained and later enabled by their family members and relatives. Furthermore, the social context influenced agency behaviour (see Chapter Three, Conceptual Framework 3.4., the context of the lived experience ring). Women are part of their social context and are influenced by it. In the previous chapter (Chapter Six Section 6.5), it was shown that they abided by their family norms and rules by favouring female workers

or restricting their movement when marketing their products. However, it must be noted that the family also provided support. They needed moral support and the reason for this may be drawn from social identity theory (see Chapter Two, Section 2.4.3.1 and Chapter Three, Conceptual Framework 3.4, Theories and social and business practice ring). Social identity theory explains that belonging to a particular group enhances self-esteem and supports an individual's performance in life and work. The women needed moral support from their family. It is important to note that this, at least partially, is due to the society being male-oriented and the number of gender issues encountered (see Chapter Six, Section 6.5), which pushed them towards their families in order to feel they are an accepted part of the group.

7.3.5 Creativity and differentiation

Creativity and personal interest in producing handicrafts were the main success factors for all women interviewed and the growth of their businesses. Regardless of where they lived and the type of craft, such as accessories, mosaics, embroidery, wood carving, olive sap production, glass and ceramic painting, the women showed their passion for producing innovative crafts.

Hala explained the influence of knowledge on creativity:

“How can I produce and be creative? It is not only talent. Knowledge is crucial in any business. Knowledge is power. Knowledge is the way to creativity.”

The key words in Hala's comment are 'knowledge' and 'creativity'. Hala did not have the chance to get a degree but she is full of knowledge and she is highly cultivated. She attended a large number of training courses in the country and has designed strategies for everything in her business; thus, Hala perceived knowledge as a strength that enhances creativity.

Ghayda focused on differentiation:

“I was different from other women. When women were copying others' products, I was producing different things. I was different, I was innovating and being creative at the same time, so no marketing problem. Why should I have a marketing problem when I have a unique product?..... ‘Do

you know what distinguishes my crafts so that they are full of innovation, full of life?’ My soul and personal touches are there in each piece.”

Ghayda fascinated the researcher by her wide knowledge, elegance, hospitality and high self-confidence. Ghayda had something special in her personality that might attract any person. She was an amalgam of smartness, facts, talents, skills and languages, which might convince anyone to buy and repeat his/her purchase. Regardless of the fact that differentiation was mentioned by other women, Ghayda’s product was unique in the market.

Ghayda claimed differentiation by saying she had added her soul to the product, giving it life. It is known that each individual has his/her own personal touch in life, differentiating one individual from another (Symington 2012). Ghayda differentiated her products in such a way that no one else could imitate them.

Regarding the influence of an innovative product strategy, Hala commented:

“Jordanian women are used either to white wedding dresses or the traditional embroidered dresses for their wedding day. I created a new product by mixing the two types in one and it was great and attracted women from Jordan and the Gulf area too.”

Hala’s comment reflected the importance of creativity as a requirement for business success:

“Innovation is critical.... I am always creating new styles and things... Although it is a village, I do not repeat my products....Creativity is a key to success in business....Personal creativity and the ability to create continuously new designs is very important for my business. Routine kills the spirit and shortens the business lifecycle.”

The participants stressed the notion of innovation and creativity; being repetitive in producing the same crafts was perceived as destructive for business, as customers look for new products. Creativity creates competition amongst businesses and differentiates products and businesses (Zahra and Nambisan 2012). Hala’s comment is echoed by Nada’s comment below, in which she stressed the influence of creativity in attracting customers:

“I was producing different accessories. I created my own innovative style and design. New simple styles, with coloured beads that attracted girls to my products. Creativity is the secret of success. The second thing that customers like is creative products. For example, a woman will not buy the same necklace twice. If she comes the first time and buys this necklace and she comes the second time and finds the same necklace, she will not buy and may not come back for a third time. Clients want new and creative products. Right now, when I participate in an exhibition, the first question clients ask me is ‘what are the new things? What do you have as stylish new designs?’ It is really uncommon that clients come back to ask for an older repeated product.”

Ghayda shared the same view regarding the influence of creativity:

“I was innovative and creative at the same time. I found that what I produced did not exist in the market and there was a lot of attraction towards my products.”

‘The secret/the key of success’ are the main phrases in the above comments. They highlight the significance of being creative for business growth and they imply that being creative requires special abilities. Besides, the women were secretive, each having created her own formula to produce original and innovative products. This is similar to fashion houses that do not advertise their products in the media until the launch day of their new collection. They keep things secret due to a fear of competitors and in order to excel and be different. Ghayda said:

“When I was working as an art teacher, I was telling my students not to copy from each other. Each should innovate and create a new drawing and this is the basis of my business now. This creativity distinguishes people from each other. Creativity is being able to produce something new that no one has before..... Innovation and creativity are my messages for any woman thinking of starting a business.”

Ghayda delivered an important message for other potential women business owners and stressed the significance of being creative. She underlined creativity as a key factor in her business when she said:

“Be yourself and do not copy. Produce the new and be creative... creative... creative ... people like creativeness.”

Ghayda focused once again on the importance of the personal touch and its influence on differentiating products and, when she said *“be yourself”*, she highlighted the unique characteristics of each individual.

The women described creativity as a *‘key way to retain clients, attract new customers and guarantee business growth’*. Simply, customers are perceived as a source of income that allows the business to go on. The comments provided by the women complement the creativity definitions in the literature. For example, most definitions highlight two major points, which are the person as creator and his/her creative activities. Perkins (1988, p.311) stated:

“A creative result is a result both original and appropriate.... A creative person - a person with creativity—is a person who fairly routinely produces creative results.”

Creativity is a multi-disciplinary concept that has different definitions. It is defined by Pryce (2005, p.5) as *“the production of new ideas that are fit for a particular business purpose”*. Thus, being creative can be described as having a combination of features, such as inherited traits, character, culture, talent, psychological traits and socio-cultural context (European Commission 2009). It is influenced and formed by many factors (European Commission 2009, p.9).

Based on the way the women interviewed perceived creativity and its influence on their performance and business success, the researcher theorises that *‘uniqueness leads to success’*. Differentiation and creativity are tools employed to decrease the negative potential influence of aggressive competition and imported products (see Chapter 6: Sub-section 6.4.3).

7.3.6 Belief in the power of education and knowledge

Knowledge and education appeared as important themes. All the women, regardless of whether they lived inside or outside Amman, agreed that having knowledge and education were critical for their business success.

Hala, who had obtained high school qualifications, commented:

“Education is power, education is knowledge.... education is significant for business success... it increases our skills and ability to solve problems related to the business and market”

Nada, who had a degree in accounting, described what education offered her:

“Education is power. Education is a weapon in the hand. I am stronger with my education and it helped me a lot in my business; if I were not educated I would not be as successful as I am now. I have a degree... I speak good English and know how to deal with computers... So I am not that worried... I have many weapons in my hands...”

Ghayda studied in private schools and has a degree from an American university. She looked so proud of herself when she said:

“...Education in general is another key to my success in my business. I studied in American schools. You know, these schools offer a lot more than learning..... Education offered me a lot; as I told you before, it empowered me and enhances my experience as a woman business owner. The certificate offered me more skills to deal with clients, suppliers and the market.... ”

Regardless of their educational level, all the women agreed education is an important factor in a woman business owner's life. The word ‘*power*’ was identified by the women as an attribute of being educated. Power in this context is not associated with physical abilities. Power is related to being empowered by information and the ability to protect the self by knowledge gained through education. At the same time, the influence of being educated was portrayed in a constructive way by the women interviewed and they used positive words to reflect it. For example, ‘*better life, awareness, protection, key to success, weapon to fight with*’ and ‘*better production*’.

Nada and Zahraa perceived education as a *weapon*, a tool that is associated with self-defence against undesirable future business-related events, such as business closure. The statement “*education is a weapon*” is common in Jordanian society and people use it a lot to encourage their children to complete their education and to guarantee a good future (Jordan News Agency (Petra), 2012). Nada stressed this notion since she was divorced. Having a degree provided her with the chance to get a job and to

secure a source of income. Thus, power was related to financial status in this context.

Ghayda described education as a tool for success. In this, she revealed an important factor in her business growth. Ghayda speaks three languages, has many skills and is highly educated, as well as a talented and successful business owner.

The participants highlighted the significance of knowledge. Hala commented:

“I wanted to have knowledge about things and production. Knowledge is power. My work is based on my previous knowledge and experience in this sector for more than 20 years’Knowledge is very important and it helps in understanding how things work in life and business.....I have been exposed to many experiences; for example, having dinner or lunch with doctors and highly educated people. So, when I hold a discussion with them, they do not believe that all I have is my high school qualifications. People keep telling me ‘you are highly educated and the level of awareness and knowledge you have reflects that you have at least a bachelor degree ’”

Ghayda described the influence of being knowledgeable on her products:

“I have big knowledge in many types of crafts and this knowledge is adding innovation to my products. Wide knowledge is critical for better products.”

Nihaia described the influence of a lack of effective knowledge on her business:

“When I started.....I was very simple and I had no experience and did not know there was big competition in the market. I have never thought of all these things because I have no previous knowledge about them....”

After five years in the market, Nihaia explained how things changed:

“Right now..... mmm.....I know the market very well. I know where to go and where to sell and I know when to stop and what was going on in the market and how much profit I will have. I know everything around and, in the market, no one can play dirty games with me.”

The women interviewed noted the significance of knowledge in different ways but they agreed it is essential for their personal and professional life. Knowledge can be

summarised, as described by women, as knowing about things in business and in life. In addition, the women stressed that knowledge is powerful and was influential on their performance and enhanced their business growth.

Education as a concept is related to studying at educational institutions and, normally, it is a predefined structure and type of knowledge. It is related to learning and gaining knowledge; thus, more knowledge and long experience create a better educated individual (Pârgaru et al. 2009). However, as mentioned earlier, while knowledge is one of the objectives of education, it can also be acquired informally from sources such as books, the internet and contacts with people (Buchanan 1985).

7.4 FUTURE OF THE BUSINESS

The twelve women interviewed discussed the future of their businesses and what might influence their future aspirations, mentioning both positive and negative influences. Eight of the women, Hala, Nada, Nihaia, Fidaa from outside Amman and Zahraa, Ghayda, Bahia from Amman, were positive in their vision of the future for the business. However, these women had no common characteristics and the other women were either negative or neutral about it; moreover, there was no pattern of socio-demographic characteristics specific to them either.

7.4.1 Continuation of the dream

The women interviewed have passed through different experiences and faced many barriers; however, resistance and determination were common attributes. Therefore, more than half of the women had future plans to go on and to realise their aspirations.

Hala commented:

“I wanted to have this big business and embroidery design house. These were the thoughts in my mind since I was a child. I will realise my future dreams by establishing new businesses in this area and the big design house I dream of.”

Likewise, Nada believed:

“I am still thinking of this big dream and of creating my own workshop outside the house.”

Ghayda, regardless of the big success she had achieved, stated:

“My big dream ... I am still looking for international marketing. I wanted to reach internationalism. I want everyone to know and buy my products.”

Zahraa has owned a home-based business for thirteen years and she has recently started to recognise what is going on around her in the market:

“I am looking to realise my big dream by creating my own workshop and having a brand name.”

Bahia, who could not have her own brand name due to financial reasons, commented:

“The future for me and my business is fame and being known. Having a brand name is one of my future dreams.”

Fidaa had received a grant and intended to expand her business away from the house. She looked happy and was enthusiastic about future expansion. She clarified her future plans, saying:

“I am looking to internationalise. It is my dream. I want to see my products everywhere. I want my business to be known elsewhere and my products to be in the world. This is very important for me.”

On the other hand, other women showed their anxiety and frustration when the discussion moved to the future.

Khalida said:

“The future is hanging. I need to know a lot about what the future of my business will be. I have fear when I think or talk about the future of my business. Do you know that feeling, that you may lose something very precious? It is like that...I do not like to talk about its future.”

The researcher was curious to know more; Khalida elaborated:

“You know, I have a lot of problems and a lot of bottlenecks. I must resolve these problems first and then start talking about the future..... [long silence] I have a financial dilemma and I need to find a source of funding or a grant so that I can tell you what the future is. The business is standing still right now. No progress [very sad face]. Yes, after all these efforts and years, I am very sad to say, no progress.”

Aisha added about the future of her business:

“We talked a lot today and I told you that I have a marketing problem and it is really influential. Without marketing I do not think the future is visible. How can I know what will happen if I do not sell or have income? What future can I tell about?”

Khalida and Aisha had concerns about the future of their business, since there were problems that would decide business performance, survival and growth. The main barriers identified by all the women interviewed in this research were financial resources and marketing, especially in a society where the experiences of women were fraught with risks and hindrances.

The women added information about their future ambitions. They pointed to a big dream on the horizon they are still working towards. This is a new addition to knowledge on women in an Islamic context, which has not been explored before. A woman is a weak member of society but big and strong in her dreams. Abu Al Kasim Al Shabi (1933, p.122), a Tunisian poet, said in his famous poem ‘The Will of Life’, *“If, one day, a people desire to live, then fate will answer their call”*. This is apt for the interviewees, who are fighting a whole society, in order to go on and realise their dream. The women have so far succeeded in their businesses, implying that realising a dream knows no barriers.

However, in order for them to go on with their dream and realise their future ambitions, the women claimed they needed a more effective role by the government and expected different types of support. Some women stressed the need for governmental support in marketing their products and technical training.

Hala commented:

“We need the government to establish handicraft training centres and we need permanent handicraft markets For example, markets at tourism sites all around Jordan, since it is a tourism destination; also on land borders with Iraq, Syria, Palestine, Saudi Arabia and Egypt..... it should be similar to the free markets established on land borders, the government must create corners or small kiosks or permanent fairs for Jordanian handicraft products..... so tourists can pass by and, instead of buying perfumes, they can buy authentic Jordanian handicrafts. When the tourists find an authentic product, I am sure they will leave the perfume and buy the Jordanian handicrafts.”

Similarly, Alia stated:

“I will ask the government for permanent handicraft markets in Jordan, such as the Hamidieh traditional market in Damascus or as JARA in Amman..... This is not for me but also for all women because most of them have a marketing problem. It should be permanent and in a strategic place in Amman; the government should think seriously about this issue.”

Nada, in her turn, agreed she needed governmental support by saying:

“The only support we get from the governmental institutions is the feasibility study and expositions, that’s all. This is the support we get.....but, as a woman business owner, I expect permanent markets to sell our products; this could be the best solution the government can provide to solve the problem of marketing.”

Other women needed government support in getting funding for their business; Alia said:

“The business environment here in Jordan is not encouraging, access to funds is hard and there are limited options with these financial institutions and the Haram and Riba issues. I think the government should have a more

influential role and provide other types, such as soft loans and loans with long grace periods..... .”

Bahia said:

“Of course, grants; the government here is responsible and should do things and provide grants for these women. Grants are also safe funding for women handicrafters. ”

Almost all women illustrated the need for an institutional umbrella in order to organise the handicraft sector in Jordan.

“I think a syndicate is essentialWe need an official body that talks on behalf of us and can make our voices heard..... ”

Hala stressed the significance of the government role; she said;

“I think without an institutional umbrella, we do not exist and all our efforts are lost..... ”

Nihaia shared the same view with Hala; Nihaia commented:

“I told you previously, the sector is not organised and you can't see or deal with one authority; thus, there is an urgent need for the government to do something.....mmmmm maybe design a policy, not paper things; maybe we need an authority that represents us as handicraft producers..... ”

Alia clarified the type of strategy women handicraft business owners need; she said:

*“Maybe a new strategy that integrates tourism, marketing and handicrafts because most of us (women business owners) lack experience in marketing or ways any strategies related to marketing might function..... so it becomes the role of the government to design one.....Yes, I forgot to say that this starts with a general policy to restructure the handicraft sector first and then look at the big issues within it.....
.....Handicrafts are always treated as a part of an integrated part in other strategies and this is not useful..... a handicraft business should not be covered by an industrial business strategy.... right?”*

Nihaia illustrated the issue of taxes and raw materials within the governmental strategy; she said:

“I think that the government should consider the taxes on raw materials, as I know the taxes are high and also the prices of raw materials have increased in the past six months and this is also an issue to consider in designing any potential strategy to support women in the craft sector.....”

Jameelah added:

“We need a unique strategy that takes care of the sector, workers and products all together...”

The women interviewed stated the role of the Government was marginal and did not support their performance during their journey as entrepreneurs. All the women from inside and outside Amman complained the Government should play a more influential role in organising the handicraft sector and business. The women highlighted more than one issue they needed the government to address in order to improve their experiences. First, the women stated there was no effective handicraft strategy and that the Government should develop one, which has the potential to help the women in many ways, such as organising and regulating the sector. The strategy should have a single focus on the craft sector and not be a part of a wider-focused strategy, as is the case now with handicrafts being dealt with as a part of the tourism industry and strategy in Jordan.

The government should also enforce the law regarding the percentage of imported products. Marketing is a major problem and an effective strategy works like a chain; each step is attached to another and depends on what is done earlier. If aggressive non-Jordanian competition is regulated, particularly cheap Chinese products that are not subjected to any control in terms of standardisation (Chinese products in Jordan, Roya News 2012), the craftswomen would find more outlet opportunities, such as souvenir shops, bazaars, and hotels that are interested in purchasing their handmade products. Additionally, the government should provide training opportunities and offer more funding options and other alternatives than commercial and Islamic banks.

7.5 CONCLUDING REMARKS - STRUCTURE AND AGENCY

This chapter has looked at business-related factors and the personal beliefs, attitudes and behaviour that are believed to have played a positive role in the women's experiences in developing their businesses. The business-related factors illustrated how the women business owners in this study used different ways to overcome what the different structures (institutional, NGOs, market place, socio-cultural, economic and religious structures) imposed on them and which had the power to influence negatively their experiences. Agency, in this chapter, appeared powerful through the ways in which they dealt with different structures.

7.5.1 Single case example

Nihaia is a divorced woman, who operates a non-home-based business (traditional accessories) she started nine years ago. The business is micro in size and Nihaia has recruited five employees, all of whom are skilled and produce mosaics; therefore, Nihaia is not alone in the business. She is the owner and she also works in producing mosaics. She comes from a middle-class family and she is educated to high school level; she comes from an uneducated family that is experienced in operating businesses. She had working experience before starting her business but she quit because she could not commit to the rules imposed on her. These rules reflect the power institutions have over women; in other words, structures have the authoritative power over other individuals. This was represented by the authority Nihaia's previous boss had over her, even in terms of non-business-related activities. She promotes and markets her products mainly through her workshop, relatives and friends, exhibitions, and tourists who visit the area. Nihaia, at the beginning of her professional life as a business owner, started a home-based business due to financial and socio-cultural factors but she later received a grant and established a non-home-based business.

Nihaia started working at home because she wanted to have a work-life balance and to take care of her children at the same time. This relates to women's motivations to start up their business (see Chapter Two, Section 2.3.1.2 and see Chapter Three, Conceptual Framework 3.4, the overall theoretical conceptualisation-structuration ring). Nihaia's motivations illustrate how structures influenced her choices; for

example, she lives in a society that does not offer support in terms of child care. Moreover, this could be related to social identity theory and social perception of women as housewives. Thus, by creating a business at home, Nihaiia satisfied both society and her own personal needs. Nihaiia faced problems with commercial banks so she turned to her brother for financial support and used her father's inheritance; these funding sources are largely employed by women worldwide (see Chapter Two, Section 2.3.3.2.1).

Nihaiia, in order to overcome marketing and competition barriers, used word-of-mouth as a cheap tool and produced her handicrafts in front of tourists to demonstrate the authenticity of the product and to fight imported fake products. Such strategies identify that agency can use power to make a change when they are knowledgeable and reflexive (see Giddens 1984). Nihaiia became very experienced and knowledgeable about the market and business environment. She stressed the significance of training for herself and for employees; it was essential for her business success and reputation. Accordingly, Nihaiia provided training in her business for all the employees she recruited.

Similar to other women, Nihaiia had a strong attachment to her business and emphasised she was going forward with her dream. Nihaiia ignored all the negative voices and particularly her husband, who was criticising her and what she was producing. Nihaiia did not submit to his power and authority as a male and she obtained a divorce. She lives with her three children and her business is just one step from her house. She showed high self-esteem and self-belief in her ability; additionally, she appeared very strong and able to resist many barriers and talked particularly about patriarchy, pointing not only to the situation in Jordan but also her relation with her authoritative ex-husband.

Nihaiia identified the importance of support from her family, particularly her mother, without whom she could not go on. Nihaiia received moral and financial support in terms of household responsibilities and child care; additionally, Nihaiia identified the importance of education and knowledge. She described her lack of experience when she started and compared it to her current position as an experienced and dominant businesswoman in the market. The change that occurred was associated with her

long experience in the market and her understanding of how it functioned as a structure that was discriminative against female business owners.

Niahia's experience as a business owner was exciting, since her life has changed a lot since she started. Nihaiia got divorced after creating her business, which gave her more space to focus on her work and children. It appeared that she was liberated; such a fact reflects the pressure of the society, represented by patriarchy and her husband's authority over her. Moreover, Nihaiia also changed considerably as a person due to the different barriers she encountered during her experience as a business owner. This change mirrored how individuals with power (knowledge and experience in Nihaiia case) are able to make a change within their social context and the change Nihaiia made was fundamental; she asked for a divorce and got it.

7.5.2 Overall Findings

In order to deal with the different constraints imposed by structures (e.g. social, economic, institutional, financial, markets and NGOs; see Chapter Six), the women behaved as enabled and knowledgeable agency that has some level of power and authority over some constraints (see Giddens 1984). Six of twelve women stated they started working at home, four of whom were from outside Amman, Hala, Aisha, Nada and Nihaiia, and two women, Bahiia and Zahraa, were from Amman. All the women came from the middle-social class, except Zahraa, who came from the low to middle social class. The women had different marital statuses and educational backgrounds; therefore, there were no particular common characteristics amongst them and no common patterns observed.

The women started working at home for fear of failure and to avoid risks associated with dealing with commercial banks and the socio-cultural environment (see Chapter Two, Section 2.3.3.2.1 and Chapter Three, Conceptual Framework 3.4, the context of the lived experience ring). One of the structuration modalities is domination, which relates to control and power. When the women could challenge the structure and use their power, they ignored the constraints imposed by structure and or challenged and ignored it at the same time. This was different from situations when women in this study seemed powerless, as they started at home to conform to social barriers and restrictions.

The women could make change within the different structures. However, making a change is conditional and based on agency monitoring reflexively (Giddens 1984, and see Chapter Three, Conceptual Framework 3.4, the overall theoretical conceptualisation-structuration ring). Reflexivity in structuration theory is the monitored character of the ongoing flow of social life (Giddens 1984). The women were aware of their economic, institutional and social systems. For example, all women in this study, regardless of their social and educational backgrounds, were conscious of the risk associated with dealing with financial institutions; therefore, they avoided dealing with them and turned to other safer sources, such as family and friends. Thus, they enhanced the chance of business continuity, since the risk was very limited (see Chapter Two, Section 2.3.3.2.1). The ability to make a change is linked to the knowledge that individuals possess (Giddens 1984) (See Chapter Two, Section 2.4.1.2) and (Chapter Three, Figure 3.4). Thus, the women used other funding alternatives rather than deal with financial institutions to acquire loans. As explained, women business owners appeared powerful since they had influence over some individuals (family, relatives and friends) to get money to fund their business (see Chapter Seven, Section 7.2.2).

It is necessary to understand that structures need time to change (Giddens 1984). However, when change occurs, it might transform a whole structure, including its norms and perceptions of a working woman (see Chapter Two, Section 2.4.1). However, the women did not transform the structures but worked within them in ways that challenged but did not transform them. Thus, in response to barriers imposed by the market, the women introduced their own initiatives in order to be able to deal with the market and to further their business. For example, the women were innovative and found their own ways to deal with barriers and, in doing so, they minimised the negative influence of aggressive competition and marketing problems (see Chapter Six, Section 6.4.1 and 6.4.3).

They used word-of-mouth through family members, friends and clients to promote and sell their products, and went to exhibitions for the same reason (see Chapter Seven, Section 7.2.3). The women used a strategic way of thinking (being a reflective agent) and some marketing initiatives to overcome barriers and to harness resources for their own benefit. By doing all of that, they were both reproducing the

system and working in a non-conforming way within it (see Chapter Seven, Section 7.2.3). Accordingly, strategic thinking and marketing initiatives were recognised as success factors by all the women interviewed in this study. The women, since they could not deal with the market structure and face the unfair competition (see Chapter Six, Section 6.4.3 and Chapter Two, Section, 2.3.3.1.5), used word-of-mouth strategies that helped them to overcome these constraints.

These factors were also linked to the social context and how the women were treated and perceived within the socio-economic context in which their business was operating (see Chapter Three, Conceptual Framework 3.4, the context of the lived experience ring). Structures influenced agency actions, behaviour and choices in life. Accordingly, the women found another way; they used word-of-mouth or other strategies to deal with the barriers the market created for them.

Likewise, the women identified the significance of training for them and their workers because it was considered a success factor (Chapter Seven, Section 7.2.4). The need for training was mentioned by six of the women interviewed; three of them were from Amman and three were from outside Amman. The only commonality was between five of them because they owned a non-home-based business, which could indicate that a non-home-based business requires more professionalism in producing handicrafts. Such types of business might focus on quality since this is related to the reputation of the business and its owner (see Chapter Two, Section 2.3.3.1.3).

The other factors in this section were related to the personal beliefs and attitudes of the women business owners and how these were key factors in enhancing business success. Agency in this context appeared powerful since they owned the resources (personal beliefs and attitudes) to overcome several constraints and to enhance business growth. In structuration theory, agency may make a change if it has control and power, since it helps them to purposely or not take an action, which might lead to a change (see Chapter Two, Section 2.4.1).

These personal beliefs and attitudes were the key factors in minimising the negative influences that institutional, economic, market, NGOs, financial and socio-cultural structures imposed on them. They reflect the notion of power and control that

individuals might have to transform a particular context and to make changes within it (see Chapter Two, Section 2.4.1).

The women business owners had a strong affiliation and attachment to their business (see Chapter Seven, Section 7.3.1), evidenced by nine women mentioning a strong affection and passion for the business. These women did not share any specific socio-demographic features that would explain this. This relationship reflects that the women and their businesses had become an integral unit that is hard to separate.

All the women showed high self-belief and resilience towards what some structures imposed on them. They did not conform to many of the requirements imposed by these structures (social, negative people) because they were determined and had high self-belief that enhanced their success in their business (see Chapter Seven, Sections 7.3.2 and 7.3.3 and Chapter Three, Conceptual Framework 3.4, the overall theoretical conceptualisation-structuration ring). The women believed in their own ability to do something and to make a change. Agency has three choices when it comes to dealing with structures and their barriers; agency may accept what the social structure imposed on them or they can ignore these rules or do both. In this context, women were ignoring the negative influences on them. Additionally, their determination and resilience helped them to deal with the negative influences from their surrounding social context (e.g. family, neighbours and outsider society: see Chapter Seven, Section 7.3.3).

The need for moral support was mentioned by six of the women interviewed; three from Amman and three from outside Amman. The only common socio-demographic characteristic among five of them is that they own a non-home-based business. This shows that, for women to be out in the wider community, they need more support since they are in continuous face-to-face interaction with the wider community. This might require more support from their family in order to deal with the pressure they could face (see Chapter Three, Conceptual Framework 3.4, the context of the lived experience ring) and belonging to a particular group is an important source of support (see Social identity theory, Chapter two, Section 2.4.3.1).

All the women interviewed illustrated the importance of differentiation of their products to ensure business continuity. Innovation relates to Schumpeter's definition

of entrepreneurs (see Chapter Two, Section 2.4.5.2), which states entrepreneurs introduce innovative products, markets etc (Schumpeter 1934). Women's innovations distinguished their products from other handicrafts in the market place (see Chapter Seven, Section 7.3.5 and Chapter Three, Conceptual Framework 3.4, Theories and social and business practice ring). In entrepreneurship theories, innovation differentiates entrepreneurs from other business owners, since they are able to reorganise the market structure (see Licht 2010). However, women in this study were not world players in terms of innovation; therefore, innovation and entrepreneurial theory applies only partially to them (see Chapter Eight, Section 8.6).

Finally, eight of the twelve women were positive about the continuation of their dream. These women had no common socio-demographic feature that might explain their positive stance on the future, which was also the case for the other women who were either neutral or negative about the future of their business. Those who felt negatively, attributed their feeling to the different structures and barriers they faced. They highlighted financial and marketing barriers and these related to the financial structure, the business environment and market-related factors, which appeared to be significant barriers for women in this study (see Chapter Six, Sections 6.3 and 6.4).

Regardless of the hindrances that eight of the women business owners encountered during their professional life, they appeared positive and went on in their business. That they had the ability to do this shows the power that some women had and how they used this power to overcome some barriers (e.g. making use of personal, family and friends' financial resources) and to minimise the power of socio-cultural factors, e.g. by creating a home-based business. This reflects structuration's analysis of power and control and its influences on agency behaviours and actions (see Giddens 1984 and see Chapter three, Conceptual framework 3.4, the overall theoretical conceptualisation-structuration ring). Women, by having control, could make a change and, accordingly, it influenced the way women business owners dealt with their socio-cultural and economic context (see Chapter Two, Section 2.4 and Chapter Three, Figure 3.4). This illustrates that no one unit can own power all of the time. In some cases, structures were powerful and influenced agency and, on other occasions, agency/women were more powerful and had control over their surrounding context.

7.6 CONCLUSION

This chapter has presented the findings related to different influences and behaviours that played a significant role in women's business success. The women illustrated the positive influences that enhanced their experiences as business owners and made their businesses successful. The chapter identified the main business-related factors that influenced the success of women's businesses, which are reduced cost and risk, access to alternative sources of funding, marketing initiatives, training, strategic thinking and quality of products and reputation

On the other hand, the chapter presented the findings related to personal beliefs, attitudes and behaviour and their significant impact on the women's successful experiences and on the continuity of their business in a collectivist traditional society, such as Jordan. The chapter identified important influences, such as affection for the business, self-belief, resilience and determination, moral support from others, creativity and differentiation and education and knowledge.

The interaction among women's 'agency' and different structures, the market and society, was evident. Structures had their influence and women, through interaction, reacted in a particular way to minimise and limit the potential influences. A single case was provided as an example and a discussion of the overall findings in this chapter. This chapter completes the story of the women interviewed. It is clear they are still working to realise their dreams and the road is still wide open, which was made clear in the last sub-section when women discussed their view of the future for their business and their future aspirations.

CHAPTER EIGHT: DISCUSSION AND EVALUATION

8.1 INTRODUCTION

The aim of this research was to provide a critical analysis of the experiences of female business owners in the development and management of micro and small handicraft businesses in Jordan. This exploration of the experiences of handicraft women business owners was based on critical realism as a paradigm. However, the discussion of the research findings in the previous chapters (4, 5, 6 and 7) and in this chapter has been guided by Giddens's structuration theory.

This chapter includes seven sections, including this introduction. Section 8.2 evaluates the research paradigm, aim and objectives and the overall approach. Section 8.3 evaluates the quantitative and qualitative approaches. Section 8.4 provides a section that conceptualises the study. Section 8.5 provides a discussion of the primary research findings using three foci that summarise the findings. These foci were derived from the quantitative and qualitative primary findings. Section 8.6 explains how Westernised and Europeanised theories may or may not be transferable to the context of Jordan; finally, the chapter ends with a conclusion in Section 8.7.

8.2 RESEARCH PARADIGM, AIM AND OBJECTIVES AND OVERALL APPROACH

The evaluation of the research is based on an assessment of the research process and organisation (Hansen 2009). This section is divided into three main sections, the first of which reviews the aim and objectives. The second provides an evaluation of the research methods, mixed methods, and the third section evaluates the paradigm adopted.

8.2.1 Aim and objectives

The aim is the cornerstone of a strong thesis. A clear and direct aim helps in formulating the research objectives, the questions in the interviews or questionnaires and the choice of data collection techniques. In simple terms, it sets the direction of the research. The aim of this thesis was: *'to provide a critical analysis of the*

experiences of female business owners in the development and management of micro and small handicraft businesses in Jordan'. Thus, the aim was direct, clear and easy to understand which, as Gray (2009) points out, is significant when writing the research objectives. The objectives for this thesis are included in the methodology (Chapter Three, Section 3.2) and were designed to provide a complete understanding of the researched phenomenon. They set out the relevant components of the research that build up the overall answer to the aim. Accordingly, they helped the researcher to achieve the aim through specific and reasonable steps. In other words, the most important thing when designing the research objectives was to ensure two major outcomes; the objectives were both 'measurable and achievable' (Gray 2009).

8.2.2 Mixed methods

Most previous studies reviewed in Chapter Two, the Literature Review, used either quantitative or qualitative methods (Carson and Coviello 1996; Molina-Azorin 2008; Klyver 2011); few studies have employed mixed methods (Jackson and O'Callaghan 2009; Díaz-García and Brush 2012). However, there were suggestions to combine these methods and adopt a 'mixed methods' approach when conducting research on the topics of entrepreneurship and SMEs (Curran and Blackburn 2001b; Tashakkori and Teddlie 2003; Neergaard and Ulhøi 2007).

There was a need for both statistical and narrative data to answer the research questions and thereby realise the aim and objectives; thus, employing mixed methods is a main strength of the thesis. Using mixed methods offered the researcher the chance to use different data collection techniques and to ask different types of question that would not be possible if employing either a qualitative or quantitative method alone (Jick 1979; Onwuegbuzie and Johnson 2006; Creswell 2009). It provided two different insights into the research topic and, as a result, a comprehensive and detailed picture of the women's experiences. Thus, using mixed methods strengthened the research and minimised the weaknesses of using any one method alone, as both methods complemented each other.

8.2.3 Research paradigm

Most of the previous research into business owners and/or micro/small-sized enterprises has been conducted using a positivist or social science interpretivist

paradigm (Brush et al. 2009). However, both of those paradigms have known limitations, which led the researcher to consider other paradigms, including feminism and pragmatism, in order to provide a more complete and comprehensive understanding of the topic in the context of Jordan. The final choice was critical realism for the reasons explained in the methodology chapter (see Chapter Three, Sub-section 3.4.4).

Essentially, adopting critical realism as the paradigm had the advantage of offering a theoretical underpinning for using different types of data to explain the motivations, attitudes, perceptions and behaviour of the women business owners. In the case of this research, there was a need for empirical facts and in-depth information related to structure and agency interactions and influences in the Jordanian context. Structures are described as the economic, financial, socio-cultural and religious systems of Jordan that exist independently of agency's knowledge and perception. Agency in this research are women business owners describing how they were influenced or not by the above structures and how they reacted to these structures.

Thus, employing critical realism in researching Jordanian women handicraft business owners offers an important contribution to research. It aimed at the exploration of the interaction between structures and agency in this research, which has not been specifically explored in previous research within similar contexts.

8.3 EVALUATION OF THE QUANTITATIVE AND QUALITATIVE APPROACHES

8.3.1 Quantitative research

Previous quantitative studies have created a profile of business owners (Ufuk and Özgen 2001; Ismail et al. 2006; Still and Walker 2006; Idris 2008; Itani et al. 2011), and identified their motivations (Benzing and Chu 2009; Adom and Williams 2012) and opportunities and barriers (Robichaud et al. 2010; Chu et al. 2011; Akehurst 2012). Likewise, in this research, the quantitative survey was used to develop a profile of the women business owners and the characteristics of their businesses. In addition, it provided data about the history of the business in terms of the start-up and operational stages.

Table 8.1: Criteria for evaluating quantitative research

Content validity

Whether the research measures the concepts being measured and covers the full range of the meanings of the concepts used within it.

Replicability

Whether the descriptions of the research process and the content of the research process provide the basis for other researchers to replicate the work and/or make judgements about the validity of the way the research was done.

Generalisability

The extent to which it is possible to generalise from the data to a larger population or setting

Systematic and rigorous research

Whether it is demonstrated that the research was conducted with care and therefore the results can be believed.

Source: Bryman (2008); Gray (2009); Jennings (2010); Brotherton (2011) adapted by the author

Table 8.1 above provides some of the different criteria employed to evaluate the quantitative research in this study:

8.3.1.1 Content Validity

Content validity aims at knowing if the instrument employed measured the phenomenon adequately. First, the research instrument, the questionnaire, should be designed in a manner to realise the research objectives and answer the related questions. The questionnaire was designed to provide a profile of the women interviewed and their business and to explore the history and different stages of the business and women's performance. In order to know that the answers given were correct, the researcher used simple language and conducted a pilot study (see Chapter Three, Sub-section 3.7.5). The design and implementation of the questionnaire used corresponded to best practice in conducting quantitative research, as set out by, for example, Bryman (2008), Gray (2009) and (Jennings 2010).

8.3.1.2 Replicability

This criterion is that the research could be replicated by others. In order for others to be able to replicate this study, the researcher explained the process for conducting the research in detail in the research methodology (Chapter 3). The researcher set out the tested hypotheses, the data collection tools, and the questionnaire formulation and

administration. In addition, the researcher explained the data analysis process and the analysis tests employed (Chi-Square and Man Whitney). Given this information, the research was replicated, enabling the results to be compared in order to evaluate if other previous research findings match the findings of this research (Bryman 2008; Jennings 2010; Creswell 2009; Creswell and Clark 2011, p.211).

8.3.1.3 Generalisability

Generalisability in quantitative research is related to external validity. It implies that the research findings can be generalised to the whole population and not only to the surveyed group of respondents. Random sampling is the main way to achieve generalisability. Therefore, the researcher employed random sampling and inferential statistics in this study in order to be able to infer and ensure generalisation to the whole population of female handicraft business owners in Jordan.

8.3.1.4 Systematic and rigorous research

A systematic and rigorous research process implies that the researcher employed structured and accurate research methods, data collection techniques and analysis to explore the research topic and to realise its objectives and questions. This research process was systematic and rigorous from the first step in formulating the research problem, which required understanding of the research topic in order to be able to design the research objectives. The researcher conducted a comprehensive review of the literature, which helped in identifying gaps in the literature and exploring what other researchers did.

These early stages helped the researcher to develop the research hypotheses. Later on, based on the identified population, the researcher chose a representative sample. The process of collecting the data was then conducted based on a questionnaire survey that was analysed using SPSS; the process ended by reporting the findings. Accordingly, this study employed a rigorous and systematic process, which was adequate to formulate the research problem, develop and test the research hypotheses and to validate the conclusions drawn. In addition, the researcher checked the data at each step using the following approach. Firstly, the questionnaires returned were checked to exclude any uncompleted ones. Secondly, the researcher checked the data was entered correctly and that no mistakes occurred, which was confirmed by

running descriptive analysis of all of the questions. Thirdly, the researcher corrected any mistakes in the data. All of these stages conform to best practices when conducting quantitative research.

The following sections evaluate the quantitative research: population and sampling, the questionnaire, administration of the questionnaire, data cleaning and data re-coding and data analysis techniques respectively.

8.3.1.5 Population and sampling

Whilst there are many craft business owners in Jordan and there are many different craft businesses, the actual target sample was defined as craftswomen, who were owners of a handicraft business, employing other employees or working alone inside or outside Amman, and marketing directly or indirectly to tourists. Thus, the potential sampling frame was specifically set out.

The population of the research incorporates all the potential respondents, who could be part of the sample. The sample is a segment of the population that should be representative, selected randomly and large enough to ensure the generalisation of the research findings to the whole population. In this study, the researcher identified a total of 1050 potential respondents. The list of these potential respondents was arranged alphabetically and 450 respondents were selected randomly by selecting every second respondent. By using randomised selection, the researcher avoided bias (Brotherton 2011). Non-completed questionnaires were ignored and replacement respondents were contacted. Overall, 264 respondents completed the questionnaire. These respondents were spread in the correct proportions with ratios (1:1.45) between Amman and areas outside Amman. While a larger number of respondents might have enhanced the reliability and validity of the quantitative data, the sample and its distribution were representative of the population and were sufficient to conduct the analyses undertaken and to allow the generalisation of the findings to the whole population, which was one of the objectives of conducting quantitative surveys in this study (based on information in Jennings 2010 and Gray 2009).

8.3.1.6 The questionnaire

This sub-section looks at why and how the questionnaire met the criteria related to best practices in conducting quantitative research. This includes the initial conceptual framework for the quantitative research, questionnaire layout; question wording, flow of questions and pre-testing of the questionnaire.

On the basis of the literature review and personal experience, an initial conceptual framework was developed, as set out in its basic form in Figure 3.2. This is expanded in Figure 8.1, which shows in more detail the foci of the content of the questionnaire and the framework provided the link between the objectives, literature review the questionnaire.

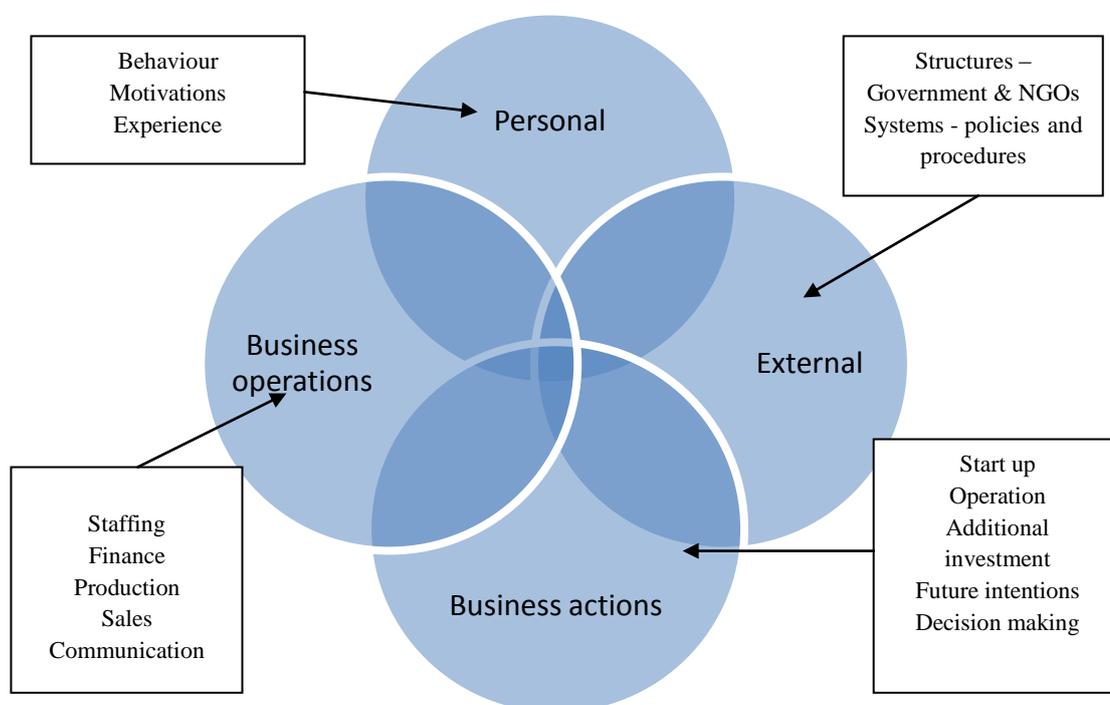


Figure 8.1: Quantitative research initial conceptual framework

The layout of a questionnaire has a significant influence on the respondents' response rate (Ganassali 2008; Funke et al. 2011). Thus, font size, spacing between questions, provision of enough space for respondents to express themselves freely and instructions being easy to follow were all considered and guided by authors, such as Eiselen et al. (2005), Funke et al. (2011) and Sanchez (1992). Thus, the questionnaire conforms to best practice on layout.

It was important to prepare a questionnaire with clear and straightforward questions so as not to create any confusion, since the sample was likely to have different educational backgrounds, as identified by Ganassali (2008). The researcher used simple words and expressions that matched the local language and culture, following the advice of Richard and Toffoli (2009). Thus, the style of the questions was uncomplicated and generated a high rate of returned complete questionnaires and conformed to best practice on the wording of questions.

Translating the questionnaire from English into Arabic was conducted with the help of a professional translator. Firstly, it was translated by the researcher before a double-check was completed by a professional English-Arabic translator. The process guaranteed the Arabic version reflected the English one and assured that simple and clear Arabic concepts and language used were easy to understand. This process is influential and guaranteed answers to the questions, particularly as the questionnaire is of the 'drop and collect' type.

As the questionnaire included 77 closed and open ended questions, it was important to provide the respondents with a clear and logical flow of questions that mirrored their experiences and business history. Therefore, the questionnaire was divided into four main sections and similar questions were grouped together, as advised by Garratt et al. (1993). Thus, it conformed to best practice on designing a questionnaire in terms of layout, and wording and flow of questions.

Finally, pre-testing the questionnaire was an important process, since the researcher had limited experience in designing questionnaires. Details of how the questionnaire was piloted can be found in the methodology chapter (see Chapter Three, Sub-section 3.7.5). Piloting the questionnaire is recommended by research methods authors, as it guarantees the quality of questions, words, structure and layout and provides the researcher with an idea of the time needed by respondents to complete the questionnaire (Iraossi 2006). However, despite piloting having been undertaken, some problems arose in the actual survey. Respondents seemed to find it hard to complete the questions related to information acquired during the start-up stage and in the last twelve months. This may be because these questions relied on memory and that may have meant the respondents skipped them due to problems remembering.

8.3.1.6.1 Administration of the questionnaire

The reasons for choosing ‘drop and collect’ self-completed questionnaires were explained in Chapter Three, Section (3.7.2); however, it is a data collection technique that will provide a large amount of data from a population in a relatively short time (Gray 2009; Jennings 2010) and reduces the risk of respondents failing to complete the questionnaire (Ibeh et al. 2004). The response rate achieved was 58.7% and most of the completed questionnaires were returned within 48 hours of delivery, which is good for a survey with a relatively long and involved questionnaire. As detailed in the methodology chapter, the use of this method conformed to normal best practice and resulted in the required number, geographical distribution and quality of completed and valid questionnaires. Thus, it was both efficient and effective.

As noted in the sub-section about the questionnaire, one problem emerged with the administration of the survey. A number of respondents did not complete certain questions but this was resolved by contacting the respondents again to obtain the missing data.

8.3.1.7 Ethical issues

Ethical issues are significant in conducting research (see Chapter Three, Sub-section 3.7.7). The researcher considered ethical practices when dealing with respondents. Firstly, the respondents were informed about the research aim and objectives. Secondly, no names were required in the questionnaire and the researcher numbered the questionnaires according to the list of names she had to ensure respondents are anonymous and that no harm could come to any of them. In addition, the researcher was the only one who had access to the completed questionnaire. The data collected was used only for the purpose of the current research, which was advised to respondents before completing the questionnaires. These processes conform to best practices when dealing with individuals and conducting quantitative research.

8.3.1.8 Data cleaning and data recoding

The data were cleaned through a manual process of checking the errors in the entered data. The researcher checked the number of valid and missing cases, the labels for each variable and she ran frequency tables for all the variables to check the accuracy of the entered data, as advised by Pallant (2010). Through the process of data

cleaning, the researcher found some mistakes; for example, the researcher entered 77 instead of entering 7 and vice versa. Moreover, the researcher checked the range of values for some questions, such as religious affiliation. The range of values was 1, 2 and 3 and the researcher found a value 4. Such a process improved the reliability of the research results and conforms to research best practice in terms of rigour in treatment of the data.

There were many open-ended questions and these were re-coded. Recoding the values of the variables and grouping them into a smaller number of possible aggregation values was essential to meet the reliability and validity criteria (Wildemuth 2009) of Chi-Square analysis. The major problem was to do this without losing the real meaning of the values in the variables (Black 2011). It was not always possible to group answers in some tables into a small enough set of possible answers and meet the reliability criteria of the test without losing meaning (Shields and Heeler 1979). In these cases, the researcher was obliged either to exclude some of these tables in order to maintain the validity of the inference from the Chi-Square test or to present the cross-tabs without reporting the statistical significance results. The two solutions were applicable and appeared effective in dealing with the findings.

8.3.1.9 Quantitative analytical techniques

The study employed descriptive and inferential statistical analysis to describe and infer the data to the whole population (Field 2005; Rubin 2010; Pallant 2010; Hightower and Scott 2012).

Bivariate analyses, such as Chi-square and Mann Whitney, were used to test the null hypotheses. Using a non-parametric test was appropriate since the sample was relatively small and not distributed normally; therefore, these tests deal with the groups without consideration for the number of respondents in each group (Field 2005; Rubin 2010; Pallant 2010). Therefore, the analysis conformed to best practice and the results are generalisable with a confidence level attached to the analyses, which was the 5% level, normally accepted as best practice.

8.3.1.10 Additional Comments on the Quantitative Analyses

The quantitative research was designed to provide a representative sample of women owners of handicraft businesses across Jordan. Thus, it was essentially a stratified systematic random sample from the known population, as compiled by the researcher. The result was an overall sample that was representative of handicraft businesses owned by women across Jordan. Therefore, the sampling provided data that could be used to meet the objectives of the quantitative research by being representative of the population from which it was drawn, both nationally and in Amman and non-Amman areas. In addition, having representative samples of sufficient size for the two broad areas, Amman and non-Amman, allowed hypothesis testing in relation to the two broad areas. The reason for this was that there were *a priori* reasons to suggest there may be differences between the areas that would result in differences. The comparison almost entirely focused on the profile and the development and operation of the businesses and the perceived influences on the development and operation. The remaining analyses related to the small number of questions that were used to provide a basic profile of the women and their family. Other inferential analyses, based on two or more independent samples, could have been undertaken using other variables and may well be in the future. However, they were not considered necessary for the purposes of this thesis because, as demonstrated in Chapter 4, Section 4.8, and Concluding Remarks - Structure and Agency, the quantitative findings chapter met the objectives set for it.

8.3.2 Qualitative research

Qualitative researchers try to develop results/findings that are equally as valid as quantitative research. Evaluating qualitative research, as with quantitative research, involves assessing the validity/accuracy of the collected information (Creswell and Clark 2011). In qualitative research, validity is present when the analysis “*represents accurately those features of the phenomena that it is intended to describe, explain or theorize*” (Hammersley 1992, p.69).

The criteria in Table 8.2 will be used to evaluate the qualitative research. The Table includes four concepts, which are credibility, transferability, authenticity and systematisation. These equate to the concept of validity in quantitative research

(Bryman 2008, p.368-370). The following section explains each qualitative criterion in detail.

Table 8.2: Criteria for evaluating qualitative research

Credibility

Credibility of the findings is ensured if the readers recognise in the findings the meaning that the research has for them in their own social context.

Transferability

This means making thick description, rich data of a culture, which provides the readers with the ability to transfer the research findings to other contexts.

Authenticity

This means that the data collection technique employed in the research is adequate for reflecting the participant's experiences correctly as they were explained by them

Systematic and rigorous research

This is to show the organised way in how the research was conducted.

Source: Adapted from Lincoln and Guba (1996) and Daymon and Holloway (2011)

8.3.2.1 Credibility

To ensure this research was credible, the researcher employed researcher reflexivity and quotations (Patton 2002; Jennings 2010; Daymon and Holloway 2011; Creswell and Clark 2011).

'Direct, selective and significant quotations' (Daymon and Holloway 2011, p.341) from the transcribed interviews is a method used to judge the credibility of the research. They offer the reader the chance to understand how the research findings were drawn from the transcribed data and how the researcher analysed the data to acquire these findings. Moreover, quotes are proof of the research having been conducted. They give an image of the participant's world, including her interpretations, feelings and story. It makes the reader part of the whole narrated story and conforms to best practice in qualitative research. The quotes are presented in the qualitative findings included in Chapters 5, 6 and 7.

Reflexivity is a way to show the researcher understands his/her influence on the research process and outcomes; thus, being reflexive increases the credibility of the research (Daymon and Holloway 2011). In order to conform to best practice in

qualitative research and make clear the researcher's influence on the research process, a particular section on reflexivity is included in this chapter at sub-section 8.3.2.9.

8.3.2.2 Transferability

Transferability is similar to generalisation or external validity in quantitative research (Miles and Huberman 1994; Tashakkori and Teddlie 2003; Daymon and Holloway 2011). Transferability implies that the research outcomes or methods apply to other contexts rather than the research context only (based on Onwuegbuzie and Johnson 2006). The degree of consistency of the research outcomes with other researchers' findings enhances the transferability of the findings to other contexts.

In this research, the finding could be transferred to similar traditional or Muslim contexts where individuals are restricted by social norms and cultural values. Therefore, in order to transfer the findings of this research, the researcher provided explanations of the demographic and socio-cultural-religious contexts of the research, which might enable the reader to relate the findings and data of this research to other similar contexts (Ary et al. 2010; Thomas and Magilvy 2011; Daymon and Holloway 2011).

8.3.2.3 Authenticity

Authenticity implies that the data collection technique employed in the research is adequate for reflecting the participant's experiences accurately (Daymon and Holloway 2011). Furthermore, it incorporates presenting the data provided by the interviewees in a fair way (Bryman 2008). This implies that interviews should be recorded to guarantee the transcription of the data is accurate and no information was missed or misrepresented. The above measures are described as best practices to apply in qualitative research, since they increase authenticity and credibility (Guba and Lincoln 2005, p.207; Bishop and Shepherd 2011; Roberts-Holmes 2011).

Conducting the interviews in Arabic was significant since it ensured an accurate meaning was captured. However, conducting them in Arabic required translation and transcribing them in English. As the researcher is a local, the translation process was enhanced since she has full knowledge and understanding of the research context and the non-verbal expressions used by the interviewees. However, to be

sure the translation was correct, the researcher sent two transcribed interviews to two interviewees, who showed fluency in English, and they confirmed the translation mirrored what they said. These steps conform to best practices in conducting qualitative research and guarantees the translation was correct.

8.3.2.4 Systematic and rigorous research

Being systematic and rigorous in conducting qualitative research is associated with the data collection techniques and data analysis tools. Interviews are recognised as rigorous data collection techniques in qualitative research (Srivastava and Hopwood 2009). To guarantee the research was conducted in a systematic and rigorous manner, the researcher should explain the process of collecting and analysing the data, as well as analyse all the collected data comprehensively and identify deviant cases.

The researcher employed in-depth semi-structured interviews as the main tool to collect the qualitative data and to provide thick information (see Chapter Three, Sub-sections 3.8.2.1-3.8.2.2). The researcher explained in detail the process for conducting the interviews in chapter 3 (Section 3.8.6). The process included the design of the Interview Guide, preparation for the interviews, pilot interviews and, finally, conducting the main interviews. The detailed explanation of how the interviews were designed and conducted shows a systematic approach.

Moreover, to show the rigorousness of the research findings, the researcher analysed all the collected data from the twelve interviews without ignoring any transcribed page or data, which increases the research credibility. The process of analysing and interpreting the qualitative data was also explained in detail in Chapter Three, section 3.8.7. In addition, the researcher highlighted deviant cases on many occasions; one example is the case of Fidaa who was not motivated by financial necessity (see Section 5.3.1). This ensured that the analysis *process was systematic and rigorous*.

8.3.2.5 Choice of participants

Purposive sampling was implemented during the qualitative stage of the research. This type of sampling is associated with the research objectives and the type of information required. Therefore, the researcher chose participants who could offer data that helped to meet the aim of the research. The researcher sets the criteria for

the purposive sample (Jones et al. 2012). In this research, the interviewees were drawn from the pool of respondents who completed the questionnaire; therefore, the respondents were female, Jordanian and owners of a handicraft business. Participants were then split evenly according to location, inside or outside of Amman, and being the owner of a home-based or non-home-based business. The criteria chosen helped in exploring if the influences of different structures over agency experiences differed according to business location inside and outside Amman.

The sample size could be an issue to consider. In qualitative research, the focus is not on generalisation but on the depth and richness of the data obtained; thus, the sample is usually small (Lincoln and Guba 1996).

The sample size was sufficient to collect in-depth and rich information. In this study, the data generated from the 12 interviews was rich and detailed and could not have been achieved through statistical data collection techniques. The choice of 12 participants was satisfactory because it representative of the quantitative sampling. Moreover, it provided a comprehensive picture of the views of women interviewees, since the criteria employed covered all areas and types of business, regardless of type of handicraft produced. Furthermore, it increased understanding of the researched phenomenon, which is the aim of conducting the qualitative research (Marshall 1996), and allowed the opportunity to transfer the research findings to other similar contexts.

8.3.2.6 Qualitative interviews

The rationale behind employing in-depth, semi-structured interviews over other potential qualitative data collection techniques is explained in Chapter Three (sub-sections 3.8.2.1 and 3.8.2.2). The choice of face-to-face interviews was found to be the best since other options were assessed as not being effective, as the participants would not be able to express themselves freely in front of other people, due to cultural reasons.

The researcher designed an Interview Guide, which included two sections (see Chapter Three, Sub-section 3.8.4). The guide included only open-ended questions to prompt the interviewee to give thick information rather than 'yes' or 'no' answers

(Lincoln and Guba 1996). Such organisation and design of the Interview Guide provided the following. Firstly, it guaranteed generating in-depth and rich information, since flexibility dominated the interview environment and, on many occasions, the questions were answered before being asked. Secondly, it helped the researcher later on in transcribing and interpreting the qualitative data (Lincoln and Guba 1996); thus, it was an effective strategy to employ an Interview Guide in this research.

When designing the Interview Guide, the researcher set out 3 main themes to be covered. These are set out in the methodology chapter in Figure 3.3 and an expanded version is presented below in Figure 8.2. The development of the themes was guided by the literature and personal experience. However, as is common in semi-structured interviews, which are noted for their flexibility, the themes were only the starting point and participants were encouraged to express themselves freely.

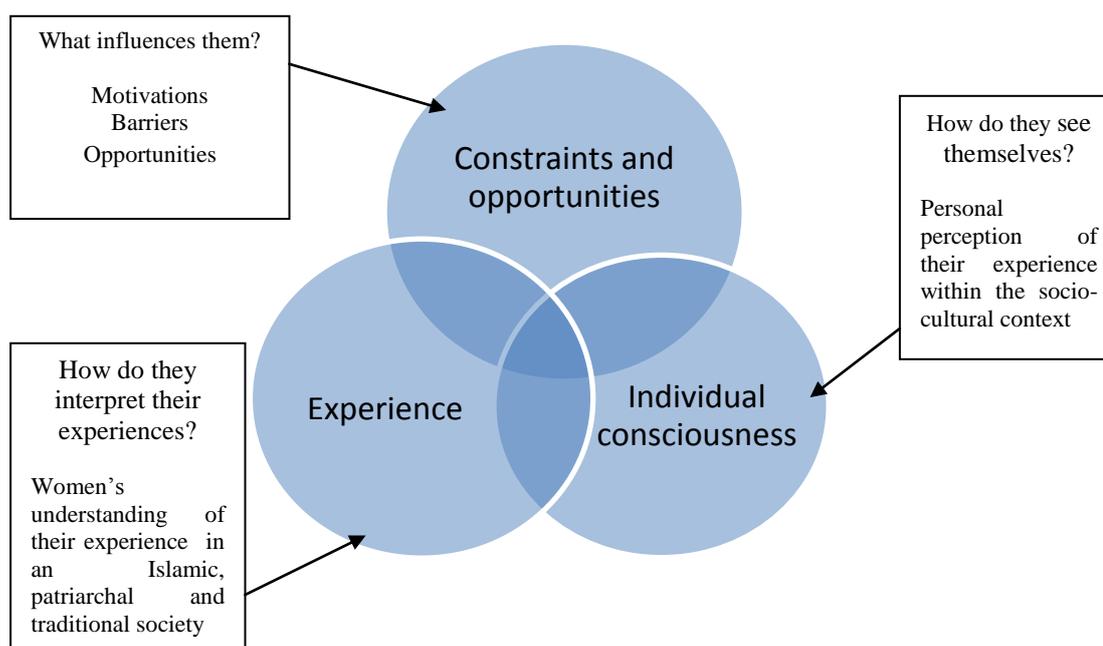


Figure 8.2: Qualitative research exploratory themes

The researcher believes that the Interview Guide provided a structure to the interviews and helped her to have control over the interview. However, the interview was interactive and felt as relaxed as a conversation.

Piloting the interviews was important and critical for the success of interviews (Daymon and Holloway 2011). Thus, the pilot study helped the researcher to identify weaknesses, which were avoided in future interviews, as well as strengths that were built on. For example, the researcher became more attentive and alert to body movements and facial reactions that helped her to ask more and explore more hidden facts. The researcher acknowledges that piloting positively influenced the quality of information collected in the primary interviews. Moreover, it refined the researcher's skills and enhanced her interviewing expertise and the ability to know how to deal with different cases and circumstances. Piloting increased the rigour of the research.

8.3.2.6.1 Administering the interviews

A good interview starts by informing the participants about the research topic, interview purpose, and duration of the interview. The researcher should also ask permission before taking notes and/or recording the interview, as well as letting the participant know they can stop the interview whenever they wish. All of these steps were followed in this research.

Good interviewing skills are main factors enhancing the research credibility and quality of collected data (Miles and Huberman 1994). These skills include being active and neutral, and having continuous eye contact and control over the interview (Miles and Huberman 1994). The researcher already had good interviewing skills, such as listening skills and eye contact practices, from her previous job as a tour guide, which helped a lot in having control over the interview process.

Kvale (1996, pp.133-135) identified different types of questioning technique to ensure generation of in-depth information, such as an introduction, follow up, probing, silence, direct, and interpretive. The researcher used different styles of technique to guarantee she dug deep inside and explored the women's experiences. Using these techniques in the research interviews generated thick and rich information for the research topic. Using silence was the hardest thing to do, as Jordanians are not used to silence; however, by using this technique, the researcher got participants to break the silence, to interact more and provide more quality information; thus it proved to be a successful strategy (Kvale 1996).

Knowing how to phrase and ask a question is critical since this influences the flow of information and the quality of data generated from the interview (Kvale 1996). Being a local researcher strengthened the research and its credibility, since the researcher speaks the same language and was aware of body language and gestures, which helped a lot in conducting the interviews. It was easy for the participants and the researcher to discuss easily and freely, as both used the same language. These factors were identified by Miles and Huberman (1994) as measures that conform to best practice when conducting qualitative research, as they empower the researcher and facilitate the interview process (Turner 2010b).

8.3.2.7 Ethical issues

Some of the ethical and best practices in research included using a consent form, pseudonyms, informing the participants about the research aim and objectives, informing the participants about the use of data and ensuring them of the confidentiality of names and honesty in reporting the data (Allmark et al. 2009; Jennings 2010; Linn et al. 2011). These measures were considered essential, as the interview covered sensitive topics related to personal and family life, in addition to the influence of Islam. Using a formal consent form and not only verbal agreement is one of the best secure practices to guarantee the participants' approval to participate in the interviews (Juros 2011).

The researcher encountered many questions and inquiries from curious people and neighbours of the women interviewed, concerning the women and the type of questions and answers they provided. However, the researcher was alert and cautious in keeping everything low key.

8.3.2.8 Evaluation of the qualitative analysis: 'thematic analysis'

The purpose of thematic analysis is to look for the main themes in the data (Aronson 1994; Bryman 2008). Braun and Clarke (2006) recommended the researcher should be involved in the whole process of data collection; therefore, the researcher remained totally engaged in the data from collection to analysis. The researcher transcribed, coded, categorised, analysed and interpreted the data in order to be familiar with the data and to be able to interpret the findings in a comprehensive way. This increased the researcher's familiarisation with the data, as well as the

credibility and trustworthiness of the research (see Miles and Huberman 1994). The process for each step was explained in Chapter 3, Section 3.8, since identifying how the researcher generated each code and categorised the data reveals the rigour of the research.

When the researcher started coding, she fell into a terminology trap that made the preliminary codes inexpressive and valueless. The researcher was trying to finish the coding quickly; however, to resolve the problem, the researcher decided to start again from zero and a second coding round was conducted more slowly. Rushing the coding of the interviews was a big mistake and a bad working style; fortunately, the researcher was aware this mistake could have influenced the final findings, interpretations and the quality of thesis if it had not been rectified. Thus, the second round of coding took about two months of work since there were hundreds of papers, full of thick information that was hard to ignore. The researcher copied and pasted all the codes (about 5,500) into tables under specific headings in order to avoid future trouble in the qualitative data analysis. For example, 'necessity' was a sub-theme under the main theme 'motivation'. In addition, codes were numbered following the order of interviews; for example, code 1= first interview and 5= the fifth interview and so forth, which helped later on in selecting the quotes included in the finding chapters.

Following the seven stages recognised by Kvale (1996), 'thematising, designing, interviewing, transcribing, analyzing, verifying, and reporting', when conducting interviews, shows good organization in the research. These stages are described as a systematic and step-by-step process and served the researcher and helped in the analysis and interpretation. Furthermore, they could be described as an audit trail for the interview process, which enhances credibility (Kvale 1996).

Software programmes, such as *Computer Assisted/Aided Qualitative Data Analysis* (CAQDAS) and NVIVO were excluded because none of the software manages the Arabic language. The researcher transcribed the interviews into English manually and then analysed the data, which enabled the researcher to be immersed in the data and to know it by heart. This helped the researcher to memorise incidents and emotional reactions that helped later on in interpreting the data. Software programmes cannot analyse the interview environment (Have 1998); thus, it is felt

that the use of manual thematic analysis was the best way chosen to analyse the qualitative data.

8.3.2.9 Additional Comments on the Analyses

The sample of participants was chosen purposively and based on location and business type; 3 of the women from Amman had a home-based business whilst 3 had a workshop-based business; 3 of the women outside Amman had a home-based business whilst 3 had a workshop-based business (making a sample of 12). These participants were drawn from the sample for the quantitative research to explore in-depth the experience of women who owned handicraft businesses in Jordan. It was recognised there were potential differences between participants based on these influencing factors of location and type of handicraft business (home-based and non-home-based). In terms of location, the reasons were the same as for the quantitative survey. For the type of handicraft business, it was because being home-based and non-home-based was likely to be subject to different pressures: both personal and business (see Section 4.8). While this was the basis for selection, this did not confine the researcher in her analysis and discussion of the qualitative findings. Therefore, attention was drawn to further potential distinguishing features, such as social class, education, marital status and age. Thus, at the level of interpretation, the data were disaggregated when relevant. It is for this reason that an individual profile of one woman was placed at the end of each qualitative findings chapter so that the reader could appreciate how specific circumstances, other than location and business type, might affect the experiences of a female handicraft business owner in Jordan. This individual profile is placed in the context of the rest of the participants in a subsection labelled 'Overall Findings' that follows the individual profile. Finally, an overall profile of the participants is offered at the beginning of chapter 5, enabling the reader to understand the socio-demographic characteristics of the female entrepreneurs.

8.3.2.10 Reflexivity

Researcher reflexivity has a crucial influence on the entire research process, from identifying the research problem through to the writing of the thesis (Daymon and Holloway 2011). Reflexivity is a strategy that conforms to best practice since it promotes and ensures the rigour of the research (Jootun et al. 2009). Reflexivity

illustrates the researcher's honesty and clearness regarding his/her influence on the research, which, in turn, increases the reader's trust in the researcher, not only in the interpretation process but also in the research as a whole (Riach 2009; Roberts-Holmes 2011). As Daymon and Holloway (2011) observed, interacting with participants puts the researcher in a new context that influences the research findings and how the researcher reacts.

I worked as a tour guide with international inbound tourists in Jordan for 14 years and this influenced the choice of topic. Tourism sites suffer from a shortage of Jordanian handicrafts and shops are full of imported cheap products. On the other hand, I was aware of the existence of Jordanian handicraft produced by women working everywhere in Jordan, who did not know how to market their products. As an educated and independent Jordanian woman, I thought exploring these Jordanian women would be a very interesting topic to research. This was the case because I had experienced cultural differences in terms of thinking and dealing with the surrounding traditional society between myself and the Jordanian handicraft women I met during my previous work.

My previous professional life led me into a blurred understanding of the research phenomenon; looking at women's experiences from a single side as a tour guide did not reveal the whole picture about the women interviewed. However, I was fortunate to have the chance to explore something new that I never expected could be real, which was to live the experiences and lives of Jordanian women in different areas of the country. My previous personal and professional experiences never revealed what women in some parts of Jordan are passing through. However, as a result of being exposed to difficult personal experiences through my studies and witnessing many types of discrimination, something changed in my life that made my understanding of the research topic deeper than before.

Generally speaking, the view of Jordan society towards independent women is negative. However, women in Jordan are interested and keen to know about other independent Jordanian women living abroad, including their experiences, style of life and their future plans. As a researcher on my journey in Jordan to identify the population, I lived this experience and was astonished by the support, help and hospitality I experienced in Jordan, feeling at home everywhere I went. Moreover,

the women were keen to build strong contacts with me, longing to know the outcomes of the research and hoping these findings will provide officials with recommendations that could be a starting point for doing something for this segment of working women. This, in turn, created a feeling of sympathy with the women I met and appreciation of their efforts to realize themselves.

It is inevitable that I influenced the research but, at the same time, the interviewees cast their shadows on me. During the data collection process, I passed through different experiences and was influenced by the interviewees' attitudes and positive and negative feelings. I experienced unstable and stressful psychological periods during the interviews because it was hard to ignore the suffering and agony the women lived through on their professional journey. I left these interviews with stressful memories that accompanied me until the completion of my PhD and maybe further. After some interviews, I needed to be alone in order to recover because the process required meditation in order to shed the role of researcher and go back to normal life. It was very hard to move between two roles, since the negative shadow of being a researcher was very strong. On many occasions, I had feelings of guilt towards these women and a responsibility to help them later on; thus, I felt that, in future, I will be active in dealing with and providing special schemes for women handicrafters, particularly in areas outside Amman.

On the other hand, some interviews were very positive and encouraged me to go on in my PhD journey. Some interviewees cast positive religious shadows on me while other interviewees had a cheerful way of living and dealing with different problems in life and work, which taught me many lessons.

Minimising the bias in research is important for the credibility of the research (Seale 1999). Being a female researcher, and passing through a difficult personal experience has had both positive and negative influences on my research ability to interpret the findings. My personal experience was associated with the pressure of local norms and socio-cultural-religious values, which was also one of the major foci in the research highlighted by the women interviewed. Such a hard experience changed much in my way of thinking, weighing issues and seeing the world in a different way. My experiences were so close to the personal experiences of the participants. Prejudgment and the bias of personal feelings were minimised by re-

listening to many sections of the recorded interviews, doing a lot of reading, asking a lot of questions, as well as contemplation and rational assessment.

Reflection is an important stage in the interpretation and I occasionally changed the interpretation of data after re-reading the first and second drafts. Being a Jordanian added more depth to the interpretation and the understanding of the whole context and the women's experiences. I am and was an integral part of the research. I had the ability to understand the facial signs and body language and even the meaning of each different voice tone. For example, it is embarrassing for women to talk about poverty and personal issues and the women looked shy in their appearances. In addition, being proud of self-achievement is not always expressed in words. On many occasions during the interviews, I felt the women were proud of themselves and their achievements from their life and dress sense, social class and general appearance. Revealing what is behind the scenes was easy to explore for me but it would not be the case for a non-Jordanian researcher.

Another advantage of being a Jordanian female researcher is associated with understanding the concepts employed by women and turning them into proverbs. It was an enjoyable experience, since I understood how rich the Arabic language is. Regardless of the fact that I am an Arabic native speaker, I discovered a lot of strength in my mother language when I translated and transcribed the interviews prior to my interpretation. For example, the Arabic proverb "*He promised me earrings but he only pierced my ears*", is associated with commitment and fulfilment of promises. If a non-Arabic native speaker were conducting the interpretation, it would be hard to enrich the interpretation with such proverbs.

An additional issue is associated with my wide knowledge of religions, particularly Islam and Christianity. My previous job as a tour guide influenced my interpretation positively. I acquired extensive knowledge about religions in order to deliver correct information to international tourists, since Jordan is part of the Holy Muslim and Biblical land. Religion appeared as a main theme and, when interpreting the data associated with religion, I was very cautious in explaining things in the right way, due to the sensitivity of the topic. In addition, it was useful that an Arabic native speaker dealt with the data, as this is the language of the Quran. The mission would be hard for any other researcher from outside the Islamic Jordanian context; as the

Arabic proverb says, ‘*Jordan’s soil is mixed with his/her sweat*’. This reflects the strong relationship and affection between me and her country. In addition, it points to a deep affection and understanding of the Jordanian people and land from all its perspectives and dimensions.

8.4 CONCEPTUALISING THE STUDY

8.4.1 Conceptual Framework

As explained in Chapter 3 (Section 3.9), an overall conceptual framework was developed in order to guide the analysis and synthesis of the findings from the quantitative and qualitative research. That framework (Figure 3.4) combined both theoretical and applied elements. The theoretical elements provide lenses, through which the findings could be explored and interpreted while the applied elements are the experiences of the women. This framework is repeated in Figure 8.3, the two outer rings of which relate to the paradigm and overall theoretical conceptualisation (structuration). The next ring towards the centre of the figure covers additional theories that provided more specific lenses on the social and business contexts and practices of the women. The components of this ring represent both the theories and the issues that arose in this research in relation to the women’s experience of social, religious, institutional (Government, NGOs) and business practice. The next ring represents division of the findings about the lived experiences of the women owners of handicraft businesses, as evaluated in this chapter.

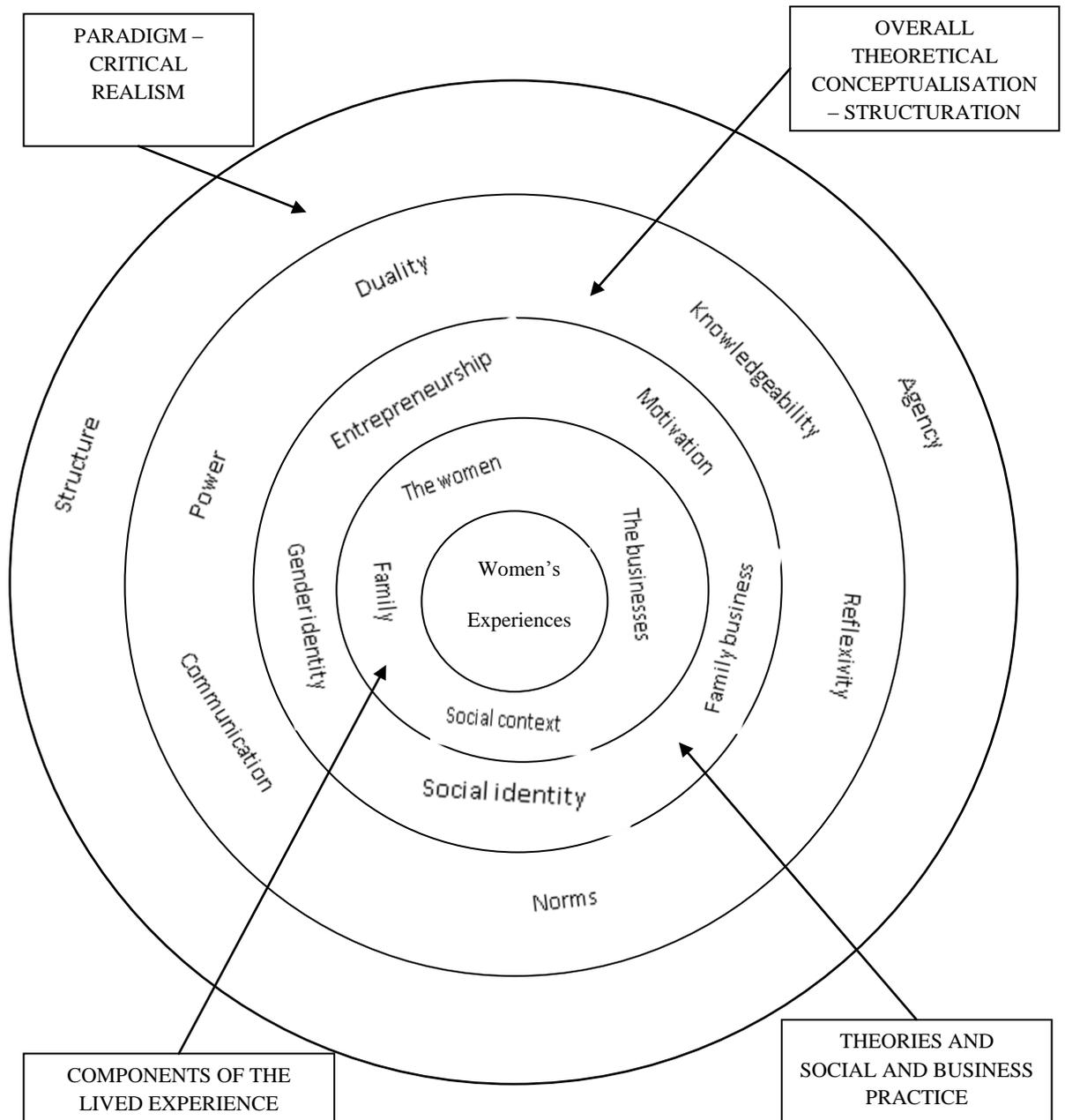


Figure 8.3: The Conceptual Framework

8.4.2 Theoretical Components

8.4.2.1 The Overarching Theory – Structuration

‘Structure’ is the set of rules, social influences and resources that individuals draw upon as they go about their everyday lives (Giddens 1984, p.377). Rules are identified as “*generalisable procedures, implemented in enactment or reproduction of social practices*” (Giddens 1984, p.21), which are ways in which agency/agency and agency/structure communicate and interact in any society (William 1992). Rules

can be clear and formal, such as laws and bans, and they can also be informal, such as personal attitudes and language skills.

Agency is recognised as an individual’s capacity to choose, decide and behave freely (Giddens 1974). However, this free will and being able to decide is influenced by different factors; firstly, by personal accumulated knowledge and, secondly, by awareness of the socio-cultural surroundings.

Duality in structuration is described as the role of social structure as a means and outcome of agency actions. Accordingly, agency/individuals are able to form and reform their surrounding structure through their actions with previous and full knowledge of what they are doing (Giddens 1974). Structure influences individuals’ actions and individuals, in their turn, have the ability to change the surrounding structure.

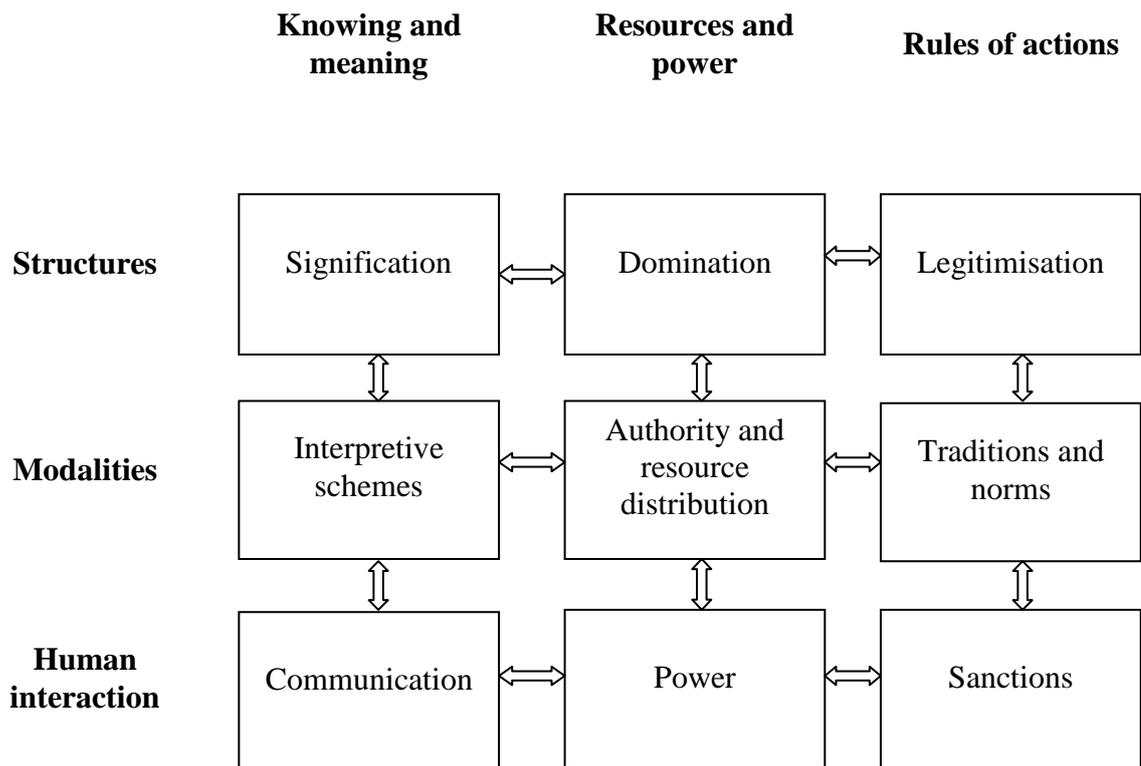


Figure 8.4: Components of structuration theory (adapted from Giddens 1984, p.29).

The structuration conceptual framework (Figure 8.4) was explained in detail in the literature review (see Section 2.4.1.3). From this framework, tradition and norms, communication, power and sanctions will be used as touching points between the

theory and the experiences of the women in terms of the evaluation of the interaction between different structures (economic, institutional, NGOs, socio-cultural, religious and market) and agency (women business owners) in this study. Using these, the evaluation will illustrate how structures might provide barriers or opportunities for agency and how agency might act or behave, bearing in mind that agency behaviour is based on knowledge of the surrounding context and power over others or resources.

8.4.2.2 Additional Theories

8.4.2.2.1 Identity theories

Identity theories include Social Identity Theory (SIT) and Gender Identity Theory (GIT). These theories look at individual identity in terms of the social component and personal understanding of gender. SIT states that individuals, regardless of being self-oriented, belong to a particular social group that has rules and norms. GIT focuses on how individuals see themselves in their society and how their perception is influenced by the surrounding socio-cultural environment.

8.4.2.2.2 Theories of entrepreneurship

These theories incorporate three main approaches that have been used to explain and understand who is an entrepreneur and if individuals are influenced by particular factors that encourage their entrepreneurial skills. These theories include entrepreneurs as risk bearers, entrepreneurs as innovators, and entrepreneurs as opportunity hunters. Structuration theory might help in understanding entrepreneurs and entrepreneurial activities because it focuses on understanding structure and agency, their duality and interaction. It is difficult to understand entrepreneurship from a purely economic perspective, as understanding social structures shapes personal characteristics and behaviour (Nafukho and Helen-Muyia 2010).

In addition to these general theories of entrepreneurial behaviour, the notion of 'scripts of action' has been developed (Chiasson and Saunders 2005; Barley 1986; Barley and Tolbert 1997). Such scripts would be used to evaluate what might be done and how it might be done. Chiasson and Saunders (2005) indicated that scripts would be adopted if they were acceptable (legitimacy), implementable (meaningful),

and the agent had the power to undertake the action (control over authoritative and allocative resources). Scripts might be used in social contexts (dealing with family) and/or business contexts (such as when dealing with financial institutions) (Chiasson and Saunders 2005).

8.4.2.2.3 Motivation theories

These theories look at the motivations of individuals to act in a certain way; in this case, to start and then operate a self-owned business. They include push and pull factors that have been explained in terms of the processes involved or the outcomes desired. Creating a business is a socio-economic process (Stathopoulou et al. 2004). The social component influences entrepreneurial activities and the needs and desires of individuals; therefore, understanding structure and agency becomes significant in respect of what either pushed or pulled women business owners to start their own business. This can be explained by the fact that the component can influence an individual's choices and behaviour when creating a business because that action is embedded in the socio-economic structures (see Chapter Two, Section 2.4.3).

Process motivation theories, such as the equity theory (see Chapter Two, Sections 2.4.6.2 - 2.4.6.2.1), are associated with the socio-economic structures and their interaction and influence on agency. This was clear in this research where the women in the qualitative phase stated they were treated differently by the surrounding social and economic structures; they criticised how some institutions dealt with them in a different way from the way they dealt with men. In simple terms, the way the economic and social structures dealt with the women was a motivation for them to look for alternatives, such as creating their own business. Motivation theories based on desired outcomes, including the acquired needs theory, are identified as approaches to explain how individual needs might encourage individuals to act in a particular way (see Chapter Two, Section 2.4.6.1– 2.4.6.1.4). McClelland identified significant personal needs, such as the need for achievement (Chu 2004) (see Chapter Two, Section 2.4.6.1.4).

8.4.2.2.4 Family business theory

Family businesses have particular potentials that stem from the ability of family members to work together under pressure; on the other hand, they also have

particular constraints (Chua *et al.* 2004). Family business theory looks at the overlap between family and business responsibilities and how this interaction might create barriers for the business, the owner and the family at the same time. Accordingly, conflicts exist in these businesses, and emerge when it becomes hard to disentangle business and family (e.g. Narine 1990; Smith 2000; Fitzgerald and Muske 2002). Conflicts might involve many dimensions, such as financing the business, managing the family and the business, the decision making process and the future of the business (Getz *et al.* 2004; Muske *et al.* 2009); for more detailed information see Chapter Two, Section 2.3.2.

8.4.3 Discussion Framework

Within the Conceptual Framework there is a ring labelled ‘The components of the lived experience’. Figure 8.5 below is an expanded version of the contents of that ring, which is a modification of the three circle family business model (see Tagiuri and Davis 1982). The original model was developed to explain the relationship between ownership characteristics, business practices and the family in a family business. In this discussion of the findings, the model retains three circles but the content was modified to reflect this research. However, there is a broad correspondence in this tripartite division to that of Tagiuri and Davis, in that the circles are used as placeholders to contain the findings that explain the influences on how business owners (in this case Jordanian women) have developed their business (which are family businesses). The overlap between the three circles indicates there are inter-relationships between the circles.

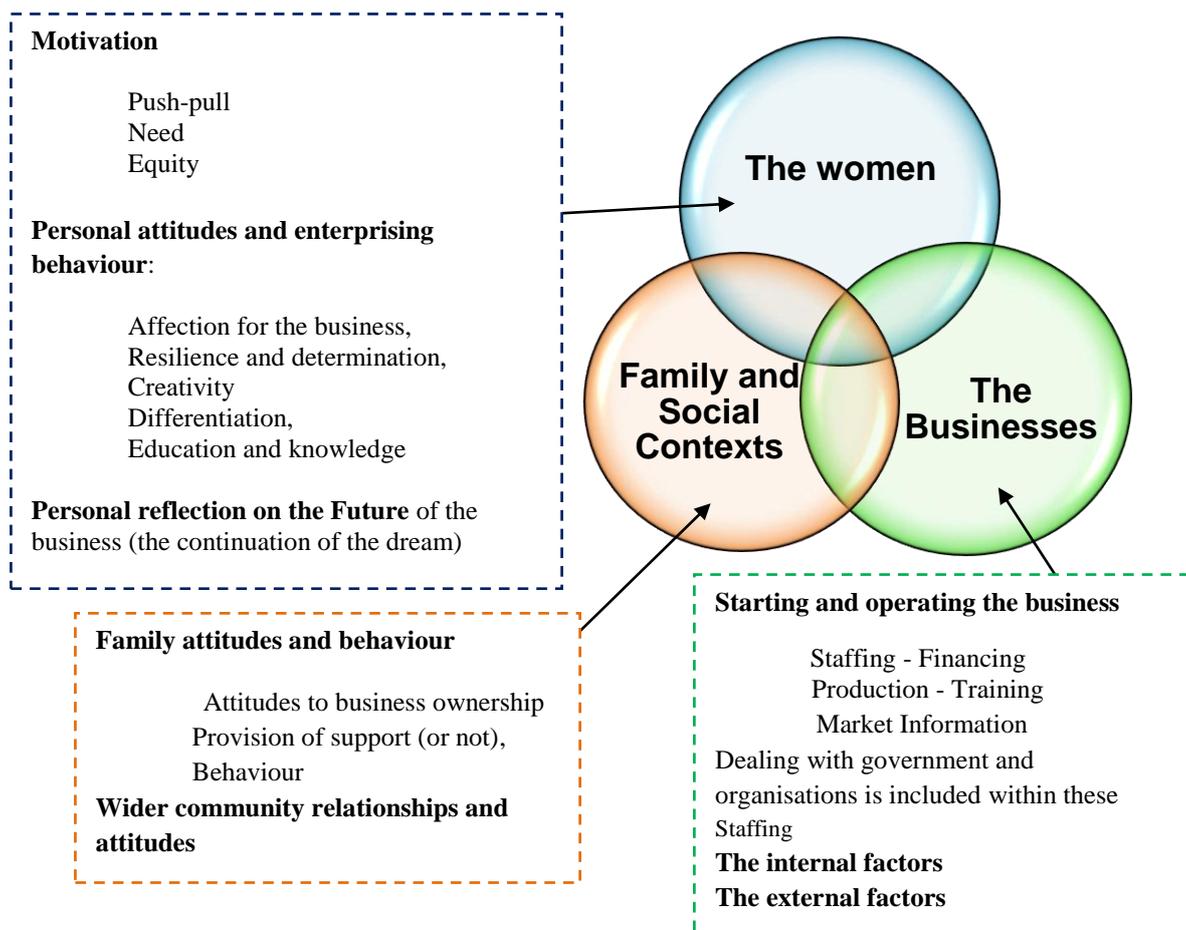


Figure 8.5: Placeholders of the research findings (developed by the author based on the primary quantitative and qualitative data)

The first circle is labelled “The women”, the contents of which tell us about the women. This includes why they did what they did when they started their businesses, whether they behaved like an entrepreneur in relation to the business, what they felt made their businesses successful in terms of their own attributes and what they felt the future held for them as women who own handicraft businesses in Jordan and why. The latter would include reflections on the part of the women (which is part of structuration).

The second circle refers to the businesses, which focuses on the experiences of the women in relation to the main aspects of the business. The focus is on what the findings tell us about the internal workings of the business (staffing, etc), the external relationships with other ‘organisations’ and how the marketplace affected the businesses. This has two sub-foci – what the business was going through and

whether being female had an influence on that; the problems and opportunities that arose because the owner was female.

The third circle is labelled 'family and social contexts', the focus of which is on the social and other inter-relationships with family members and other people; some they knew and some they did not (but were aware of their probable views). It is all about interaction with and being influenced by, people, which includes the nature of the relationships and how those relationships impacted (both supportively and non-supportively) on the women.

Within the discussion of the findings (Section 8.5), the content of these circles is critically analysed and interpreted by cross-comparing the quantitative research findings, the qualitative research findings, prior research findings and theoretical explanations. Structuration and other theories are, as appropriate, used to provide theoretical lenses to explore the structures and agency evident in the research findings. The structures in this research relate to social norms, such as social identity, gender identity, patriarchy etc., religious norms and practices, institutional (government departments and other agencies) procedures (and the social religious norms in relation to people working in the institutions) and the marketplace. These structures offer both opportunities and barriers to the success of the handicraft businesses owned by the women and agency refers to the ways and extent to which the women were able to exercise their free will in relation to the structures.

8.5 DISCUSSION OF THE RESEARCH FINDINGS

This section discusses the primary quantitative and qualitative findings. It presents a detailed discussion based around the three circles in the model in Figure 8.6: the woman, the family and the social component and the business.

8.5.1 The woman

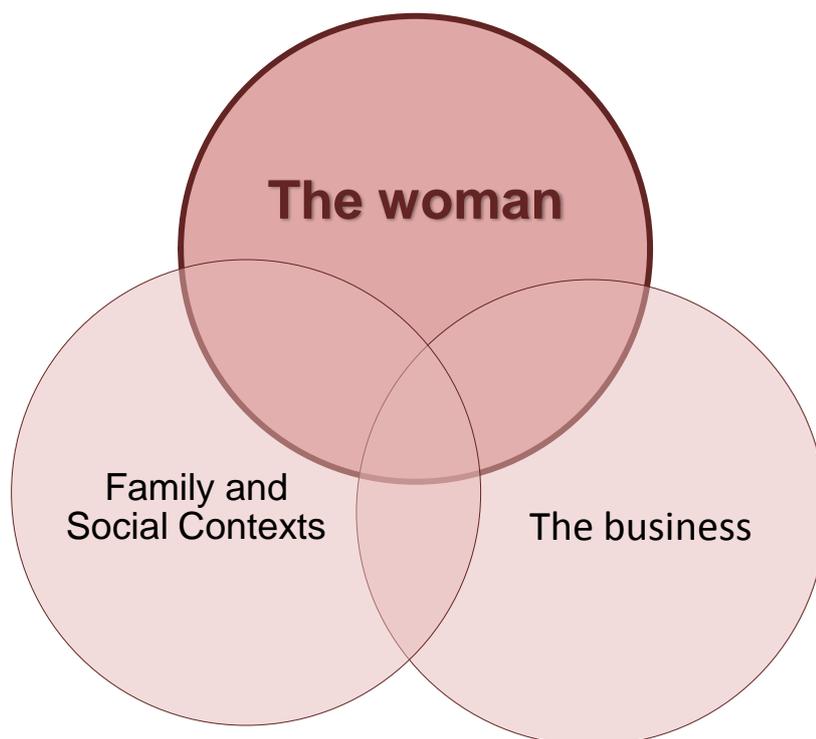


Figure 8.6: Three circle model – the focus on the woman (developed by the author).

8.5.1.1 Motivation

This sub-section section looks at different types of motivations that encouraged the women business owners to start their business; motivational factors are categorised into push-pull factors.

8.5.1.1.1 Push-pull factors

Push-pull factor explanations argue that individuals act in a particular way that is influenced by their values, beliefs and social context. Indeed, the socio-cultural context is considered to be very influential in shaping people's behaviour (see Kotler 2003). Push and pull factors were the drivers for the women business owners in this study to become self-employed. The findings showed that push factors were identified as financial necessity and work-related factors; on the other hand, pull factors were identified as home-work balance, independence and self-achievement. These can be related to the social context of Jordan and the social and religious norms and traditions influencing both individuals and the market place.

8.5.1.1.1.1 Push factors

The two motives in this study were financial necessity and work related factors.

8.5.1.1.1.1.1 Financial necessity

The quantitative and qualitative findings showed that financial necessity was the most significant motive that pushed many of the women to start their own business (see Table 4.34 and Chapter Five, Section 5.3.1). There were some differences between the quantitative and qualitative research findings. While the quantitative findings provided financial necessity as a reason for starting a business, without identifying more than that, the qualitative findings explored this in more depth and showed the factors that created this need amongst women business owners interviewed were that the women were dependent financially on males or were divorced. Divorce appeared to be a critical factor that influenced the women to create a business, since it imposed extra expenses on the women. Therefore, necessity as a push factor cannot be separated from the surrounding socio-cultural context, which shaped the women's needs in life. Maslow's Hierarchy of Needs can explain the financial necessity need of the women (see Chapter Two, Section 2.4.6.1.1) because financial necessity is associated with securing basic needs in life. The women needed income in order to provide basic needs, such as food and beverages for their children.

Financial necessity as a driver towards starting a business has also been found frequently in research elsewhere in the world. Being pushed into being self-employed has been found to be almost always related to a lack of resources (see Alstete 2002; Levent et al. 2003; Booth 2008; Verheul et al. 2010; Kerr and Stassen 2011; Kariv 2012; Klasen and Pieters 2012; Livingston 2012; Lockyer and George 2012). Thus, the literature argues that micro business owners, particularly women who work from home or in the informal sector, are mainly pushed by financial necessity (see Doobs and Hamilton 2007; Itani et al. 2011; Sik-Liong et al. 2012). In addition, this push factor is linked to deprivation and this implies that an individual (him/her), who has experienced some kind of professional, financial or social marginalisation, will be pushed to start a self-owned business (Bhattacharjee et al. 2009).

Financial necessity, as explained above, is a common push motive; therefore, the finding of this research is not new in that Jordanian women experienced the same push towards self-employment. However, this research differs in terms of the context because it was conducted in Jordan in a sector where businesses were operating, handicrafts. Thus, it adds new data to the literature regarding the motives of women business owners in an unexplored context and sector. Additionally, the social context appears significant in shaping male and female social identities; therefore, Social Identity Theory (SIT) might explain financial necessity motivation. SIT suggests that the social perception of the community influences how males and female behave and whether they have power over their motivations and actions. For example, financial necessity may reflect that the society perceives females as housewives and, accordingly, they have no personal financial income since they do not work; thus, they are dependent financially on males.

8.5.1.1.1.2 Work-related factors

In this study, work-related push factors were found to include dissatisfaction with the current job, gender and religious discrimination in the job market, and factors related to difficulties in working for others. These work-related factors can be related to socio-cultural-economic and religious structures because those structures pushed them to start their own business to escape a preference for hiring males and limited job opportunities. These motivational factors are explained in detail in the quantitative findings chapter (see Table 4.34) and in the qualitative findings (see Chapter Five, Section 5.4).

The quantitative research findings indicated that job-related factors were significant for a minority of respondents surveyed (see Table 4.34). The qualitative findings expanded that simple identification of the factor by identifying the power of the local culture on women in Jordanian society in relation to their options. The qualitative findings revealed the social constraints associated with job-related motivations, illustrating that the women perceived themselves as being treated differently for socio-cultural reasons. In Jordan, women are marginalised as a result of the social/cultural view of the role of women. Their gender shapes how they are perceived, what their roles are, how they should behave and what their limits are. As a result, their gender gives rise to discrimination, mistreatment in the workplace and

a lack of job opportunities (see Chapter Five, Section 5.4). These were factors that minimised the women's job opportunities and satisfaction with the job they were in. In addition, the qualitative findings also demonstrated that individuals have the capacity to change; they can choose another professional path rather than settling for their current working environment. Therefore, the self-employment option was considered by participants in the qualitative survey as an appropriate solution, since finding a job was challenging in a country that suffers from high unemployment rates (DOS 2012 a,b).

Such work-related factors can be explained through two theoretical lenses, the structuration theory and the equity theory. Firstly, in Giddens's structuration theory, structure is a set of social rules that influences agency actions and behaviours and this was clear in job market-related motivations. In this study, the women business owners encountered different types of discrimination in the job market, either when searching for a job or in the case of being pregnant. Thus, the choice of being self-employed was a reaction to what the social and economic structures had imposed on them. However, structuration theory also identifies that agents, such as the women in this study, possibly have the power to exercise their free will; in this case, the power to set up their own business even if the context does not look encouraging. Secondly, discrimination in the job market can also be associated with the lack of equity, which is related to lack of equity theory. This theory explains how individuals are treated unfairly in similar conditions (See Chapter Two, Sub-section, 2.4.6.2.1), as some of the women in the qualitative research stated that males were treated preferentially in the workplace and, thus, their choice was self-employment (see Chapter Five, Section, 5.4.1).

Job-related factors also appear in the literature in previous studies about motivations and self-owned businesses; thus the research findings are consistent with past entrepreneurial literature (see Cromie and Hayes 1991; Buttner 1993; DeMartino and Barbato 2003; Raman and Jayasingam 2008; Kirkwood 2009; Mboko and Smith-Hunter 2009; Jyoti et al. 2011; Almalki et al. 2012; Sadi and Al-Ghazali 2012). In these studies of female business owners, job dissatisfaction was considered a major push driver to become a self-employed woman (Brockhaus 1980; Klaper and Parker 2011; Singh et al. 2011; Cromie and Hayes 2011; Piperopoulos 2012; Orser et al. 2012; *Narayanasamy et al. 2012*). However, the structures in the Jordanian context

of this research are not necessarily the same sort of structures that were at work where previous research studies were conducted.

8.5.1.1.1.2 Pull factors

This group of motivational factors incorporates three motives, which are balancing family-life and work, independence and self-achievement.

8.5.1.1.1.2.1 Balance family life-work

This motive is associated mainly with females who aim at having a balance between work and family life (see Chapter Two, Section 2.3.1.4.1) and (e.g. Orhan and Scott 2001; McElwee and Al-Riyami 2003; Sarri and Trihopoulou 2005; Klaper and Parker 2011; Jayawarna et al. 2011; Almalki et al. 2012; Arasti et al. 2012).

The quantitative findings did not show balancing family life-work factors as a motive to start the business. However, this could have been to do with the questions posed in the quantitative survey, in which there was a direct question on why they started a business that did not result in an answer related to balancing work and life. However, a follow-up question about where they started their business initially brought about the finding that the majority of the women had started their business at home (see Table 4.12) and the second most important reason given for doing that (see Table 4.13) was to achieve a balance between family life and work life.

The qualitative findings expanded on the importance of family-related factors in pulling the women in this study towards self-employment (see Chapter Five, Section 5.3.2). They revealed that family-related motives were shaped by other influential individuals, such as the spouse or family members who, for some women, imposed this choice. Consequently, the women accepted the choices of others in order to cope with the local norms and male authority. Ultimately, the power of social structure and patriarchy was evident and influential on women who did not have the free will to change or reject these rules (see Chapter Six, Section 6.5).

Role theory may be used to understand this motive. The women's motives were linked to their expected role in life, which is taking care of children or cleaning the house, and this is not expected of a male in a traditional society. For the women, starting a home-based business was attached to their role in life. These roles are

identified by the social structures and the women in this research, being embedded in the social structure, most often conformed in part to their traditional role as housekeepers. However, this conclusion needs to be seen in the light that, as explained later, setting up at home was seen as being economically and risk astute (see Section 8.5.1.2.1).

These findings on setting up at home can be associated with the work-life theory put forward by Limoges (2003), who viewed the work-life balance as “*primarily a matter of deciding when to hold on and when to let go*” (p.3). This was the case for the women in this study, who could work and also be with their children and have a satisfactory balance between the two. According to Limoges, individuals try to live a balanced life by managing work and focusing on important family and personal matters.

Start-up pull motivations have been investigated widely in the literature (e.g. Gray and Finley-Hervey 2005; Booth 2008; Verheul et al. 2010; Urban 2011), where it is suggested that many females are pulled towards entrepreneurship because of their perceived need to have a balance between personal and family life and work (see Gilad and Levine 1986; Watson et al. 1998; Morrison 2000; Orhan and Scott 2001; Wang et al. 2006; Booth 2008; Verheul et al. 2010; Kerr and Stassen 2011; Adom and Williams 2012; Livinston 2012).

8.5.1.1.2.2 Independence and self-achievement

These pull factors are related to a woman business owner’s personality. Independence is being responsible for one’s own life and decisions, instead of being a follower or working for others (see Shane et al. 2003; Manolova et al. 2008; Robichaud et al. 2010; Stokes and Wilson 2010; Sadi and Al-Ghazali 2012) and self-achievement is linked to a woman’s future ambitions in life and business sustainability. The quantitative findings showed these factors were ranked second as a motivation within the four factors identified, in which financial reasons came first, job related factors third and building on a hobby ranked fourth (see Table 4.34). Likewise, these factors were identified as significant motives for women in the qualitative findings, as all the women stated that these were their main drivers to start a business (see Chapter Five, Section 5.5).

Self-fulfilment appears to be one of the most important motivations for women in this study (see Table 4.34). Self-fulfilment is a finding that can be related to both Maslow's Hierarchy of Need (1934), which placed self-achievement at the top of the needs pyramid (see Chapter Two, Section 2.4.6.1.1), and to McClelland's Acquired Need Theory (see Chapter Two Section, 2.4.6.1.4). The women were looking for more than they had achieved in their life up to that point, reflecting the current situation of women in Jordanian society, which creates many obstacles to women achieving their dreams.

Independence, as a motive, can be associated with the need for power in McClelland's Acquired Need Theory (see Chapter Five, Section 5.5.1 and Chapter Two, Section 2.4.6.1.4). The need for power is linked with an individual's ability to have authority over his/her personal life, decisions and lifestyle. The women handicraft business owners in this study were looking for self-rule and freedom. They were aspiring to have power over their private lives in order to have control over their businesses. The women, in aiming for independence, reflected their need to be free from many of the surrounding barriers and hindrances. These barriers were described as socio-cultural and religious and have been identified as playing an influential role in limiting women's freedom in other research (see Chapter Two, Section 2.3.4 and see Mordi et al. 2010; Sadi and Al-Ghazali 2012; Abu Kharmeh 2012; Kargwell 2012a; Danish and Smith 2012). The need for power is significant for business success since it reflects the ability to manage the self and professional life.

With respect to these factors, independence and self-achievement differences were noticed between the quantitative and qualitative findings. The qualitative findings showed the women had many reasons behind their psychological needs for independence and self-achievement. These reasons were related to how they had been treated within their family and society. The women business owners identified experiencing social and religious suppression, a lack of freedom, autonomy and self-actualisation (see Six, Section 6.5); therefore, it can be said that these motives are embedded in societies and evident in collectivist ones where individuals, particularly females, experience deprivation (see Chu 2004). Facing socio-cultural barriers could be a motivation for individuals to look for self-actualisation (see Giddens 1984). For

example, collectivist social structures perceive males as bread winners and this implies that women have no role in gaining income. This is perceived as a restriction by the women and, thus, income becomes a tool to be independent and self-fulfilled, as was the case in the situations experienced by women in this study (see Chapter Six, Section 6.5).

Independence and self-achievement have been identified in the literature as two of the most important motivators for entrepreneurs and they are widely acknowledged in literature (Lerner et al. 1997; Orhan and Scott 2001; Shane et al. 2003; Alstete 2002; Thamaraiselvi 2007; Manolova et al. 2008; Kirkwood 2009; Robichaud et al. 2010; Stokes and Wilson 2010; Sadi and Al-Ghazali 2012). The findings in this research are similar to previous research outcomes but differ in terms of the context, which is traditional, patriarchal and Islamic, a context which forces women to be followers and dependent on males.

8.5.1.2 Personal perceptions, attitudes and enterprising behaviour

This sub-section discusses the personal perceptions, attitudes and behaviours identified by the women business owners in the course of the qualitative survey as influential and positive factors in the success and growth of their business. These, as they reflect the women's ways of thinking and behaving, can be related to the idea of scripts in the entrepreneurial literature (e.g. Chiasson et al. 2005). They are specific examples of the courses of action the women have developed in order to help them negotiate their way through the social, religious, economic and institutional frameworks and structures within which they were living and working. There are five themes within this, which are reduced cost and risk, affection for the business, resilience and determination, creativity and differentiation, and education and knowledge.

In this context, referring to script theory is useful to explain how women business owners acted and behaved in order to overcome the barriers that had been imposed by different structures. The women business owners used these scripts as they were a mechanism through which they could exert whatever power they had over their surrounding context. For example, some of the women started a home-based business and, by doing that, they minimized the pressure of their family and the socio-cultural factors that perceived a woman as a housekeeper. Another example

was when the women took a male member of the family with them when visiting Government departments or financial institutions. Furthermore, the women's determination and affection for the business helped them to ignore the pessimistic people around them.

8.5.1.2.1 Reduced cost and risk

The majority of the women in this research (82.6%) created a home-based business (see Table 4.14). Starting the business at home was seen as an advantage by the women due to socio-cultural factors, financial factors and fear of failure. 52.8 % of the women in the quantitative findings stated that the financial factor was the main driver for them (see Table 4.34), followed by other factors, such as balancing life and work, coping with social norms and the fear factor. This finding was also mentioned by the women in the qualitative interviews, who stated that creating a home-based business reduced the cost and minimised the power of socio-cultural rules and the fear factors related to creating a non-home-based business (see Chapter Seven, Section 7.2.1).

The women's behaviour exemplifies what the women did to make their businesses successful within an uneasy cultural and business environment. They employed different strategies that enhanced their business success. Their ability in this context to react and behave freely was sometimes clear. They had their own perception of the current situation of the business and based on that, they used particular techniques and skills. For example, by starting at home they reduced the cost and risk associated with creating a non-home-based business. This finding reflects structuration theory, power and control over others and resources and the role of structures in creating barriers for agency on many occasions (see Chapter Two, Section 2.4.1). The women overcame the power of different structures on them by using these strategies, since they could not change or modify these structures.

This finding was found to be consistent with previous research (see Haan 2004; Wang et al. 2006; Bygrave and Zacharias 2008; Kirkwood 2009; Adesua 2011; Chu et al. 2011; Adom and Williams 2012; Tipu 2012). It extends our knowledge about women entrepreneurs' motivation in non-western contexts and, particularly, a Muslim developing country such as Jordan.

8.5.1.2.2 Affection for the business

This finding is related to the women business owners' feelings towards their business. Their attachment to their business enhanced their performance and their business success. This appeared to be an important theme in the qualitative findings but it was not present in the quantitative questionnaire (see Chapter Seven, Section 7.3.1). The findings showed the value of the business and the strong relationship women business owners had with it. The business was described as a vital part of life and this strong relationship was described by some of the women in this study as an addiction (see West and Hardy 2007). This finding might be explained through Gender Identity Theory, which focuses on how males and females perceive themselves (see Chapter Two, Section 2.4.3.3). For example, an individual's gender identity is largely linked to their actions and behaviour within their social context (see West and Zimmerman 1987). Therefore, women, as females, reflected their gender in the way they described the business as a child, which might reflect their role as mother and their maternal feeling and passion a mother has for her child.

This finding is not common in the literature, although it has appeared in previous research as a driver (see Sharma 2010; Haupt and Fester 2012). However, in this research, affection for the business appeared as a personal attribute and a success factor that enhanced the women's performance and their business success. This finding adds new information about women business owners in a non-westernised context that has not been reported previously; therefore, this study makes a contribution to knowledge in this area.

8.5.1.2.3 Resilience and determination

Other personal attitudes, such as determination and resilience, were perceived by women business owners to have contributed to the development of their business, as they helped them to overcome many barriers within their social context. These factors were not identified in the quantitative questionnaire but were spoken of by the participants in the interviews (see Chapter Seven, Sections 7.3.2 and 7.3.3).

This finding reflects an interaction between social structure and agency (see Giddens 1984 and see Chapter Two, Section 2.4.1). The women business owners faced many social constraints that pushed them to act in a particular way (see

Chapter Six, barriers/structures focus, and Chapter Seven, positive factors/agency focus). However, they followed what they wanted to do and, in doing so, showed traits of being tough and determined (see Chapter Seven, Section 7.3.3). These attitudes played a key role in their business success. Regardless of the power of socio-cultural-religious values, the women interviewed ignored the community and its pressure because they had belief in themselves and their abilities. The women chose the path that matched their dreams and needs rather than conforming to the views of the local gossiping community; they had the power to resist local 'communication'. Gossiping was explained by the women interviewed as a source of criticism they encountered from people, neighbours and, in some cases, from family members. Having self-belief helped them to ignore negative voices in the community and this can be explained by agency/power and their ability to make a change within their social context (see Giddens 1979, 1984). According to structuration theory, agency has more than one choice in order to make a change in social practices; the first is to reproduce, the second is to ignore and the third is to find alternatives to replace them (see Chapter Two, Section 2.4.1). Women in this study chose the second option.

8.5.1.2.4 Creativity and innovation

Creativity and innovation are personal attitudes that concern an individual's ability to be innovative within his/her business (see Chung 1996; Shane and Venkataraman 2000; Kuratko and Hodgetts 2007; Teitel 2008). Innovation was an important theme that only emerged in the qualitative findings (see Chapter Seven, Sections 7.3.5), which was probably due to the objectives and content of the quantitative questionnaire. All the women interviewed claimed innovation and creativity were critical factors in their business success and continuity and they identified creativity in different dimensions within their business.

Innovation is associated with Joseph Schumpeter's entrepreneurship theory (1934). Schumpeter recognised entrepreneurs as innovators and focused on their personal attitudes (Licht 2010) (see Chapter Two, Section 2.4.5.1). Regardless of the fact that women business owners in this study are not world players, they did innovate within their businesses, either by introducing new products using new marketing techniques or by employing particular techniques to overcome the barriers they encountered

during the start-up and operational stages of their businesses (see Chapter Seven, Sections 7.2.1, 7.2.2, 7.2.3, 7.2.4, 7.2.5 and 7.2.6). Accordingly, the women can be described as innovators and Schumpeter's definition is applicable to them in this context.

According to Social Identity Theory, for individuals to be innovative, a common trend towards innovation should be spread amongst the group to which an individual/entrepreneur belongs. If this is the case, individuals will have a high tendency to be creative and innovative (see Chigona and Licker 2008). In this study, the women were highly innovative in different ways, such as production, marketing and attracting customers (see Chapter Seven, Section 7.3.5). There was no evidence of the women's social context being innovative; thus, there is no proof the social structure influenced the women's personal attributes.

Creativity also emerged as a common theme amongst all the women interviewed (see Chapter Seven, Section 7.3.5). Creativity was attached to differentiation, which was a tool to retain clients and produce something new and different from the mass market products. In addition, creativity was associated with an interest in, and passion for, producing crafts.

Innovation and creativity have often been cited in the literature (e.g. Drucker 1998; Lai et al. 2010; Miller 2012; Weeks 2012). This study, however, differs in its focus and socio-cultural context. Therefore, it adds new data about the experience of Jordanian women business owners in developing their business and about their personal attitudes and their influence on business success.

Regardless of the fact that entrepreneurship innovation theory did not consider the influence of the social context on entrepreneurs' personal attitudes, this theory applies to the women interviewed. It is argued that affection for the business was a main driver for innovation and this applies to the women interviewed in this research that had a strong affection for the business and perceived themselves as innovators through differentiation.

8.5.1.2.5 Education and knowledge

This sub-section considers the influence of being knowledgeable and educated (see Chapter Seven, Section 7.3.6). The quantitative data showed many of the women business owners were highly educated and the qualitative data explored what this implied and how it influenced the women business owners in developing their business (see Table 4.4 and Chapter Seven, Section 7.3.6).

All the women interviewed in the qualitative research highlighted education and knowledge as factors that played an influential role in the success of their business. Business location had no influence on their views, which could be related to the fact that Jordanian females are generally educated, regardless of where they live (more than 50% of the respondents in the quantitative findings had a college or university degree: the minimum educational qualification was a high school certificate and the highest was a Masters Degree - see Table 4.4). The women identified that education opens doors and opportunities in life and they believed knowledge and education were assets that were reflected in their personal attitudes, business success and performance. In addition, the women, through years of experience and work, accumulated wide knowledge that helped them to manage their businesses.

Education and knowledge are inter-connected (Hajikazemi et al. 2008) and positively influence business development (Krathwohl and Lorin 2002). Robinson and Sexton (1994), Doms et al. (2010), Peter and Brijlal (2011) and Brixy et al. (2012) found there was a correlation between business owners' educational background and achievement and business success and continuity. It is undeniable that education has a significant influence on any individual's life (see Chapter Two, Section 2.4.6.1.4), particularly females (e.g. Crystal 2003; Bowen et al. 2009; Lockyer and George 2012). This finding regarding education and knowledge reflects the influence of the education level of the women on their evaluation of success factors. Education has been identified as an influential factor in previous research (see the above literature); therefore, the finding of this research supports previous research outcomes in terms of the positive influence of education on business success. This finding adds information about the significance of education and knowledge for women business owners within the Jordanian context.

Being educated and knowledgeable relates to power, control and domination in structuration theory (see Chapter Two, Section 2.4.1). For individuals, being powerful implies they have control over others or over resources and, in order to make a change or transform their context, they need to have that power. The women in this study, by being knowledgeable and highly educated, appeared powerful since these attributes helped them to overcome many barriers and to find their own ways to deal with different structures. For example, education was a key factor, since it enhanced the women's skills and languages that helped them to operate their business (see Chapter Seven, Section 7.3.6).

8.5.1.3 Personal reflection on the future of the business

The women in both surveys were asked how they viewed the future of their businesses and the influence of gender on that business future (see Tables 4.109 and 4.110 and Chapter Seven, Section 7.4).

The quantitative findings showed the majority of women saw the future in terms of opening her workshop, opening a new business, expanding the business and hiring workers and then marketing regionally or internationally (see Table 4.109). Very few women indicated they might close their business (see Table 4.109). Their perceptions of their business future in the quantitative survey were associated with different factors; firstly, finance, followed by marketing and Jordan's economic and political condition. Other factors related to family responsibilities, personal health or social status and, finally, socio-cultural factors (see Table 4.110). Likewise, the majority of women in the qualitative findings showed their positive vision of their business future. Only a few of the women were negative about the continuation of their business and they related this to negative factors, such as funding and marketing problems (see Chapter Seven, Section 7.4). These negative influences related to the business environment and its role as a constraint for women business owners (which was explained in Section 5.2.3). This matches the roles of structures in Giddens' theory, which were identified as enablers or preventers for agency (see Giddens 1984 and Chapter Two, Section 2.4.1).

Continued business activity can be associated with and partially explained through Maslow's Hierarchy of Needs (1934), which perceives self-actualisation as a

continuous process (see Chapter Two, Section 2.4.6.1.1). Self-actualisation in this study is linked to the future of the business. The women were looking for future achievements and had ambitions for the future.

The quantitative and qualitative findings showed the future of the business was seen in a positive way. The women were all in the same boat and faced the same barriers that shaped their experiences in a similar way, showing that the power of different structures (financial, socio-cultural and religious) had not stopped them doing what they wanted to do. However, gender did have and was likely to continue to have, an influence on future aspirations. As was identified by McClelland (2006), being a female in a society that is largely governed by patriarchy and traditions creates more hurdles for women. Bearing in mind that structures are interdependent (socio-economic and religious), this put more pressure on the women business owners in the traditional society of Jordan.

There is very limited literature about the influence of gender on the future of a business; thus, the findings have added new information about future aspirations and ambitions. What is noteworthy is the agency was looking for greater achievements and increased sources of self-actualisation. Such a finding indicates the strength the women had inside them, which empowered them to go on in a society that created many barriers. In addition, it reflects agency's ability to do things differently, even if it cannot produce and change the social surroundings. This is a new finding in a Muslim context, in which the women have fought to achieve what they have. This finding contradicts Carter (2000a), who stated that women have limited positive perceptions about their business future due to financial, networking and social reasons.

8.5.2 Family and Social Contexts

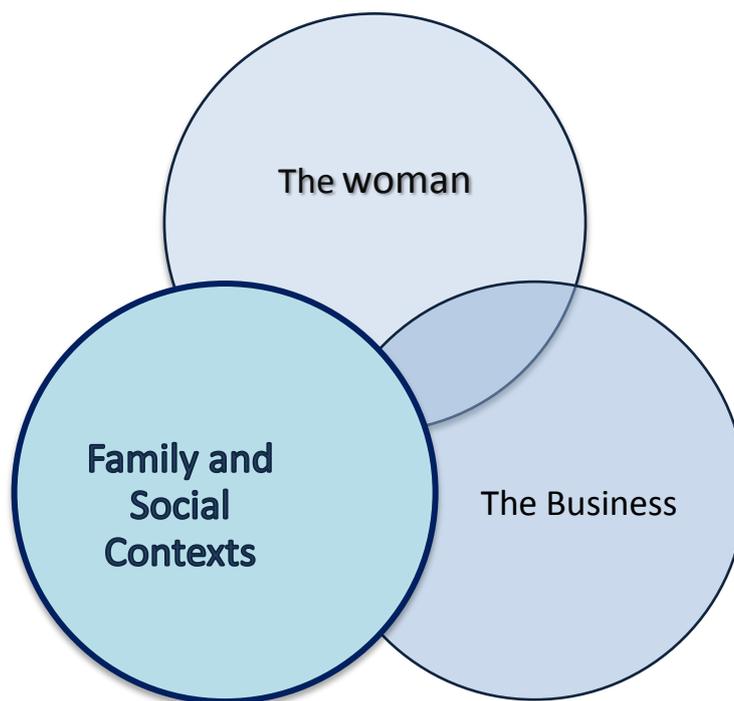


Figure 8.7: The family and social context circle (developed by the author).

This circle is labelled family and social context and this sub-section looks at the interaction between the women, their families and their social relationships.

8.5.2.1 Family attitudes and behaviour

The attitudes and perceptions of individuals towards other people's actions are largely shaped by the surrounding socio-cultural contexts (e.g. Raven and Welch 2006). Therefore, socio-cultural values are likely to shape the attitudes of family members towards the acceptability of female family members being active economically (Khamash 2009). The family is perceived as the core of some individuals' lives, particularly in some traditional and collectivist societies (Fahed-Sreih et al. 2009); therefore, family support or lack of it, is likely to be significant and decisive and might result in business failure or growth and development. In this study, the family appeared as a facilitator and as a constrainer for the women business owner (see Table 4.40-4.42, Chapter Six, Section 6.5.1 and Chapter Seven, Section 7.3.4).

8.5.2.1.1 Positive attitudes and behaviours

Family support can be expressed in different ways, such as financial, moral, technical, managerial and other (see Dechant and Lamky 2005; Ahl 2006; Jamali *et al.* 2006; McIntosh and Islam 2010). The quantitative findings showed women saw the need for family support and illustrated different types. Indeed, the quantitative findings revealed family support was the most important type of support identified by the women, ahead of support by instructors and local exhibitions/craft associations (see Table 4.44). Furthermore, the quantitative findings demonstrated the type of support gained from the family or the spouse when starting the business. These were mainly financial and emotional support, followed by child-care, technical and marketing (see Table 4.47 and Table 4.49). The qualitative findings, in turn, confirmed the quantitative findings and identified the significance of that support to the women, particularly moral support, followed by other types of support, such as finance. The women stressed family support was indispensable because of their socio-cultural context (patriarchal, traditional and Islamic), which imposed many constraints on them (see Chapter Six, Section 6.5.1 and Chapter Seven, Section 7.3.4).

The need and role of family support is widely acknowledged in the literature (see Aldrich 1989; Das 1999; Hisrich and Brush 1986; Copp and Ivy 2001; Bagwell 2007; Yetim 2008; Jamali *et al.* 2006; McIntosh and Islam 2010) and it could be emotional (see Aldrich 1989; Das 1999), financial (Ahl 2006) and in the form of networking (see Amha and Ageba 2006; Frederick and Terjesen 2007; Olufunso *et al.* 2010). Moreover, women entrepreneurs have been shown to tend to rely on family members to enable them to socialise and network with others, particularly males (see Dechant and Lamky 2005; Yetim 2008). Thus, the finding of this research did not differ significantly from previous research findings.

The family role and the need for family support can be linked to Social Identity Theory (see Chapter Two, Section 2.4.3.1), which explains that belonging to a particular group may enhance an individual's performance (see Tajfel 1974; Tajfel and Turner 1986). In this study, the women's relationship with their family was strong but could also be negative on some occasions because they did not always conform to the social norms and practices of their group (family). However, the

women needed the support of their family in order to be able to go on in their business. This reflects two issues; firstly, the women used their authoritative power on some occasions, since they needed their family support, which confirms that power in structuration is never absolute. Secondly, the women used their family (social structures) to deal with the pressure imposed by other socio-cultural structures (e.g. patriarchy and Islam - see Chapter Six, Section 6.5). Accordingly, the women employed their power within a structure and against other structures, which explains the inter-linkage between agency and structures and their duality (see Giddens 1984).

8.5.2.1.2 Negative attitudes and behaviours

As outlined above, the family has been described as being essential in a female business owner's professional life in a traditional and collectivist society (see Fhed-Sreih et al. 2009; Fhed-Sreih 2010). However, family can be a double-edged sword. The interference of family in the business and women's reliance on the family could be described as a kind of support; on the other hand, it could be related to a lack of trust in females and a way to keep them under the family eye and control to protect family honour and reputation (see Chapter Six, Section 6.5.1 and see Khamash 2009). This was reflected on by the women in the qualitative findings. The women mentioned their personal reputation was a decisive factor for the business to continue (see Chapter Six, Section 6.5.1). Honour and reputation in Arab, Muslim and patriarchal societies are linked to a woman's good behaviour and are more valuable than money (see Chapter Two, Section 2.3.2.3 and see Abu Baker and Dwairy 2002; Ward 2004; Gray and Finley-Hervey 2005; Fhed-Sreih 2006). Accordingly, the reputation of the business owner also becomes a significant factor in its success (Fahed-Sreih et al. 2009).

The quantitative findings also showed that the women experienced openly negative attitudes from their family when they started their business and these had an effect on their behaviour (see Tables 4.40-4.42). These attitudes were associated with the local culture in respect of male authority and the attitudes of family and spouses towards having a woman business owner in the family (see Table 4.42). Likewise, the qualitative findings also showed that family members displayed negative attitudes that stemmed from the socio-cultural environment and the norms governing the position of the women within the society and how a woman should behave (see

Chapter Six, Section 6.5.1). These norms identified the role of a woman as being a housekeeper, rather than a working woman (see Chapter Six, Section 6.5 and 6.5.1). As a result, the women faced many constraints, such as not being allowed to travel alone and freely or to be out late alone (see Chapter Six, Section 6.5.1). These findings confirm Gender Identity Theory, how individuals perceive themselves, and Social Identity Theory, how individuals are perceived within their social context (see Chapter Two, Sections 2.4.3.1 and 2.4.3.3). The women may have perceived themselves as free but their family view was influential and mirrored the wider community view, which is that the role of a woman is as a housewife.

Furthermore, this explains the role of structures over agency actions and behaviours, since structures are able to provide enablers/opportunities or to create constraints for agency (see Chapter Two, Section 2.4.1). Agency, in turn, has the free will to react by accepting, ignoring or replacing what the structures have provided (see Giddens 1984). In this context, women could not do anything regarding their family's attitude, since that was related to the social norms and, accordingly, they submitted to these structures and their constraints.

These findings regarding the negative influence of socio-cultural values on family attitudes towards women business owners correspond with what has been found in previous research, in which the role of women was revealed to be one of being a housekeeper and this has been largely associated with the family, social context and cultural values (see Chapter Two, Section 2.6.8.1 and see Birley 1989; Ljunggren and Kolvereid 1996; Roomi and Parott 2009).

8.5.2.1.3 Changing attitudes and behaviours

The attitudes of the families towards the women may not be set in stone and may change over time. In this research, attitudes changed for some of the women between the start-up and operational stages of the business (see Tables 4.40 and 4.73). As shown in the quantitative survey findings (see Table 4.40) in the start-up stage, culture and family were the major problems identified by the women; however, in the operational stage, these problems became less significant and were ranked fourth after market-related, financial and personal barriers (lack of time and household responsibility) (see Table 4.73). Thus, the women, in some cases, were

able to change the attitudes of the people in their family between the start-up stage and the operational stage, to the extent that being a female business owner became more acceptable to the family. This is an example of the role of women business owners as agents of change, having initially faced problems and disapproval from their family as a result of local norms, traditions, patriarchy and religion. However, the socio-cultural issues that resulted from the norms were known to the women and they could work within them and, to differing extents, cause change, at least within their personal circle.

This reflects power/control in structuration theory (see Giddens 1979, 1984). Agency used the second type of modality within structuration theory (authority) and, by employing it, they had influence over their family's negative attitudes. As knowledgeable and reflexive agency is able to transform or make a change within their social context, the women used their power, knowledge and experience and changed their family's negative attitudes (see Chapter Six, Section 6.5.1 and Chapter Seven, Section 7.3.4).

8.5.2.2 Wider community relationships and attitudes

Understanding an individual's behaviour is linked to his/her context (Kotler 2003). Thus it is important to understand how the attitude of the wider community, outside the family circle, influenced the experiences of women business owners in this study.

In examining the attitude of the wider community, many barriers emerged and these were associated with the local social and cultural norms and values (see Chapter Two, Section 2.3.4 and Chapter Six, Section 6.5). The quantitative findings showed the wider community attitude stemmed from socio-cultural norms and traditions. Table 4.75 demonstrates the culture of shame, the negative views of a working woman and the social restrictions on a woman moving alone, on moving freely, being independent and gossiping people, which were the major factors influencing the women negatively. However, the qualitative findings illustrated that social norms correlate with many hidden factors not present in the quantitative findings, such as the influence of Islam and its impact in relation to gender (see Chapter Six, Section 6.5).

The quantitative findings illustrated socio-cultural factors, such as patriarchy, influenced the business in the start-up stage (see Table 4.42 - male dominance). In the qualitative findings, it was revealed that the women's performance within the business was restricted by both patriarchy and religion (see Chapter Six, Section 6.5.2 and, for example, Standing 1985). Patriarchy and religious norms view women as being dependent and this restricted women's free movement and their ability to mix with male non-family members (see Chapter Six, Section 6.5). As a result, there were restrictions on the way the business could be managed; for example, dealing with and hiring male employees (Chapter Six, Section 6.5.2). The quantitative findings showed women business owners tended to hire female workers rather than male employees (see Tables 4.26-4.33). This was explained further in the qualitative findings, which explored how and why Islam and patriarchy pushed women to hire female workers and avoid males (Chapter Six, Section 6.5.3).

This portrays how the group/wider community perceived women in Jordanian society. This is linked to Social Identity Theory, which is able to explain the role and perception of the society in shaping an individual's actions and role in life. The social perception of a woman is based on gender and being a female in an Islamic and patriarchal context results in a woman being seen as having a particular role. This was the case for participants, who had to accept the rules of the Islamic and patriarchal context by, for example, not dealing with Haram funding resources and hiring mainly female workers. Hiring females rather than males could be associated with the fact that women have more skills in producing handicrafts. Moreover, in an Islamic society, mixing with males is forbidden and a woman can never be alone with a male stranger in her house. Women business owners, by creating a home-based business, are alone in the morning since the husband or the male member is absent at work. Thus, a woman business owner will be alone and this is not accepted socially and is prohibited in Islam. The Prophet said, "*Whenever a man is alone with a woman, the Devil makes a third*" (Hadith – Sahih Bukhari).

The women faced criticism and interference from people outside their family. Such criticism was relayed through gossip and was the third most influential factor relating to socio-cultural barriers in business operations (see Table 4.75 and Chapter Seven, Section 7.3.2). The women in the qualitative interviews provided similar but more

in-depth findings. The qualitative findings showed the women appeared not to be concerned with gossiping because they were strong-minded and ignored the negative voices as a strategy to deal with this problem (see Chapter Seven, Section 7.3.3).

These findings reflect that the outside community was not supportive because, as in other similar societies, they were living and working in a traditional and patriarchal society (see Chapter Two, Section 2.3.5). In this context, the theory of patriarchy could explain the interaction between the social structure (patriarchal) and the women business owners, with males being considered superior and in control (Bourdieu 2001). This explains the status of Jordanian women's position. Understanding patriarchy and the way it influences females is significant if patriarchal societies are to become more balanced (Meagher 2005).

Previous research highlighted the significance of the wider community's influence in terms of social norms and values on women in general and on women business owners in particular (see Kavossi 2000; Kavar 2000; Miles 2002; Sidani 2005; Shadid and Koningsveld 2002; Yetim 2008; Mboko and Smith-Hunter 2009; Dajani and Marlow 2010; Chesler 2010; Eroglu 2011). The findings of this research extend knowledge about women living in a developing Muslim community and their experiences under the pressure of socio-cultural-religious values. What is new about the findings are the particularities of the Jordanian socio-cultural context within which the research was undertaken. The women were operating in a Muslim, patriarchal, discriminative, traditional and Arab context, which has not been investigated so far in similar research; thus, it adds a lot of new data to the literature.

8.5.3 The business - internal and external factors

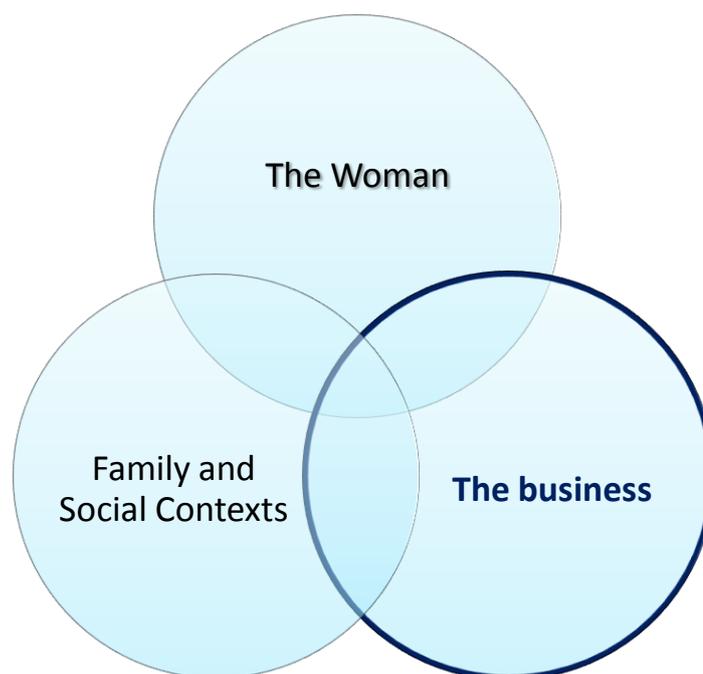


Figure 8.8: The internal business factors (developed by the author).

In order to develop and run their business, women business owners in this study, had to negotiate their way using their knowledge and understanding of the economic, institutional, socio-cultural and religious structures of Jordan. The women had to develop their own ways to help them overcome the constraints provided by the structures and to benefit from potential opportunities where they existed. This section focuses on the internal and external factors the women had to deal with in relation to business development and management.

8.5.3.1 The business internal factors

These internal factors are linked to business operations, such as hiring employees, training, and management, which are operations are the heart of the business.

8.5.3.1.1 Hiring staff

The quantitative findings showed many respondents hired workers (see Table 4.16) to fill roles at four different levels, which are as managers, office staff, skilled workers, and unskilled workers. The women tended to hire female workers due to social norms and religious values (see discussion in previous section). This reflects

the findings in other research where, whether males or females were hired, was often associated with influences related to the socio-cultural context (see Aldrich 1989; Bird and Sapp 2004).

The women, by hiring female workers, illustrated Giddens' (1979) notion of the significance of surrounding structures on agency behaviour. By implication, structuration theory suggests the social structure (family and society) in which a business is operating might drive business owners' choices when it comes to the gender of the workers (see Bird and Sapp 2004). The owners of micro and small businesses were living in a social structure ruled by, and based on, male authority and the gender of agency that, in turn, influences the social practices and choices of individuals. Thus, the women's actions in terms of hiring females rather than males should be understood in terms of the social and economic structures that pushed them to act the way they did. In this study, the women business owners' choices were guided by the power of social structures, pushing them to hire female rather than male workers and this illustrates the social rules that govern social structures are not always easy to depart from or change.

Previous research has associated difficulties in hiring workers in micro and small businesses with financial problems and poor working conditions (see Chapter Two, Section 2.3.3.1.2 and see Cromie 1991; Amha and Ageba 2006; Hwang and Lockwood 2006; Moktan 2007; Marchante et al. 2007; Subrahmanya's 2010). However, the quantitative findings in this research showed only a minority of the women faced problems when hiring workers, which might be explained by the use of the family as the main method to find and hire workers (see Tables 4.21-4.24). Use of the family was followed by the use of relatives; female networks and, finally, word-of-mouth (see Tables 4.21, 4.22-4.23 and 4.24). This finding was confirmed by the qualitative data (see Chapter Seven, Section 7.3.4), which identified family played an important role in business growth and in facilitating the workers.

In the Jordanian social system, family can be a facilitator as well as a constraint for agency. Making use of the family to assist with finding and employing workers is a positive form of support and has been described as a safety factor to protect the woman and the honour of the family (see Fahed-Sreih et al. 2009). Thus, the women, by hiring mainly through family links (see Tables 4.21-4.24) and family

connections, reflected Jordanian society, as it is based upon conformity and blood bonds (see Farkouh 2010).

Basing staffing on family and other social links might be expected to affect the quality and proficiency of the workers recruited (see e.g. Lee and Li 2008). In this study, this did not appear to be a major issue, as the findings showed the ability to hire craftsmen/women (see Table 4.40) was only a minor problem when the businesses were started. Thus, this finding regarding hiring qualified and skilled workers is different from that found in previous research (see Cromie 1991; Amha and Ageba 2006; Hwang and Lockwood 2006; Marchante et al. 2007; Subrahmanya 2010). However, whilst this study revealed no problem in hiring workers, there may have been a problem in the effect on the quality of products (see Table 4.19). The qualitative data presented similar findings but these were expressed in terms of training as a pre-requisite of hiring workers (see Chapter Seven, Section 7.2.4).

8.5.3.1.2 Training

Training influences business performance and the owner's skills (see Mel et al. 2012). Accordingly, many of the women were engaged in either handicraft or managerial training when they established their business. It seems that their knowledge about the significance of training for their business and their skills encouraged them to attend different types of training. The quantitative findings showed the majority of the women business owners attended handicraft training and large numbers of them attended managerial training (see Tables 4.35 and 4.36). In addition, the quantitative findings showed the women attended a wide range of handicraft training, embroidery and weaving, followed by straw and basketry, sculpturing, ceramic and mosaic, accessories and home decorations, soap, candles and beads, painting on glass, ceramic, eggs, copper, and crystal and wood formation (see Table 4.38). The content of the handicrafts training involved mainly the type of handicrafts produced by them (see Table 4.68), which might reflect the women's attachment to particular types of products when they started their business. This was shown in Tables 4.68-4.69, showing the type of products generally did not change between the start-up and the time of the interview. Additionally, the quantitative findings showed many of the women offered training for their workers (see Table

4.76) and the training was concerned with technical and marketing issues (see Table 4.78).

In the qualitative findings, training was associated with the quality of products, as it was thought to have a big influence on sales and business success (see Chapter Seven, Section 7.2.6). This finding was confirmed by the women in the qualitative research, in which training of the workers was considered essential and a key factor for business success (see Chapter Seven, Section 7.2.4).

Focusing on technical and marketing training illustrates that some of the businesses might have been facing problems related to these issues. The finding regarding training is different from that noted in previous research (see Beaver and Hutchings 2005; Padmore 2005; Amha and Ageba 2006; Nkirina 2010), in which it was found that micro and small businesses did not offer training and tended to hire underskilled employees. Thus, the finding adds new data about women business owners and their trends in hiring and training within their business.

8.5.3.1.3 Marketing

Family members played a minor role in marketing the products for some of the women owners. The quantitative findings showed only a minority got support from their family to market and promote their products (see Tables 4.47-4.49). However, Table 4.71 showed other techniques were used, such as word-of-mouth, exhibitions and social networks and the qualitative research provided similar findings (see Chapter Seven, Section 7.2.3). What is interesting in relation to word-of-mouth is that it is related to family members, relatives, friends and clients. The women in the qualitative survey tended to promote through their family and relatives using word-of-mouth (see Chapter Seven, Section 7.2.3), which will be discussed later in this section.

Marketing is associated with competition in the business environment. The quantitative and qualitative findings showed marketing and competition were major problems in the operational stages and minor in the start-up stage (see Tables 4.40 and 4.73 and Chapter Six, Section 6.4.1-6.4.3). In the operational stage, marketing and unfair competition were followed by financial, socio-cultural and economic problems and lack of time (see Table 4.73). Competition and marketing are inter-

related, as unfair competition may result in weak marketing (see Amha and Ageba 2006). However, the women used marketing strategies that were successful to fight this competition (see Chapter Seven, Section 7.2.3).

Marketing was identified as a major problem for micro and small businesses in previous research (e.g. Gilmore et al. 2001; Simpson and Padmore 2005; Amha and Ageba 2006), in which it was linked to poor managerial and networking skills (e.g. Scott et al. 1996; Gilmore et al. 2001 and see Chapter Two, Section 2.3.3.1.1). In this study, the qualitative findings explored other reasons and identified that marketing difficulties were associated with gender and the interaction between the socio-cultural structures (the local norms and values) and the women business owners (see Chapter Six, Section 6.5.1). The social structures imposed constraints on the mobility of the women, which hindered engagement in marketing the products freely and successfully (see Chapter Six, Section 6.5).

Thus, gender appeared as an important factor in shaping why the women faced marketing problems and how they dealt with them. Gender Identity and Social Identity Theories illustrate how individuals perceive themselves and are perceived by others within their social context (see Chapter Two, Sections 2.4.3.1 and 2.4.3.3). The women in this study are operating their business within a traditional and patriarchal context (e.g. Sonbol 2003; Ahmad 2005; Maffi 2009a; Al Oudat and Ashboul 2010; Al-Othman 2012; AlShboul et al. 2012 and see Chapter Six, Section 6.5); therefore, gender influenced how the women acted in order to operate their business. The women were largely influenced by the social view of them as housekeepers, which limited their choices and pushed them to use family members.

In other research, it was often found that individuals were not able to overcome the rules imposed by their social structure (see Felix 2010). In this study, the women found their way through the complicated market and social influences, in order to promote and sell. They had no other option if their business was to survive; therefore, they relied on personal relationships to market their products. The quantitative findings showed the women relied on these personal relationships in order to, firstly, market their products; secondly, to get information about the market and other businesses and, thirdly, for networking with other businesses (see Table 4.87). In addition, the quantitative and qualitative findings showed the women used

other techniques to promote their products. Word-of-mouth was the main tool used and this was followed by exhibitions and social networks (see Table 4.71 and Chapter Seven, Section 7.2.3 and this Section above).

Word-of-mouth is a common marketing tool used by women worldwide (e.g Irvine and Anderson 2004; Amha and Ageba 2006; Kelliher and Reinl 2009). The findings of this research expand on previous data, as they add the influence of the social context and cultural values on the women's choices of technique to market their products. Relying on personal relations and word-of-mouth is not surprising in the Jordanian context. As mentioned previously, the limited movement of the women was associated with the socio-cultural values, patriarchy and religion and each of these factors influenced the choices and actions of the women. Thus, instead of using other marketing channels, the women tended to use acceptable channels that would not expose them to criticism from their close family or society. This highlights the pressure of the social norms and structure on women business owners' choices (see Chapter Two, Section 2.3.3.1.5). In structuration theory, such a finding reflects the role of social structure as a constraint for individuals/agency.

The women had another choice, mentioned in the quantitative and qualitative findings, which was exhibitions (see Table 4.71 and Chapter Seven, Section 7.2.3). Exhibitions were discussed in depth in the qualitative findings and they appeared affordable for the women business owners. The interesting thing about these exhibitions is that they required the business owner's attendance and were open to all, male or female (see Chapter Six; Section 6.2.1 and Chapter Seven, Section 7.2.3). The use of both exhibitions and word-of-mouth reflects the free will of the women who chose marketing channels that were not restricted to females only. The market structure limited the women's ability to market their products and they found alternatives that helped them to overcome the barriers they faced. This finding regarding word-of-mouth corresponds to earlier research (see Irvine and Anderson 2004; Haan 2004; Kelliher and Reinl 2009). Women, in their actions, reflected how they found ways to work within the economic structures, since they were not always able to make a change or transform the context (see Giddens 1984 and Chapter Two, Section 2.4.1).

The way women used their family members, friends and others to promote and market their products could be linked to Gender Identity Theory, which explains how individuals perceive themselves within their social context. It stresses that our understanding of the self and choices in life are largely influenced by external and internal factors, such as family, norms and religion. The women's understanding of the limitation imposed by society and culture shaped their choices and the way they dealt with many business matters, such as the type of social contacts they had. The women focused on family and friends to help them in marketing and this was largely associated with the local culture and religion having a big influence on individual understanding of the self and behaving according to this perception. Therefore, the women remained in the close social circle and avoided dealing with strangers, particularly males.

8.5.3.1.4 Production

Production is a critical stage in the business, as it guarantees business continuity (ILO 2011). The quantitative findings did not demonstrate any relationship between production and workers; however, the qualitative data showed that without skilled workers, producing handicrafts was difficult (see Chapter Six, Section 6.3). Handicrafts require a long process and a lot of focus to avoid defects; thus, they differ from machine-made products (see Graburn 2006). The location for the production of the handicraft might influence the quantity of products, as the quantitative findings showed that most production is done at the women's home (see Table 4.70). However, this research has not explored the relationship between location production and quality of products.

8.5.3.1.5 Management

Managing micro and small businesses is problematic. Previous research has shown that SMEs face challenges related to managing the business, such as lack of qualified employees and centralised management style (see Karagozoglu and Lindell 1998; Amha and Ageba 2006) (see Chapter Two, Section 2.3.3.1.5), which correlate with business failure (see Irvine and Anderson 2004; Senderovitz 2009). The quantitative findings in this research showed the place for conducting managerial activities was either at home or elsewhere (see Table 4.72). In addition, it demonstrated the women

were mostly alone and the key player because the contribution of their families and spouses to managing the business was minor (see Tables 4.45 and 4.47). The majority did not hire workers in managerial positions (see Table 4.17), which reflects there was only a limited number of hierarchical levels in the business; accordingly, different departments did not exist.

The women understood the importance of management by attending different types of managerial training, which was associated mainly with micro and small business management, followed by other types, such as communication skills, marketing, accounting and human resources management (see Table 4.38). The type of training reflected an interest in general management schemes particularly as the major training scheme and focused less on other types. The women in this study made a small change within society when they employed family members to promote and market their products. They changed their family behaviour and that might ultimately change society in the long term, since their family actions are also repeated ones. Furthermore, this finding differs in terms of the power of social norms and their potential influence on women business owners. The second modalities, according to structuration theory, are norms, which are shaped by society and work as sanctions and facilitators for agency (see Giddens 1979 and see Chapter Two, Section 2.4.1). In this context, these social norms provided more constraints than opportunities for women business owners (see Chapter Six, Section 6.5.1).

8.5.3.2 Business external factors

8.5.3.2.1 Market conditions

These factors are related to the business surroundings, such as poor economic conditions, financing, private organisations and government, and its influence on women business owners' experiences.

Poor economic conditions influence the marketing of the product and competition within any business environment (see Godfrey 2008). The quantitative findings showed that poor economic conditions were influential for a minority of women in the operational stage, ranked fifth and last (see Table 4.73). Likewise, they were found to be a problem for a few women in the qualitative findings (see Chapter Six, Section 6.4.2). It is argued that an unstable economy might lead to business closure

(e.g. Kovalainen et al. 2002), particularly in transition countries, such as the Middle East, e.g. Jordan, Egypt, Iran, Turkey (UNDP 2007) (see Chapter Two, Sections 1.2.2 and 1.2.3). A minority of women in the quantitative survey referred to economic conditions as threatening factors for their business future and development (see Table 4.110).

It is argued that an unstable and poor economy might influence not only business owners but customers as well because these conditions might result in changes in consumer behaviour and the financial capacity to buy, in addition to changing their buying habits and tastes (see Mansoor and Jalal 2011). The qualitative findings illustrated how Jordanians were pushed towards cheap and affordable products (see Chapter Six, Section 6.4.2). In such unstable conditions, people look for cheap alternatives and this might reflect Maslow's Hierarchy of Needs, which lists basic needs at the base of the pyramid. On the other hand, it is also found that poor economies work as a motivator for individuals to start their own business and encourage entrepreneurial activities (e.g. Bitzenis and Nito 2005), which could be the case of women business owners in this study, since they started their businesses mainly between 2001 and 2010 (see Table 4.11). The local economic crisis started at the beginning of the 1990s and reached its peak between 2000 and 2010, when the regional crisis and war in the Gulf area caused a sharp increase in international oil prices (Jaradat 2010).

What is interesting about these findings is the correlation between different structures and their influence on women business owners. Marketing and competition are interlinked with poor economic conditions and all create constraints for women business owners. This finding is not so common, since very little research has noted similar results (see Tushabomwe-Kazooba 2006); therefore, this finding adds new information about market-related barriers and their influence on women business owners in a traditional context.

Tourism seasonality is another significant factor that might influence handicraft businesses, particularly those operating in tourism areas (see Butler 1994). It is an international problem faced by many tourist destinations and it is related to tourism-related businesses and activities (e.g. Getz and Carlsen 2000; Getz and Petersen 2005). However, it only appeared as a problem (see Chapter Six, Section 6.4.4) in

the qualitative survey, as there was no such question in the quantitative survey. The main problems of seasonality are related to income because a decrease in the number of tourists will ultimately limit the sales by craft businesses and other related tourism services (see BarOn 1975; Hartmann 1986; Butler 1994). The literature provided different reasons for seasonality (see BarOn 1975; Hartmann 1986; Butler 1994; Butler and Mao 1994). Seasonality is a macro factor that women have no power or control over, which reflects that agency does not always have the power to make a change, particularly when structures are related to external influential factors, such as seasonality and a lack of tourists and their influence on women's businesses. These findings confirm the point made by Lee et al. (2009) and Getz and Carlsen (2004) that seasonality is a threat to business survival. The finding expands our knowledge about market-related barriers and illustrates the influence of economic structure on women business owner's experiences in developing their businesses.

8.5.3.2.2 Dealing with financial commercial institutions

Accessing credit sources is key to the establishment and expansion of any business (e.g. Rasel 2008; Honeysett and Metheny 2012). The quantitative findings showed a lack of access to financial resources was the second most significant factor, after marketing, during the operation stage (see Table 4.73). The qualitative findings demonstrated financial barriers were critical in both the start-up and operational stages.

The quantitative and qualitative findings showed only a minority of the women acquired loans from commercial financial institutions. In the quantitative findings loans were ranked fourth as a funding option for women, after personal savings, family savings and grants (see Table 4.65). Likewise, the qualitative findings showed very few the women applied for loans from commercial banks or other financial commercial institutions. The reasons for this were twofold.

Firstly, the problems related to the banks and their requirements included the long process involved and a lack of knowledge about financial options (see Tables 4.66-4.67). This finding illustrates the difficulties associated with the financial structure in Jordan (see Chapter One, Section 1.2.2), since it demonstrated the main reasons are related to commercial financial institutions and their rules. The financial

environment represented by banks in this research was discouraging, since they had many requirements and regulations.

Secondly, as also found by Irwin and Scott (2009) and others (see Richardson et al. 2004; Deakins and Freel 2006; Singh and Belwal 2007; Niethammer et al. 2007; GEM country brief-Jordan 2007; UNDP 2008a; Brush et al. 2009; and see Chapter Two, Section 2.3.4), the cultural context played a significant role. In a social context like Jordan, women face many barriers due to their position and dependence on males financially (see Chapter Six, Section 6.5) (see Bellucci et al. 2010; Klaper and Parker 2011; Fielden and Davidson 2012) and this influences their financial capacity and their ability to deal personally with commercial financial institutions. In this research, it was found that the financial commercial institutions insisted on a male guarantor when the person seeking funding was a woman. This stems from the social and cultural view in Jordan that males are leaders, are able to provide records and to pay their loans back because they are the breadwinners. This is not the view of women, who are considered 'housekeepers'. This influence of the socio-cultural context is also suggested by Giddens (1979), who claimed that understanding agency actions should be done with consideration for their context.

Given the difficulties with commercial financial institutions, the women found other alternatives (see Table 4.65 and Chapter Six, Section 6.3), drawing on personal and family savings as main sources of funding (see Table 4.65 and Chapter Six, Section 6.3). The three reasons behind their choice was identified in the qualitative findings as, firstly, a fear factor in relation to financial commercial institutions; secondly, the lack of trust by banks in women (Chapter Six, Section 6.3) and, thirdly, the shortage of other funding sources in Jordan (see Chapter Two, Section 2.6.6). The use of personal and family savings (see Table 4.65 and Chapter six, Section 6.3) is common around the world (see Ufuk and Özgen 2001; Amha and Ageba 2006; Deakins and Freel 2006; Frederick and Terjesen 2007; Olufunso et al. 2010). In this research, these sources of funding can be associated with the characteristics of the Jordanian society, which is collectivist and based on solidarity and conformity amongst its individuals. The individual is an integral part of the group and the group is responsible for the individual; such practices are encouraged by local norms and Islam (see Chapter One, Section 1.2.4). Conformity is described as essential since it

organises and controls life through rules and regulations (see Klick and Parisi 2008; Hamonic 2012).

The women described the type of interaction between agency and structure and the boundaries encouraging women to avoid dealing with banks. The boundaries were related to the Islamic rules that forbids Haram and to the fear of not being able to commit to these institutions. The women could not influence these commercial financial institutions' financial structure nor change their attitudes towards them as business owners. Additionally, they had no power over Islamic rules, which cannot be changed as they are God's words. Accordingly, the women were pushed to act and find solutions to overcome this problem rather than changing the surrounding financial situation, since they had no authority or power over that.

Financial barriers are not new in the literature (e.g. Roper and Scott 2009; Muravyev et al. 2009; Davidson and Fielden 2010; Mordi et al. 2010; Irwin and Scott 2010; Cohoon et al. 2010; Narayanasamy et al. 2012; Mwobobia 2012; Belwal et al. 2012; Yazdanfar and Turner 2012). The findings of this research expand our knowledge of these barriers in a different context and illustrate how women in a developing country deal with financial structures. Relating the financial barriers to structuration theory is important because it helps in understanding women business owners' actions. In structuration theory, agency actions are portrayed as meaningful if individuals are free and have the determination to behave as they wish within their environment. In this study, the women business owners' free will to access loans and deal with financial commercial institutions was restricted by these institutions' rules, which can be described as barriers. The women business owners' actions were limited by these rules/barriers, which implies these actions were not truly meaningful since they were unavoidable.

8.5.3.2.3 Dealing with non-governmental organisations

The role of NGOs is important in enhancing entrepreneurial activities (see Bouthillier 2003). The quantitative findings showed the role of NGOs was evident only when women were looking for different types of information. In the start-up stage, NGOs were the second most important source of handicraft technical, marketing and training information after the Internet and handicraft associations (see

Tables 4.59-4.60 and 4.62) and they were the first source of financial information, followed by family and handicraft associations (see Table 4.61). In the operational stage, NGOs were the first source of technical information and information about other businesses, followed by family members and handicraft associations (see Table 4.96 and 4.101). NGOs ranked second after micro finance institutions (MFIs) and commercial financial institutions as a source of financial information (see Table 4.98). Moreover, they ranked third as a source of marketing information after internet/websites and other businesses (see Table 4.97). Finally, NGOs ranked third as a source of training information after art training centres and IRADA (see Table 4.99). Thus NGOs, as a provider, appeared to be a facilitator for women business owners in terms of accessing different types of information. Such findings reflect Giddens' structuration theory and the role that structures might play in forming agency actions (see Chapter Two, Section 2.4.1).

What is interesting in this context is that the qualitative findings demonstrated different and new findings unrelated to the quantitative findings and previous research, which found that NGOs had a positive impact on business and linked them to business growth and success (e.g. UNESCO 2009). The qualitative findings contradict these, as they indicated weak performance by these organisations and ineffectiveness in supporting women business owners (see Chapter Six, Section 6.2.1). NGOs are normally an integral part of their surrounding social and economic structure and that makes it hard to understand the factors behind the reported weak performance of NGOs in this study. It appears that social practices were the main reasons for the ineffectiveness of NGOs. These factors, such as *Wasta* and corruption, influenced the women's performance within their business and their ability to access training and funding (Chapter Six, sub-section 6.2.3). In addition, being a female resulted in negative reactions from employees within these organisations; for example, some women faced female-female discrimination based on social relations and *Wasta* (see Chapter Five, Section 5.4.1).

However the qualitative findings need to be treated with caution, since the quantitative findings showed NGOs as important facilitators in terms of providing information. This finding of being supportive is not new in a developing country such as Jordan, since these organisations are recognised as supportive worldwide

(see O'Neill and Viljoen 2001; Selvaraj and Sadiq 2006). However, creating constraints corresponds with previous research about Jordanian women business owners, which showed that only a limited number of women deal or have affiliation to NGOs in Jordan (see International Finance Corporation (IFC), 2007).

8.5.3.2.4 Dealing with the Government

In the quantitative findings, when the women were asked about the most important type of support needed, very few of them mentioned factors related to the government, such as changing government regulations and policy towards craft businesses. This finding ranked fourth and last after others related to financial, emotional and marketing support (see Table 4.111). However, in the qualitative findings, all the women stressed the lack of a unique strategy for micro and small businesses or a strategy for the handicraft sector. The government did not perform well and did not provide any type of support for women. The women asked for support in terms of marketing and organising the handicraft sector (see Chapter Seven, Section 7.4.1), which seemed unattainable in this study (see Chapter Six, Section 6.2.2.1). The women in the qualitative research confirmed the need for changes in rules and regulations and also identified the weak performance of the Government was associated with other factors, such as gender, bureaucracy and corruption (see Chapter Six, Section 6.2).

In relation to gender, they identified that the regulations in Jordan are male-designed and oriented, which may play a negative role in hindering women business owners and their ability to deal with different public and private institutions in Jordan. These regulations are enforced by males in the different government departments. For example, in the qualitative findings, the women faced discrimination when dealing with government departments, as they were neither treated with respect nor helped because they were female. The women feared being alone and not being accompanied by a male family member in government offices (see Chapter Six, Section 6.2.2.2). An example of this was related to the Islamic clothing style of some of the women, which created problems for one of the women because males avoided dealing with her, even though she was there to obtain official papers (see Chapter Six, Section 6.2.1).

Previous research showed that poor government strategies have been identified as barriers to women's entrepreneurship development (USAID 2006a; and Carnegie Middle East Centre 2007; Chea 2008). The women in the qualitative findings highlighted more than one issue they needed the government to address in order to improve their experiences. Firstly, there is a need to develop an effective handicraft strategy for the country, which would have the potential to help the women in many ways, such as organising and regulating the sector. The strategy should have a single focus on the craft sector and not be a part of a wider focused strategy, as is the case now with handicrafts being dealt with as a part of the tourism industry and strategy in Jordan. Secondly, the women stated the government should provide more funding options that would satisfy the women business owners' financial needs to develop their business. Training schemes are required to enhance their skills and to solve some of the major barriers to business development (marketing) (see Chapter Six, Section 6.4.1).

Another important factor is bureaucracy, which relates to the structure that characterises the Jordanian public sector. The qualitative findings showed the negative influence of bureaucracy on women business owners. It was clear that women were more affected because of their gender and social factors (see Chapter Six, Section 6.2.2.2). While males might also meet these problems, it was perceived harder for females since society as a whole is male-oriented and has a negative perception of working women (see Chapter Six, Section 6.5) This reflects the larger Jordanian society structure from cultural and institutional perspectives. In addition, it clarifies the relationship between the different structures that, together, form a burden on the women business owners in this research. The women had no choice but to conform because they could not change what was happening around them in the surrounding society. This reflects the power of structure over agency and the inability of agents, in some cases, to influence the different structures, which was the case for women in this research.

Corruption and '*Wasta*' emerged as very important themes in the qualitative findings (see Chapter Six, Section 6.2.3). These are embedded in the local culture and were influential on the women's performance. Corruption is widespread in Jordan and

Wasta is recognised for its negative influences in terms of access to training, exhibitions, marketing and dealing with NGOs (see Chapter Six, Section 6.2.3).

Previous research has identified the negative impact of Wasta (see Fan 2002; Davis and Ruhe 2003; German Development Institute 2007; Ronsin 2010). However, the themes of Wasta and corruption have not previously been highlighted in the literature on micro and small and female-owned businesses, either because the research took place in countries where corruption was limited or because people were afraid or ashamed to talk about it. Wasta is a new theme, which points to unfairness amongst individuals.

Finally, different structures, such as the government and NGOs, should work hand in hand to empower the female business owners to develop their businesses. However, the weak performance of the government and the NGOs, together with corruption and bureaucracy in Jordan, are significant and influenced the women's experiences in developing their businesses. Causes behind their attitude regarding the government and NGOs are linked to the structure of the business environment and its regulations, which reflects how women can be treated because of their gender in a developing country, such as Jordan.

8.6 TRANSFERABILITY OF WESTERNISED AND EUROPEANISED MODELS TO THE RESEARCH FINDINGS

A literature review shows that micro and small businesses are similar around the world, in terms of female business owners' motivations, the constraints they encounter and opportunities they grasp (Karagozoglu and Lindell 1998; Marlow 2000; Bastakis et al. 2004; Irvine and Anderson 2004; Hwang and Lockwood 2006; Amha and Ageba 2006; Marchante et al. 2007; Senderovitz 2009; Nkirina 2010; Mathew 2010). This implies the women share common issues related to business development; however, these issues were mainly found and illustrated in research conducted in Western and European contexts.

One of the research objectives was to identify if these Western/European models and theories could be applied to women business owners living and working in Jordan

because there are differences between the contexts of the women in non-western and European contexts that stem from differences in the institutional, economic, socio-cultural and religious contexts in which they live and work. This study focused on Jordanian women handicraft business owners and the following sections will illustrate the extent to which the particular theories are applicable in the Jordanian context. The discussion will start with the applicability of motivational theories, entrepreneurial theories, and family business theory, followed by constraints facing female business owners.

Being a female in a traditional society that is ruled by norms and traditions contributes to our understanding of this research finding in a new social context and cultural environment (traditional, patriarchal and Muslim). This study elaborates how structure and agency are interdependent and are inter-influential. Giddens' structuration theory offers an explanation of how the structures in this research provided constraints for women business owners and these constraints pushed women to enter the self-employment sector. Structures consist of notions, rules and beliefs that provide constraints and opportunities for agency. For example, the market structure (its belief and rules that create opportunities for males rather than females) encouraged (agency) women business owners, who have free will to start a self-owned business. The women's decision to start the business was based on the interaction with the market structure and the knowledge they gained from this and previous interactions. Giddens' structuration theory is applicable to the Jordanian context in spite of the fact that it is a Europeanised theory and was put forward in a totally different socio-cultural context.

8.6.1 Motivational factors

Push-Pull factors were significant motives for women business owners in this research. These are largely acknowledged and categorised in the literature as follows. Pull factors include autonomy, self-achievement and market opportunities, whereas push factors include necessity, family-work balance and discrimination (Collins et al. 2004; Benzing and Chu 2009; Robichaud et al. 2010; Stokes and Wilson 2010; Verheul et al. 2010; Urban 2011; Awais and Tipu 2011; Kariv 2012; Sadi and Al-Ghazali 2010; Adam and Williams 2012; Livingston 2012).

The women in this research were pulled by similar pull factors (independence, market opportunity and self-achievement), seeking independence both for themselves as individuals and for their families. They sought to create a personal identity; however, the women were not opportunity driven. On the contrary they were necessity driven, nevertheless, these factors demonstrate pull influences, in spite of the fact that motivations are shaped by the surrounding socio-cultural and economic context. Taken as a whole, the findings demonstrate the applicability of pull explanations of behaviour.

Additionally, the women business owners showed they were pushed to start their business, some by financial necessity to gain an income and provide basic needs for their families, others by social and economic marginalisation and discrimination in their social daily life or previous job. Others aimed to balance their personal and professional lives; thus, the women created their businesses to satisfy a financial need and to escape deprivation from social life and social injustice. These factors were identified in previous research so the context did not make a difference; therefore, push factor models of behaviour also apply.

Similar to other women business owners worldwide, women in this study were looking for independence, self-achievement and social recognition; what differs in this context is the surrounding socio-cultural environment and its potential influence on them. The women in this study live in a traditional, collectivist and patriarchal society, which imposed constraints on the women, as it opposes them being independent or seeking self-actualisation. This is because society is based on conformity and solidarity amongst its individuals and because women are recognised as followers, according to the local norms and religion.

In addition, the women demonstrated other motivational categories that could be placed under pull factors. For example, building a business based on a hobby is identified as a motive for women in traditional societies, since it is considered a continuation of the housekeeper role, thus, it reflects the social perception of gender roles in traditional societies (see Dhaliwal's 1998).

Push-pull factors in the Jordanian context do not seem to differ from the same factors in western contexts. However, when considering socio-cultural values and the

influence of Islam, it appears the women's motivations were shaped by the influence of the local norms and Islamic rules. For example, women in western contexts might start a business in order to be independent; however, independence in this research is associated with barriers imposed by socio-cultural and religious contexts on their movement, freedom, and financial resources. This is not the case in a western context, since women do not usually face such constraints.

8.6.2 Entrepreneurship theories

Entrepreneurship theories suggest entrepreneurs have different characteristics and dimensions. When entrepreneurs start a business, they may be risk bearers, opportunity hunters and/or innovators (see Dannequin 2002; Xu and Ruef 2004; Gray and Finley-Hervey 2005; Carland et al. 2007). Looking at the women business owners in this research, it was found that, as entrepreneurs, they created their own businesses. In addition, in taking the risk of creating their business, they were ready to fail, which is an integral part of risk bearing; therefore, in this context, they meet some parts of Cantillon and Knight's entrepreneurial theories. Cantillon suggests that this risk also involves the risking of capital from investors; however, in the Jordanian context, most of the risk taken by the women was a risk linked to their family, either in terms of any money put in by the family or their reputation.

Another demonstration of risk bearing is the way women dealt with criticism and gossiping people. The women ignored criticism, as they believed in what they were doing; accordingly, the study suggests that, in the case of Jordan, at least one entrepreneurial theory can be demonstrated as being applicable. However, the women do not fall under the definition of an entrepreneur as an opportunity hunter, since very few viewed opportunity within the market as their motivation for starting a business.

Thus, the women in Jordan are subject to different socio-economic structures from those in western contexts; however, some entrepreneurial theories can be applied to them.

8.6.3 Family Business – 3 Circle Owner-Business-Family Model

This model explains the overlap between owner, business and family and how the linkages between the circles create constraints and conflicts for the owner, his/her business and his/her family. The constraints facing a family business are explained in detail earlier in this thesis (see Chapter Two, Section 2.3.3.1). This model applies partially to businesses created by women in this study because there was an overlap between what these women aim for and what the family and business imposed on them socially and professionally. However, in order to apply this model in the Jordanian context, modification to the content is required to take account of the socio-cultural, institutional and economic contexts, as these are different from those in western countries. For example, both cultural values and Islam ask/order women to obey their father and husband and this may influence business-related and family-related decisions (see Fahed Sreih et al. 2009), which might reflect patriarchy in some collectivist societies. For example, one woman in this research had to obey her father's decision regarding her personal and professional life because he is considered responsible for her although she is more than above 40 years old now. This may not be the case in westernised countries, where women tend to be independent and generally do not submit to male authority or control. Women business owners could face difficulties due to their gender in many countries. However, the women in this study were disadvantaged because the context incorporates Arabic and religious norms and traditions that might influence a family business. Accordingly, this theory might fit partially to the women business owners in this study, which was the reason for its use in the conceptual framework when discussing the findings of the research earlier in this chapter. To allow this to happen, the three-circle model was modified by the researcher, with one of the circles (ownership) being modified to focus on the woman. This circle demonstrates the women's motivation, their personal attitudes and their enterprising behaviour and their perception of the future for their business within the Jordanian context.

8.6.4 Micro and Small Business Constraints

Micro and small businesses share common constraints worldwide; for example, lack of management skills, lack of skilled labour, limited training and communication skills, lack of networks, marketing and competition, access to finance and self-

confidence and esteem issues (see Gilmore et al. 2001; Carson 2003; Amha and Ageba 2006; Marchante et al. 2007; Rufaro et al. 2008; Kelliher and Reinl 2009; Nkirina 2010; Mathew 2010).

Women in this research appeared to share the same constraints when they started their business; however, what complicated their experiences was the power and pressure of social practices, cultural values and Islamic rules. Local norms and traditions limited the free movement of the women and the social perception of women as housekeepers pushed them to work from home and create a home-based business. Islam put restrictions on the women in terms of not mixing with non-family male members and not dealing with Haram sources of funding, such as commercial banks. In addition, while the women faced similar marketing problems to women elsewhere, their problem stemmed from the influence of socio-cultural values, which restricted them in terms of moving freely alone: they could not be out late and needed to be chaperoned by a family member. These constraints limited their marketing channels and required them to use family members (word-of-mouth) and exhibitions, at which they could be accompanied by a family member. Access to finance was another problem for women. The literature explained it from the supplier side (banks) and the demand side (women) but women in this research were considered ineligible in respect of the banks' requirements due to cultural factors that left the women without financial assets or records, since they are reliant on men to act as guarantors. Such socio-cultural constraints might be specific to the Jordanian context and the local norms and cultural values that interlink with Islamic rules. However, they are likely to be present in other Arab countries that share common characteristics of being traditional, patriarchal and Islamic (see Offenhauer 2005). The literature did not explore the influence of socio-cultural values on women business owners' experiences; thus, this marks a major contribution to knowledge in this research. Socio-cultural barriers are faced by women across countries and therefore can be generalised and applied but with caution and consideration for the socio-cultural context and religious rules.

8.7 CONCLUSION

To conclude, this chapter provided an evaluation of the research aim, objectives, paradigms and research approaches adopted. In addition, it has provided a

theoretical framework that underpinned the discussion of the research findings, using the over-arching theory of 'structuration', which focuses on the duality of structure and agency. Additionally, motivation, entrepreneurship, family business, gender identity and social identity theories were used, as relevant. In addition, it discussed women's motivations to start a business, in which the women highlighted a wide range of motivations. Need motivations included financial necessity and work-life balance, whereas market-related motivations included dissatisfaction with previous job, discrimination in the job market and difficulties in working for others. Psychological motives included independence, self-achievement, recognition from others and path to fame. Regardless of the main driver behind the women's actions, all of them aimed at creating a self-owned business.

The chapter also discussed the women's personal attributes and enterprising behaviour and these emerged as supportive factors that helped the women to react positively and to challenge all the barriers they faced after the start-up stage of their businesses. These attributes were recognised as affection for the business, education and knowledge, creativity and innovation and resilience and determination. They showed how agency was powerful on some occasions and they used their power to make a change.

The family and social context was also explored and it clarified the role of the family and the wider community's influence on women's experiences in developing their businesses. These were identified as positive and negative attitudes, in addition to the change that occurred in family/society attitudes between the start-up and operational stages of developing the business. In simple terms, it reflected the relationship between the social structure and agency and how these structures were enablers and constraints for women business owners. The businesses' internal and external factors were also discussed, illustrating the internal factors (e.g. hiring staff, training, marketing, production and management) and how the women dealt with these operations within their business. The external factors looked at the market conditions, including how women dealt with the commercial banks, NGOs and the government. The findings showed these institutions' roles were negative and did not perform in the way they should, reflecting structuration theory in perceiving structures as constraints for agency on some occasions.

The final section looked at the transferability of some of the Western and European models to these research findings. It looked at theories in terms of motivation, entrepreneurship, family business and the constraints faced by women business owners worldwide. The socio-cultural environment has significant influence in shaping individuals' motivations, personal and professional experiences and the type and pressure of constraints provided by different structures. The women business owners shared common constraints with other women business owners around the world; for example, institutional and NGOs barriers appeared very influential on women. Marketing and competition and financial constraints are significant worldwide, as well as in this research; however, what differentiates the findings in this study is the socio-cultural context. The complexity of the socio-cultural context is significant in its negative influence and in adding more pressure on women business owners in this study.

Accordingly, the above theories can be applied partially to a Muslim and traditional context, since they were developed in a totally different context. The theories remain the same but what differs is the interpretation of their content and their application. For example, theories being employed in a traditional context make our understanding and explanation of the theories different. This is due to the nature of the society, which is not the same as Western or European ones, rather than the components of the models or theories.

CHAPTER NINE: CONCLUSION

9.1 INTRODUCTION

The primary aim of this thesis, as set out in chapter 1, was to *provide a critical analysis of the experiences of female business owners in the development and management of micro and small handicraft businesses in Jordan*. To realise the aim, the researcher used mixed methods in order to cover the explored phenomenon holistically. This approach allowed the researcher to create a national profile of female business owners in the handicraft sector of Jordan and to explore women business owners' motivations, and experiences.

This chapter consists of four sections, including this introduction. Each of these sections is in précised form due to the detailed consideration in Chapter 8 of the methodology, methods and findings. Section 9.2 identifies the contributions of the research to the understanding of the experiences of the women owners of handicraft businesses, specifically those in Jordan. In Section 9.3, the limitations of the research are identified whilst Section 9.4 ends the chapter with a brief explanation of how the PhD journey started and ended.

9.2 NEW CONTRIBUTIONS ARISING FROM THE RESEARCH

There were four main objectives for this research, which are set out below in a revised form that focuses on the essence, rather than the details, of each objective:

- To critically analyse and evaluate the current literature in order to identify the current state of knowledge relevant to the study. The foci were on the research literature, the potential theoretical underpinnings and the position within Jordan.
- To provide a detailed analysis of female-owned micro and small handicraft business in Jordan using data collected through a quantitative survey of female owners of businesses. The focus was on the profiling of women

business owners and their businesses and gaining a general understanding of the influences on the actions of the women business owners in relation to their businesses.

- To provide a detailed analysis of the experiences and beliefs of female business owners using data collected through a qualitative survey. The focus was specifically on the individual and the implications of gender within a Jordanian context.
- To provide an evaluation and synthesis of the quantitative and qualitative research findings.

Each of the objectives has been met and the findings are evaluated in Chapter 8. The resulting contributions to theory and applied knowledge are set out below. The text below primarily identifies the theoretical and applied contributions made because the bases for them have been discussed at length on Chapter 8.

Contribution to knowledge about women business owners and their businesses

The first contribution is due to the phenomenon of female-owned businesses being a relatively new research topic that has been explored mainly by researchers in Europe and the USA (see Chapter one, Section 1.4). Research focussing on women business owners in other socio-religious contexts is relatively new and limited in number (see Mordi et al. 2010). This study contributes towards filling this gap by focusing on the experiences of women business owners in the handicraft sector in Jordan, including their motivations, barriers faced and the opportunities they met. This research has shown that women business owners in Jordan might face different barriers and opportunities, either in absolute or relative terms, and these might make their experiences different from women business owners in developed countries. Thus, this contribution results from having conducted the research in a Muslim and collectivist country.

The second contribution also relates to the research being conducted in Jordan. There was a lack of information about female handicraft business owners and their businesses in Jordan. In filling this gap, the research contributed in two-ways; firstly, a profile of the businesses, the female owners and the experiences of the

women business owners across Jordan was developed. Secondly, the motivations, barriers and opportunities and the actions of the women handicraft owners in Jordan were identified and evaluated. These evaluations are set out in Chapter 8.

The third contribution is that the research focussed on structure, agency and the duality between them. The pressures of socio-cultural, religious, institutional (Government and NGO), market and financial structures (see Chapter Eight, Section 8.5) on the women business owners of handicraft business in Jordan were also explored. This research showed that structures (institutional, financial, market-related, financial and socio-cultural) played a significant role in the women's experiences and the power of the socio-cultural factors and religion was very evident within the women's experiences. In addition, the women faced a wide range of barriers in relation to institutional, market and financial structures (see Chapter Four, Section 4.4.1- 4.4.3- 4.4.5 and 4.5.2 and Chapter Six). The contribution of the Government and NGOs to their experience was neither effective nor supportive (see Chapter Six, Section 6.2). Likewise, the commercial financial institutions were not supportive and did not provide the funding women required (see Chapter Four, Section 4.4.7 and Chapter Six, Section 6.3). Within these institutional structures, the socio-cultural structures again emerged as a factor influencing the experience. The findings overall demonstrated the women business owners used (agency) their skills, abilities and determination to set up and run successful businesses and, on some occasions, they challenged the structures whilst, on others, they worked within the structures.

The fourth contribution is related to the feminism research paradigm. The feminism paradigm is about making the voices of women heard because society does not see women as the equal of men. The need for this is particularly true in Jordan, as evidenced by the women in this research, who were experiencing direct and/or indirect oppression and suppression due to the nature of the society and the power of the socio-cultural-religious values expressed through patriarchy and Islam. Male power over women in this research has been identified in terms of restrictions on the movement of women outside their homes, restrictions on who the women could meet, restrictions on whether the women could meet males without an accompanying male, whether the women could access funding without male approval, what the women could/should wear, the way the women were dealt with when dealing with Government departments and NGOs, exclusion from male business networks and

how the women's behaviour can influence the family honour and reputation. Women were also restricted in not being out late without a male or a family member for fear of losing their decency reputation. In addition, women had to create a home-based business, hire male workers and promote their handmade products through family members, friends and relatives,

These are the onerous restrictions the women faced when setting up and operating their businesses that men would not have to face. They arise from the social and religious norms that govern behaviour in Jordan and apply both in the personal life of the women, regarding how the women are expected to behave, and in terms of their business life, in relation to the additional and sometimes disguised discrimination and constraints on their ability to go about their business. Thus, the contribution of this research to feminist knowledge and concerns over the unfair and unequal treatment of women arises through having explored the way the women were treated and by delivering recommendations that might help in minimising the different negative influences of 'structure' on women business owners in Jordan. While it may not be possible to change all the social-cultural-religious 'structures' in Jordan, the Government, NGOs and financial institutions could recognise the importance of these women to the economy and ensure there are policies assisting them in their businesses. In addition, codes of practice could be developed, both in terms of explicit requirements and tacit attitudes and behaviour, that are more female-friendly in relation to how such women are treated when they interact with Government, NGOs and financial institutions. From this start, further positive change in rectifying the negative influences on 'structures' might arise.

The fifth contribution relates to how the professional experiences of the women and the performance of the business might be improved. There are three aspects that require attention. Firstly, the government's role has been passive and has added little to the women's experiences, except for more barriers (see Chapter Six, Section 6.2.2). For example, the women expected the government to limit imported products and protect local ones. However, while Jordanian Tourism Law is meant to protect Jordanian handmade crafts, it is still not enforced and the majority of products available in the shops are still imported. Therefore Jordanian products are endangered, unprotected, and may vanish from the market (see Chapter Six, Sections

6.4.1 and 6.4.3). Secondly, training should be a main pillar of action by both Government and NGOs but they are not meeting training needs. There is a need for the Ministry of Tourism and Antiquities (MOTA) and NGOs to design productive, diversified, useful and progressive training schemes. This solution could follow the example of successful international and local projects, such as IRADA, that provide useful programmes for women in the micro and small business sector. Thirdly, there is a problem of access to sources of funding for women business owners. Most of the women in this study did not turn to financial institutions for reasons detailed in the primary findings chapters (see Chapter Six, Section 6.3). In this context, the policies and financial initiatives of the Government should be designed to help women business owners (see Chapter Seven, Section 7.4.1). This could be through the creation of information and financial units in MOTA and its departments all around the country, which are responsible for providing grants, soft loans and safe funding. Another method could be a partnership between MOTA and financial institutions to provide low interest loans or loans with a six months to one year grace period for home-based businesses. This period would give women time to produce and sell and earn income in order to be able to pay back their loan (see Chapter Seven, Section 7.4.1). Thus, this research suggests, on the basis of the women's own observations, that the Government and NGOs' in Jordan should focus on intervening in the marketplace in relation to imported handicrafts, provide training opportunities and ensure better access to financial resources.

The final contribution relates to the methodology and how it has widened the scope of the findings and thereby understanding. This contribution arises because most previous research on female business owners of SMEs has been conducted either using quantitative research methods or qualitative (see Carson and Coviello 1996; Molina-Azorin 2008), whereas this thesis employed mixed methods. The use of both quantitative and qualitative research methods strengthened and enhanced the understanding gained because the quantitative approach provided numerical data that could be inferred to the whole population while the qualitative data provided in-depth information (see Chapter Three, Section 3.5). Furthermore, the use of mixed methods increased the validity of the research by triangulating the data (see Chapter Eight, Section 8.5).

Theoretical contributions

Firstly, theory development in relation to understanding the experiences of the women owners was set in a Western context. This research has shown (Chapter 8) that existing theories can be applied in a Jordanian context; however, while the theories used were applicable in a general way, what was different was the context. As a result, while the general theoretical explanation of what was happening applied, the context to which it was applied differed and this was reflected in the factors identified as being important and the subsequent outcomes. Some theories could be applied to the Jordanian context without modification, such as the push-pull motivation theory, social identity theory and gender identity theory, since there was consideration of the socio-cultural environment and its potential influence on shaping women motivations (see Chapter Eight, Section 8.6.1). In addition, it was possible to underpin the interpretation of the findings using Structuration Theory. However, other theories were less transferable because of the context; for example, the women did not quite match theories of entrepreneurship but they did adopt and display some entrepreneurial techniques and enterprising behaviours, making them risk bearers and innovators (see Chapter Eight, Section 8.6.2).

The second contribution was the development of a conceptual framework. The conceptual framework set out, in diagrammatic form, the interaction between the women as agents and structures within which they were working. If the rings in the conceptual framework are considered as dials, then each can be turned to map the different paths from paradigm (critical realism in respect of structure and agency) to the women's experiences (sub-divided into three foci: the woman, the business and the family/social contexts). This framework could be applied to other Jordanian women business owners working in different sectors and it might also be applied to guide work in other countries.

9.3 LIMITATIONS AND FURTHER RESEARCH

First, the findings of this research have limitations in terms of the generalisability of the quantitative work and the transferability of the qualitative work. This does not indicate there were problems with the research, simply that there are limitations in what can be inferred from the results.

In relation to the quantitative work, there are a number of limitations related to generalisability. Generalisability is about *'the extent to which the results of the research findings apply to other subjects, other groups and other conditions'* (Veal 2011, p.147). In this respect, three limitations relate to the focus on ownership of handicraft businesses by women and the context. First, the quantitative research was limited to the handicraft sector in Jordan; other sectors were excluded from this research. Therefore, generalisation of these quantitative research findings to other sectors of the Jordanian economy is not possible because of the specific nature of the handicraft industry. Second, the quantitative research was limited to female business owners and their businesses within the handicraft sector only. This means the position regarding handicraft businesses owned by males is not known and, therefore, whether the situation for male owners is different. Finally, the study was conducted in the context of a Muslim country, Jordan, which means the studies may only be generalisable to other Muslim countries at a similar stage in development (the possibility of generalisation may be limited by the nature of the structures present in the research context).

In relation to the qualitative work, there are two limitations related to transferability. Transferability is the ability to infer from one particular context to another similar setting (Teddlie 2009, p.26). First, the transferability of the qualitative findings can be applied only to other women business owners in the handicraft sector, since the focus of this research is women. Second, the findings can be transferred to similar traditional and Islamic contexts only but not to other contexts where the influence of socio-cultural-religious factors, which might influence women business owners, are not the same. Even then, that transfer should be done with care.

Accordingly, the generalisability of the quantitative findings and the transferability of qualitative findings to similar traditional and Islamic context, where the influence of the socio-cultural-religious environment is similar, can only be made with caution.

Second, while the quantitative and qualitative research reported in this thesis followed best practice, issues exist within the data collection that might affect the outcomes, as is the case with all research. Two more specific limitations are addressed here. First, the quantitative research was conducted before the qualitative research. The decision was based on the lack of existing knowledge about the

handicraft sector, particularly regarding women business owners within the sector. Thus, the quantitative research had the objective of identifying who was involved and the nature and history of the businesses, which limited the scope of the questions in the questionnaire. Had the surveys been reversed, the findings for the qualitative research, in terms of attitudes and behaviour of women business owners towards different structures, could have been explored. However, this would have added to the length of the questionnaire, which was already quite long in order to collect the data on the history, structure and characteristics of the businesses; therefore, this might have been counter-productive. Second, as discussed in Chapter 8, some difficulties might have limited data derived from the interviews because, on some occasions, it was hard for the researcher to control her feelings all the time. On two occasions, the women asked the researcher not to use the information they had provided because they were anxious about the consequences of discussing such information. Thus, certain information, although relevant to the research, was not included for ethical reasons; however, the researcher believes the data would have supported the other women's views regarding these sensitive topics.

9.3.1 Further research

This thesis opens new doors for future research, including post-doctoral research to address the following gaps.

As stated previously in Chapter 2, culture has a big influence on women's lives and work. Culture is not static, it changes with time and it is not identical in similar contexts. Thus, one of the gaps needing further research is a comparative study focusing on women business owners from different Arab countries. The aim is to understand the position in countries with relatively similar cultures.

The influence of religion on women business owners is not a common research topic. The researcher has not found any research that tackled Islam in this context and its pressure on women business owners. Islam and its influence appeared as a main theme in this research; however, there is a need to explore further the influence of Islam on psychological motives and behaviour.

Finally, corruption appeared as an important theme in this thesis because it influenced the women's performance and access to funding and grants. Therefore,

exploring the impact of Wasta on women business owners' access to sources of funding would be an interesting future research topic, although it would be one with many difficulties, including ethical ones.

9.4 REFLECTION ON THE RESEARCH JOURNEY

Expressing one's feelings is not easy but I believe that, at this stage of my PhD, communicating the researcher's feelings with the reader is significant, since it will add a personal touch to the thesis.

The PhD journey is a process that is fraught with opportunities and difficulties. For me, the concept of 'reflexivity' means 'moment of truth', the moment when I realised what I am passing through and where I am from the whole researched phenomenon and where this journey will end. It is the moment when I knew there is a lot behind what my naked eye can actually see. Reading about women and culture, gender and discrimination gave me clues to believe there was something more to explore and understand. Therefore, I wrote about my experiences through the data collection process with reflections on my gender, ethnicity, previous professional experience and background and how all of the above influence the research findings.

Getting to this stage of my PhD required a lot of work, time and effort. From the first day of this journey in 2008, I realised it would be an adventure full of excitement, discovery, comprising sad moments as well as happy ones. The journey could never be a static process, since it involves dealing with other people, including the supervisory team, the women business owners and many other individuals. Each one has added value and played either a positive or a negative role in this journey.

From another perspective, it was a journey that brought a lot to me as a researcher and as a women, changing many aspects in my personality and way of thinking. Being at this final stage is stressful and needs much more effort in order to reach the other side of the river. It is inevitable that I influenced the research but, at the same time, the interviewees also cast their shadows on me.

The researcher has a strong feeling of sadness and anxiety that the journey is going to end soon. It could be hard to believe but when I think the journey will soon be over, I cry. I long to start the whole process again, since I assume that I am an integral part

of the journey and separation is the hardest stage of the research process. I lived the women's experiences; it is a good and bitter taste with all its flavours. Each woman took me on her own flying carpet to different places, memories and events. I feel I am attached to each minute in the interviews and I cannot stop working or reading or looking here and there. It is hard to imagine there will be a point where all this is over. I can compare my experience with my PhD thesis to women's experiences with their businesses because I understand their attachment and addiction to their businesses. Our experiences, mine and the women interviewed, were hard and full of adventure and barriers; thus I, as a researcher, believe this journey will never end. I will keep working on new dimensions on these and other women's experiences. The path is still wide open and there is still much to do; such thinking relieves part of the researcher's sadness and empowers her to go further on.

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APPENDICES

Appendix 1: Self-completion Questionnaire (English version)

My name is Rafa Haddad; I am a doctoral researcher at the School of Tourism of Bournemouth University. The purpose of this questionnaire is to explore the opportunities and difficulties facing Jordanian female handicraft business owners in the Hashemite Kingdom of Jordan.



All responses will be treated as highly confidential and the results published will be anonymous. It will only take a short time to complete this questionnaire, but it will make a considerable contribution to my doctoral research.

Rafa Haddad
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Thank you very much in advance for helping with this valuable research project

Name of interviewer: Rafa Haddad

Date of interview:

Code number:

SECTION 1 - BASIC PERSONAL INFORMATION

To help us to identify whether different female business owners have different viewpoints of, and perceptions of, motivations and barriers in the area of setting up their own businesses. Please could you answer the following questions?

1.1 What was/is your marital status? *(Please tick ✓ the answers that applies)*

Marital Status Married Single Divorced Widowed

What was your marital status when you started this business?

What is your marital status now?

1.2 Do you have children? *(Please tick ✓ the answer that applies)*

Yes No *(If NO go to question 1.3)*

How many children did you have, who lived at home, when you started the business?

What was the age of the youngest child who was living at home with you when you started the business?

How many children live at home with you now?

What is the age of the youngest child who is living at home with you now?

1.3 What is the highest level of education you have undertaken? *(Please tick ✓ the answer that applies.)*

No formal education Primary and secondary
 High school Vocational professional training
 College or university degree

1.4 How old were you when you started this business?

1.5 What is your religious affiliation? *(Please tick ✓ the answer that applies.)*

Muslim Christian Other

1.6 What was your household's main source of income when you started this business? *(Please tick ✓ the answer that applies)*

Spouse

Other *(Please explain)*

1.7 What is your household's main source of income now? *(Please tick ✓ the answer that applies)*

Business

Spouse

Other *(Please specify)*

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1.8 On average, how many hours do you personally work each week in this business at this time?

1.9 Have you had any specialised handicraft training? *(Please tick ✓ the answer that applies)*

Yes No (If NO go to question 1.11)

1.10 If YES, what was the type of training that you think has been most useful to you?

1.11 Have you had any type of managerial training? (Please tick ✓ the answer that applies)

Yes No (If NO go to question 1.13)

1.12 If YES, what was the subject of the training that you think has been most useful to you?

1.13 If you have not had any type of training what is the most important reason for you not having done so?

SECTION 2 - BUSINESS SETTING-UP PERIOD

This section explores the setting up period of business. It identifies the motives behind establishing the business, challenges encountered in different perspectives. Please could you answer the following questions?

2.1 In which year did you start this business?

2.2 Whose idea was it that you started this business? (Please tick ✓ the answer that applies.)

Yourself Your spouse Relatives, siblings
 Friends Other (please specify)

2.3 What were you doing before starting this business? (Please tick ✓ the answer that applies)

Student Employed Unemployed

Housewife Volunteer Other (Please specify).....

2.4 What was the most two important reasons for you starting this business?

1. _____

2.5 Did you experience any significant problems when you started this business? *(Please tick ✓ the answer that applies)*

Yes No *(If NO go to question 2.7)*

2.6 *If YES state the most significant problem you experienced*

2.7 Did you seek any help in the process of starting this business? *(Please tick ✓ the answer that applies)*

Yes No *(If NO go to question 2.9)*

2.8 *If YES from who did you seek help? (Write down please the main people or institution, in terms of the contribution to helping you start the business.)*

The most important Person or Institution	Kind of help
1. _____	_____

2.9 Have you sought any type of information when setting up this business?

Yes No

2.10 What type of information did you look for when in the setting up stage of the business? *(Indicate the main three types and their order of importance by writing in: 1 = the most important, 2 second most important and 3= third most important)*

Type of information	Source of information	Importance of information
Technical	_____	_____
Financial	_____	_____
Managerial	_____	_____
Marketing	_____	_____

Training	
Institutional	
About other businesses	

2.11 Did you face any significant difficulty in getting this information? *(Please tick √ the answer that applies)*

Yes No *(If NO go to question 2.13)*

2.12 If YES please state the type of information involved and the most significant problem encountered.

Type of information	Problems encountered

2.13 What was your main source of finance when you started this business?

2.14 Did you have significant difficulties in getting financial support? *(Please tick √ the answer that applies)*

Yes No *(If NO go to question 2.16)*

2.15 If YES please write down the most significant difficulty you encountered.

2.16 What is the business's main product?

First product name

2.17 When setting up the business did you require a licence from ministry of Industry? *(Please tick √ the answer that applies)*

Yes No *(If NO go to question 3.1)*

2.18 If YES did you experience any difficulties in securing a licence? *(Please tick √ the answer that applies)*

Yes No *(If NO go to question 3.1)*

--	--	--	--

3.6 How did you hire these employees? *(Please tick ✓ the technique you have used most frequently for each type of position)*

	Managerial Position	Office workers	Skilled workers	Unskilled
Word of mouth				
Family				
Relative				
Other business				
Announcement				

3.7 Did you face significant problems in hiring employees? *(Please tick ✓ the answer that applies)*

Yes No *(If No go to question 3.9)*

3.8 What was the most significant problem you faced in relation to staffing?

3.9 Do you provide training for your employees in this business? *(Please tick ✓ the answer that applies)*

Yes No *(If No go to question 3.11)*

3.10 **If YES**, provide details of the training

Type of employees	Where is this training most frequently held?	Type of training
Manager		
Officer		
Skilled Craftsman/woman		
Unskilled employee		

3.11 What is the business's main product now?

Product's name

First product _____

3.12 How do you promote your products in Jordan? *(Please state the 2 main method of promoting your products)*

1.

2.

3.13 Is your business registered with the Ministry of Industry? *(Please tick ✓ the answer that applies)*

Yes

No *(If No go to question 3.18)*

3.14 In which year did you first time register this business

3.15 Did you experience any significant problems when you registered your business?

Yes

No *(If No go to question 3.17)*

3.16 If YES what has been the main problem that you faced in terms of registering your business?

3.17 If your business is registered, why did you register it? *(Write down the most important reason)*

3.18 If your business is not registered, why did you not register it? *(Write down the most important reason)*

3.19 Are you a member of any handicraft organisation or co-operative association?

Yes

No *(If No go to question 3.21)*

3.20 If YES please specify the main handicraft organisation that you consider to be most useful to your business.

Type of organisation

Main reason for being a member of it

3.21 If you are not a member of an association, what is the most important reason for not being so?

3.22 Do you have business related contacts now with other handicraft businesses? *(Please tick ✓ the answer that applies)*

Yes No *(If No go to question 3.25)*

3.23 If **YES** what type of contacts?

Personal contact Professional contacts

3.24 If you answered yes to questions 3.22 above, rank in order of importance to the business the three most important purposes across both personal and professional contacts. *(Put a 1 for 'most important'; a 2 for 'second important' and a 3 for 'third important'. For example, 'personal contact to market your products' is the most important and this is denoted by the number 1).*

Purpose	Rank	
	Personal	Professional
Marketing your products		
Knowledge about other business performance		
Updating your information about market		
Creating a female social network		
Help in finishing the final product		

3.25 Have you sought any type of information in the last 12 months?

Yes No

3.26 What type of information have you looked for in the last 12 months? *(Please rank the 3 most important sources of information. Put a 1 against the most important and a 2 the next most important and so on.)*

Type of information	Source of information	Importance
Handicraft technical issues		
Financial resources		
Managerial skills		
Marketing techniques		
Training schemes		
Government regulations		
About other businesses		

3.27 Did you face difficulties in acquiring this information ? *(Please tick √ the answer that applies)*

Yes No *(If No go to question 3.29)*

3.28 If YES, please explain what the most important difficulty was and put a 1 in the relevant cell. Then repeat the process for the second most important and the third most important.

Type of information	Type of difficulty	Rank
Technical		
Financial		
Managerial		
Marketing		
Training		
Institutional		

3.29 Is your business based at home? *(Please tick √ the answer that applies)*

Yes No

3.30 Please explain why have you given the answer that you have given?

3.31 Where do you see your business in 5 years?

3.32 What is the most important factor that will influence whether or not your business will be where you see it as being in 5 years time?

3.33 What is the most significant problem that your business is facing now? *(List in order of importance, with the most important problem first.)*

	Problem
The most important	<div style="border: 1px solid black; height: 20px;"></div>

SECTION 4 - SOCIO-CULTURAL QUESTIONS

This section explores the socio-cultural influence over the owner of business. It addresses the factors that influence either positively or negatively the business performance. Could you please answer the following questions?

4.1 Did you get any help from immediate family ? *(Please tick ✓ the answer that applies)*

Yes No *(If No go to question 4.3)*

4.2 If YES, what were the most important contributions of your immediate family when you started this business? *(List in order of importance with the most important contribution first)*

4.3 If you are married, did you get any type of help from your spouse? *(Please tick ✓ the answer that applies)*

Yes No *(If No go to question 4.5)*

4.4 If YES what was the contribution of your spouse when you started this business?

4.5 Did you face difficulties in starting up the business because you are a female? *(Please tick ✓ the answer that applies)*

Yes No *(If No go to question 4.7)*

4.6 If YES what was the most significant difficulty you faced when setting up the business because you are a female?

4.7 What do you think was the opportunity you got when you started your business because you are a female?

4.8 Do you think there are socio-cultural barriers, in terms of traditions and norms that are affecting the success of your business? *(Please tick ✓ the answer that applies)*

Yes

No *(If No go to question 4.10)*

4.9 If YES what is the main socio-cultural barriers that you are facing now in terms of traditions and norms?

4.10 In your opinion, what is the most important type of support needed for women handicraft business owners?

4.11 Would you advise any female to start her own business?

Yes

No

4.12 Why have you given the answer that you have given?

Thank you very much for your valuable time to complete this questionnaire. Should you have any questions at a later date, please feel free to contact me at: noorafah@bournemouth.ac.uk

Appendix 2: Self-completion Questionnaire (Arabic version)

 <p>Bournemouth University</p>	<p>عزيزتي الرائدة في قطاع الحرف التقليدية في الأردن السلام عليكم ورحمة الله وبركاته، أقوم بإجراء بحث دكتوراة عن الفرص والصعوبات التي تواجه النساء صاحبات الأعمال الريادية في قطاع الحرف التقليدية في الأردن. أرجو المساعدة في تعبئة هذا الإستبيان لأغراض البحث العلمي، حيث ستعامل جميع الإجابات بسرية تامة. الإستبيان يأخذ بعض الوقت لتعبئته ولكنه سيكون له الأثر الأكبر في إنجازي لرسالة الدكتوراة في الإدارة السياحية من بريطانيا.</p>
<p>الأستاذ الدكتور روجر فون عميد الدراسات العليا كلية السياحة - جامعة بورنموث، بريطانيا rvaughan@bournemouth.ac.uk</p>	<p>طالبة دكتوراة نورفاه كلية السياحة - جامعة بورنموث، بريطانيا noorafa@bournemouth.ac.uk</p>

تاريخ المقابلة:

التسلسل:

الجزء الأول: بيانات شخصية أساسية

لمساعدتنا في تحديد فيما إذا الأختلاف بين السيدات صاحبات الأعمال من حيث العمر، الحالة الإجتماعية، التعليم، الديانة، الخ سيؤدي إلى إختلاف في وجهات نظرن، إدراكهن، حافزيتهن والمعيفات التي تواجههن في عملية إنشاء مشروع خاص بهن، نرجو المساعدة في الإجابة على الأسئلة التالية:

1.1 ماذا كانت حالتك الاجتماعية عند البدء بالمشروع وما هي حالتك الاجتماعية الآن؟ (أرجو وضع إشارة √ مقابل الإجابة المناسبة):

أرملة	مطلقة	عزباء	متزوجة	الحالة الاجتماعية
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ماذا كانت حالتك الاجتماعية عندما بدأت هذا المشروع؟
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ما هي حالتك الاجتماعية الان؟

1.2 هل لديك أطفال؟

نعم لا (إذا كان الجواب لا، الرجاء الذهاب إلى سؤال 1.3 في الأسفل)

كم عدد الاطفال الذين عاشوا معك عند بدء المشروع؟
كم كان عمر اصغر طفل من اطفالك عند بدء المشروع؟

كم عدد الاطفال الذين يعيشون معك الآن؟
كم هو عمر اصغر طفل من اطفالك الذين يعيشون معك الان؟

1.3 ما هو أعلى تحصيل علمي حصلت عليه؟ (الرجاء وضع إشارة ✓ مقابل الجواب المناسب):

غير متعلمة تعليم ابتدائي/ اعدادي تعليم ثانوي/توجيهي
 مركز تدريب مهني كلية/جامعه

1.4 كم كان عمرك عندما بدأت بهذا المشروع

1.5 ما هي ديانتك؟ (الرجاء وضع إشارة ✓ مقابل الجواب المناسب):

الاسلام المسيحية ديانة اخرى

1.6 ما هو مصدر الدخل الرئيسي للمنزل عندما بدأت هذا المشروع؟ (الرجاء وضع إشارة ✓ مقابل الجواب المناسب):

مصدر اخر (الرجاء التوضيح)	الزوج
<input type="text"/>	<input type="text"/>

مصدر الدخل للمنزل عندما بدأت هذا المشروع:

1.7 ما هو مصدر الدخل الرئيسي للمنزل الآن؟ (الرجاء وضع إشارة ✓ مقابل الجواب المناسب)

المشروع	الزوج	الوالدين	مصدر اخر (الرجاء التوضيح)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

مصدر الدخل المالي للمنزل الآن:

1.8 ما هو عدد ساعات العمل التي تقومين فيها اسبوعيا في هذا المشروع في الوقت الحالي؟

1.9 هل تلقيتي اي نوع من التدريب المتخصص في مهارات تصنيع الحرف التقليدية؟ (الرجاء وضع إشارة ✓ مقابل الجواب المناسب)

نعم لا (إذا كان الجواب لا، الرجاء الذهاب إلى سؤال 1.11)

1.10 إذا كانت الاجابة نعم، ما هو نوع التدريب الاكثر افادة الذي التحقت به؟

1.11 هل تلقيتي اي نوع من التدريب في مجال الادارة؟ (الرجاء وضع إشارة ✓ مقابل الجواب المناسب):

نعم لا (اذا كان الجواب لا الرجاء الذهاب الى سؤال 1.13)

1.12 إذا كانت الإجابة نعم، ما هو نوع التدريب الأكثر افادة الذي التحقت به ؟

1.13 إذا لم تتلقى او تشارك بأي نوع من التدريب, الرجاء ذكر اهم سبب لذلك؟

.....

الجزء الثاني: بيانات حول بدء المشروع

هذا الجزء من الأستبيان يسعى لاستكشاف فترة بدء تاسيس المشروع. سيحدد هذا الجزء الدوافع وراء انشاء هذا المشروع و التحديات التي واجهتها المرأة من عدة اوجه. الرجاء الاجابة على الاسئلة التالية؟

2.1 في اي عام بدأت هذا المشروع؟

2.2 فكرة من كانت للبدء بهذا المشروع ؟ (الرجاء وضع إشارة ✓ مقابل الجواب المناسب):

فكرتك انت فكرة زوجك. فكرة احد الاقرباء

فكرة أحد الأصدقاء اخرى، أذكرها:

2.3 ماذا كنت تعملين قبل البدء بهذا المشروع؟ (الرجاء وضع إشارة ✓ مقابل الجواب المناسب):

طالبة موظفة عاطلة عن العمل

ربة منزل متطوعة اخرى الرجاء التوضيح

2.4 اذكرى اهم سببين دفعتك للبدء بهذا المشروع؟

.....1

2.5 هل واجهت اي مشاكل كبرى عندما بدأت هذا المشروع؟ (الرجاء وضع إشارة ✓ مقابل الجواب المناسب):

نعم لا (اذا كانت الاجابة لا الرجاء الذهاب الى سؤال رقم 2.7)

2.6 إذا كانت الإجابة نعم، اذكر أهم مشكلة واجهتك عندما بدأت المشروع:

--

2.7 هل طلبت المساعدة من أحد عندما بدأت المشروع؟ (الرجاء وضع إشارة ✓ مقابل الجواب المناسب):

نعم لا (إذا كانت الإجابة لا الرجاء الذهاب الى سؤال رقم 2.9)

2.8 إذا كانت الإجابة نعم، الرجاء ذكر ممن سعت للحصول على المساعدة و ما هي نوع المساعدة التي طلبتها؟ الرجاء ذكر أهم شخص او مؤسسة طلبت المساعدة منهم و ترتيبهم حسب الأهمية، حيث الأكثر أهمية أولاً

شخص / مؤسسة	نوع المساعدة

2.9 ما هو نوع المعلومات التي سعت للحصول عليها عندما بدأت هذا المشروع؟ (الرجاء وضع إشارة ✓ مقابل ثلاث أهم انواع للمعلومات و ترتيبها حسب الأهمية 1= الأكثر أهمية، 3= الأقل أهمية.)

نوع المعلومات	مصدر المعلومات	اهمية المعلومات
تقني / فني		
مالي		
أداري		
تسويقي		
تدريب		
ترخيص و		
تشريعات		
عن مشاريع أخرى		

2.10 هل واجهت أي صعوبات في الحصول على هذه المعلومات عندما بدأت هذا المشروع؟ (الرجاء وضع إشارة ✓ مقابل الجواب المناسب):

نعم لا (إذا كانت الإجابة لا الرجاء الذهاب الى سؤال رقم 2.12)

2.11 إذا كانت الإجابة نعم، الرجاء ذكر أهم مشكلة واجهتك للحصول على المعلومات، و ما هو نوع المعلومات التي كنت تسعى للحصول عليها؟

نوع المشكلة التي واجهتك	نوع المعلومات

2.12 ماذا كان مصدر التمويل الرئيسي لمشروعك عند التأسيس؟

--

2.13 هل واجهتي صعوبات كبرى في الحصول على التمويل لمشروعك؟ (الرجاء وضع إشارة ✓ مقابل الجواب المناسب):

نعم لا (إذا كانت الإجابة لا الرجاء الذهاب الى سؤال رقم 2.15)

2.14 إذا كانت الإجابة نعم، الرجاء كتابة اهم صعوبة واجهتك من اجل الحصول على التمويل لمشروعك

2.15 ما هو اهم منتج في مشروعك عندما بدأته؟

أسم المنتج

اسم المنتج

2.16 عندما بدأت بمشروعك هذا هل احتجت للترخيص من وزارة الصناعة؟ (الرجاء وضع إشارة ✓ مقابل الجواب المناسب):

نعم لا (إذا كانت الإجابة لا الرجاء الذهاب الى سؤال رقم 3.1)

2.17 إذا كانت الإجابة نعم، هل واجهتي اي صعوبات في ترخيص مشروعك؟ (الرجاء وضع إشارة ✓ مقابل الجواب المناسب):

نعم لا (إذا كانت الإجابة لا الرجاء الذهاب الى سؤال رقم 3.1)

2.18 ماذا كانت أهم صعوبة واجهتك خلال الترخيص عندما أسست مشروعك؟

الجزء الثالث: بيانات حول تشغيل المشروع

هذا الجزء من الاستبيان يتعامل مع عملية تشغيل المشروع. يسعى الى استكشاف انتاج الحرف التقليدية، التوظيف، تسجيل و ترخيص المشروع و الصعوبات المتعلقة بهذه النشاطات. الرجاء هل من الممكن الاجابة على الاسئلة التالية؟

3.1 اين تقومين بانتاج منتجاتك من الحرف التقليدية؟ (الرجاء وضع إشارة ✓ مقابل الجواب المناسب):

في المنزل في مكان العمل في كلاهما

في مكان اخر الرجاء التوضيح

3.2 من أين تقومين بادارة مشروعك هذا؟ (الرجاء وضع إشارة ✓ مقابل الجواب المناسب):

من المنزل من مكان العمل

3.3 هل يوجد لديك موظفين/موظفات؟ (الرجاء وضع إشارة ✓ مقابل الجواب المناسب)

نعم لا (إذا كانت الإجابة لا الرجاء الذهاب الى سؤال رقم 3.12)

3.4 إذا كانت الإجابة نعم، كم عدد الموظفين/موظفات في مشروعك الآن؟ إذا كان لا يوجد لديك موظفين/موظفات ضعي إشارة (-) في المكان الذي تنطبق عليه الإجابة. مثلاً ضعي إشارة (-) في خانة عند ذكر موظف بدون راتب و اذهبي الى السؤال (3.12)

عدد الموظفين الذكور		عدد الموظفات الإناث	
من أفراد العائلة	من غير أفراد العائلة	من أفراد العائلة	من غير أفراد العائلة

موظف براتب/
مدفوع الاجر
موظف غير مدفوع
لاجر(متطوع)

3.5 ماذا يشغل كل من الموظفين في مشروعك؟

منصب اداري	عمل مكتبي	عاملة ذو مهارات	عاملة بدون مهارات	عدد الموظفات الإناث

منصب اداري	عمل مكتبي	عامل ذو مهارات	عامل بدون مهارات	عدد الموظفين الذكور

3.6 كيف قمت بتعيين الموظفين/ الموظفات في مشروعك؟ (الرجاء وضع إشارة ✓ مقابل الوسيلة الأكثر استخداماً لكل من الموظفين/الموظفات في الجدول التالي:

موظف اداري	موظف مكتبي	عامل ذو مهارات	عامل بدون مهارات	
				عن طريق الكلمة المنقولة بواسطة العائلة
				عن طريق الاقرباء
				عن طريق شبكة علاقات نسائية
				عن طريق مشاريع اخرى
				عن طريق إعلان رسمي

3.7 هل واجهت مشاكل كبرى عند توظيف الموظفين/ الموظفات؟ (الرجاء وضع إشارة ✓ مقابل الجواب المناسب)

نعم لا (إذا كانت الإجابة لا الرجاء الذهاب الى سؤال رقم 3.9)

3.8 إذا كانت الإجابة بنعم، ما هي أهم مشكلة واجهتك تتعلق بتعيين الموظفين/ الموظفات في هذا المشروع؟

3.9 هل تقومين بتوفير برامج تدريبية للموظفين في مشروعك؟ (الرجاء وضع إشارة ✓ مقابل الجواب المناسب)

نعم لا (إذا كانت الإجابة لا الرجاء الذهاب الى سؤال رقم 3.11)

3.10 إذا كانت الإجابة نعم، الرجاء توضيح بعض التفاصيل عن البرنامج التدريبي في الجدول التالي:

طبيعة عمل الموظف/ الموظفة	نوع التدريب	اين يتم عقد الدورة التدريبية عادة
مدير		
موظف		
حرفي /حرفية ذو مهارات		
موظف بدون مهارات		

3.11 ما هما المنتجان الرئيسان في مشروعك الآن؟ الرجاء كتابتهما حسب الاهمية من حيث المبيعات، حيث الأكثر بيعا اولاً:

اسم المنتج

3.12 كيف تقومين بالترويج لمنتجاتك؟ الرجاء كتابة الوسيلتان الرئيسيتان التي تستخدميهما للترويج حيث الاهم اولاً:

الطرق الرئيسة لترويج منتجاتك

1.....
2.....

3.13 هل مشروعك مرخص من قبل وزارة الصناعة؟ (الرجاء وضع إشارة ✓ مقابل الجواب المناسب)

نعم لا (إذا كانت الإجابة لا الرجاء الذهاب الى سؤال رقم 3.18)

3.14 في اي عام رخصت مشروعك للمرة الاولى؟

3.15 هل واجهت مشاكل مهمة عندما رخصت مشروعك؟

نعم لا (إذا كانت الإجابة لا الرجاء الذهاب الى سؤال رقم 3.17)

3.16 إذا كانت الإجابة نعم، ما هي المشكلة الرئيسة التي واجهتك عندما قمت بترخيص هذا المشروع:

3.17 إذا كان مشروعك مرخص، لماذا قمت بترخيصه؟ الرجاء كتابة اهم سبب للترخيص:

3.18 إذا كان مشروعك غير مرخص، لماذا لم تقوم بترخيصه؟ الرجاء كتابة أهم سبب لعدم الترخيص:

--

3.19 هل انت عضو في أي جمعية حرف تقليدية أو مؤسسة حرفية تعاونية؟(الرجاء وضع إشارة ✓ مقابل الجواب المناسب)

نعم لا (إذا كانت الإجابة لا الرجاء الذهاب الى سؤال رقم 3.21)

3.20 إذا كانت الإجابة نعم، الرجاء كتابة نوع أكثر الجمعيات أفادة لمشروعك (مثل جمعية الحرف التقليدية):

نوع الجمعية السبب الرئيسي لكونك عضو فيها

--	--

3.21 إذا لم تكوني عضو في أي جمعية، الرجاء كتابة السبب الرئيسي لعدم انضمامك لي جمعية؟

.....

3.22 هل يوجد لديك علاقات مع مشاريع حرف تقليدية أخرى؟(الرجاء وضع إشارة ✓ مقابل الجواب المناسب)

نعم لا (إذا كانت الإجابة لا الرجاء الذهاب الى سؤال رقم 3.25)

3.23 إذا كانت الإجابة نعم، ما نوع هذه العلاقات؟(الرجاء وضع إشارة ✓ مقابل الجواب المناسب)

علاقات شخصية علاقات مهنية

3.24 ما هو الهدف من هذه العلاقات؟ الرجاء ترتيب العلاقات حسب أهميتها للمشروع 1= الأكثر أهمية، 3= الأقل أهمية، على سبيل المثال إذا كانت العلاقة شخصية و الهدف منها تسويق منتجاتك ضع رقم 1 في خانة شخصية وهكذا.

نوع العلاقة

نوع العلاقة		الهدف من العلاقة
مهنى	شخصى	
		تسويق منتجاتك
		الحصول على معلومات حول المشاريع الأخرى
		تحديث معلوماتك حول السوق
		تأسيس شبكة اجتماعية نسائية
		المساعدة في انهاء المنتج

3.25 ما هو نوع المعلومات و مصدرها و أهميتها التي سعت للحصول عليها خلال ال 12 شهر الماضي؟ الرجاء كتابة أهم ثلاثة مصادر للمعلومات حيث 1= الأكثر أهمية، 3= الأقل أهمية.

نوع المعلومات		مصدر المعلومات	الأهمية
معلومات تتعلق بتقنيات الحرف التقليدية			
مصادر التمويل			

مهارات ادارية
اساليب التسويق
برامج تدريبية
التشريعات و الاستراتيجيات الحكومية المتعلقة بالمشاريع الميكروية
و الصغيرة الحجم
عن مشاريع اخرى

3.26 هل واجهت صعوبات في الحصول على هذه المعلومات؟(الرجاء وضع إشارة ✓ مقابل الجواب المناسب)
 نعم لا (اذا كان الجواب لا الرجاء الذهاب الى سؤال 3.28)

3.27 اذا كان الجواب نعم، الرجاء توضيح ماهية الصعوبة و ترتيبها حسب الاكثر صعوبة، حيث اكثرها صعوبة
1= و اقلها صعوبة =3

نوع المعلومات	نوع الصعوبة	الترتيب حسب الصعوبة
تقني		
مالي		
اداري		
تسويق		
التدريب		
تشريعات و قوانين		
عن مشاريع اخرى		

3.28 هل مشروعك منزلي؟ (الرجاء وضع إشارة ✓ مقابل الجواب المناسب)

نعم لا

3.29 الرجاء توضيح لماذا مشروعك منزلي او غير منزلي؟

.....

3.30 كيف ترين مشروعك بعد 5 سنوات من الآن؟

.....

3.31 ما هو برايك اهم عامل يؤثر على تطور مشروعك خلال الخمس سنوات القادمة؟

.....

3.32 ما هي أهم مشكلتين رئيسيتين تواجه مشروعك الآن؟ (الرجاء ترتيب المشاكل حسب الأهمية؛ حيث الأكثر أهمية اولاً)

درجة الأهمية الأكثر أهمية	المشكلة

ثاني أكثر أهمية

الجزء الرابع: الأسئلة الاجتماعية والثقافية

هذا الجزء يسعى لكشف التأثيرات الاجتماعية-الثقافية على صاحبات المشاريع الميكروية و الصغيرة الحجم. سيتناول هذا الجزء العوامل التي تؤثر ايجابا او سلبا على اداء مشاريع الحرف التقليدية.

4.1 هل حصلت على اي نوع من المساعدة من عائلتك المباشرة (الوالدين, الاخوة و الاخوات)؟ (الرجاء وضع إشارة ✓ مقابل الجواب المناسب)

نعم لا (اذا كان الجواب لا الرجاء الذهاب الى سؤال 4.3)

4.2 اذا كانت الاجابة نعم، ما هي اهم مساهمة لعائلتك المباشرة عندما بدأت هذا المشروع؟

4.3 اذا انت متزوجة هل تلقيت اي نوع من المساعدة من زوجك؟ (الرجاء وضع إشارة ✓ مقابل الجواب المناسب)

نعم لا (اذا كان الجواب لا الرجاء الذهاب الى سؤال رقم 4.5)

4.4 اذا كان الجواب بنعم، ماذا كانت مساهمة زوجك عندما بدأت هذا المشروع؟

4.5 هل واجهت صعوبات لانشاء هذا المشروع كونك امرأة؟ (الرجاء وضع إشارة ✓ مقابل الجواب المناسب)

نعم لا (اذا كان الجواب لا الرجاء الذهاب الى سؤال رقم 4.7)

4.6 اذا كان الجواب بنعم، ما هي أكبر صعوبة واجهتك عندما انشئت هذا المشروع بسبب انك امرأة؟

4.7 برأيك ما هي اهم فرصة اتاحت لك كامرأة عندما بدأت هذا المشروع؟

4.8 هل برأيك هناك صعوبات اجتماعية/ ثقافية من حيث التقاليد و العادات تؤثر على نجاح مشروعك؟ (الرجاء وضع إشارة ✓ مقابل الجواب المناسب)

لا نعم

4.9 اذا كان الجواب نعم، ما هي اهم صعوبة اجتماعية/ثقافية تواجهينها الآن من حيث العادات و التقاليد؟

4.10 برأيك, ما هو أهم نوع دعم تحتاجه النساء صاحبات مشاريع الحرف التقليدية؟

4.11 هل تنصحين اي امرأة بان تبدأ مشروعها الخاص؟ (الرجاء وضع إشارة ✓ مقابل الجواب المناسب)

لا

نعم

4.12 الرجاء التوضيح لماذا اجبت بنعم أو بلا على سؤال 4.11 أعلاه؟

.....

الشكر الجزيل لمشاركتم في تعبئة هذا الإستبيان،،،

Appendix 3: The Interview Guide

Section 1		
Main question	Research objectives	Notes
Personal and professional development		Objective 3
Please can you tell me about your life/ experience before starting up this business	To provide a detailed analysis of the experiences and beliefs of the female business owners using data collected through a qualitative survey.	
Motivation		Objective 3
<p>Additional questions</p> <p>Why did you start this business? For what reasons?</p> <p>Was your decision to start up a business affected by your life at home, explain how please?</p>	<p>Tell me what was running in your mind when you decided to start you own business?</p>	To provide a detailed analysis of the experiences and beliefs of the female business owners using data collected through a qualitative survey.
Barriers / Opportunities		Objective 3 B
<p>Additional questions</p> <p>Type of barriers institutional, organisational, socio-cultural and financial?</p> <p>Can you give me examples?</p> <p>How do they find out about these opportunities?</p>	<p>Tell me about the things you encountered if any, at start-up stage of your business?</p> <p>What are you facing now?</p>	<p>Establish how the women interpret their experience of developing and managing their handicraft businesses and the specific constraints and opportunities etc. they have faced in relation to their business as a result of their gender</p>

How do see yourself as a woman business owner in Jordan?		Objective 3 A	
Additional questions What about being a woman, does it make any difference? How do you see yourself now?	How have your experiences as a women business owner influenced you and your family life? Tell me about the society and your experience as a woman business owner?	Provide an analysis and interpretation of the individual consciousness of the women.	
Interpretation of their experiences		Objective 3 B	
Additional questions Could your experience be different under specific circumstances or in other country? What were you hoping to achieve in starting up this business? How would you define the success of your business? Have you achieved your objectives by starting up this business? What changes have you faced in your life and how these changes had influenced you? How did your experience as a woman business owner match your expectations?	Can you tell me more about your experience as a woman in the Jordanian society? How do you see yourself as a woman in this society?	Establish how the women interpret their experience of developing and managing their handicraft businesses and the specific constraints and opportunities etc. they have faced in relation to their business as a result of their gender	
General	What kinds of support does a women business owner need?		

	<p>What do you expect from the Jordanian authorities?</p> <p>What advice would give to other women who want to start their own businesses?</p>	
Closing	<p>Would you like to discuss any feature of your experience that is related to developing your business or barriers that you feel useful and has not been discussed in this interview?</p> <p>Is there anything else you would like to talk about or add?</p> <p>Do you have any questions for me?</p>	
Final question	<p>What about Islam?</p> <p>Has Islam influenced your performance or business in any way?</p>	

Section 2	
Participants name	
Interview location	
Date and time	
Notes during the interview	
Notes after the interview	
Interview place	

Environment	
Interviewee reactions	
Interviewee interaction	
Interviewee mood	
Interview question	
Language / wording	
Interview as a whole	
Interviewer feelings	
Interview as a whole	

Appendix 4:

The Rationale behind Choosing Amman and Outside Amman

‘A4.1 Introduction

In Chapter 3 a brief explanation was set out in relation to the hypothesis testing that was undertaken on the quantitative data. That hypothesis testing compared the data obtained from women handicraft business owners in the sample who lived/worked in Amman with the data obtained from handicraft business women owners in the sample who lived/worked outside Amman. The reason for the hypothesis testing was that there were a priori reasons relating to differences between Amman (the city) and other areas outside³⁰ Amman (eleven governorates) in terms of the socio-cultural (social and religious), economic and institutional contexts of the two areas. The differences between these broad areas in terms of these contexts were theorised as likely to result in different dualities of interaction between structure and agency and those differences would be sufficient to be reflected in the way the women thought about what they were doing and in what they did in relation to their businesses. This appendix gives more details of those a priori reasons and the theorising underpinning the Amman versus non-Amman non-Amman analyses.

‘A4.2 The Socio-Cultural Contexts

Structuration theory sets out the relationship between structures and agents and has the premise that socio-cultural structures (social and religious norms) can both constrain and enable action. If the socio-cultural structures differed between the two areas then there is the possibility that the women business owners in this study, as reflexive agents, may also differ in their outlook and their actions as a result. This section explores the demographic and social contexts of Amman and non-Amman.

Demographic and social context

Amman has expanded quickly since the beginning of the 20th Century. Amman now accommodates 2.5 million people (38.7% of Jordan’s population) while there are 3.9 million people living outside Amman (61.3% of Jordan’s population) (DOS 2012) in big and small urban areas surrounded by towns, villages and rural areas.

³⁰ Outside Amman include eleven administrative governorates

Amman, in particular western Amman, has a culturally more diversified community than areas outside Amman. The number of non-Jordanians, Circassians and Armenians (Potter et al. 2009), refugees (Palestinians, Iraqis and Syrians) and people from various European countries (Maffi 2009) has brought about more diversity in respect of social class, culture, and ethnicity.

This diversity has created more opportunities for Jordanian women in Amman in terms of education, work and business creation (Rica 2007; Potter et al. 2007). It has also changed resident life styles with the population of Amman being more exposed to other people from different international backgrounds compared to Jordanians living outside Amman (Razzaz 1996; Rica 2007). Accordingly, the power of socio-cultural and religious structures in addition to norms and traditions could be less significant in Amman since the city accommodates a lot of ethnicities, refugees, immigrants' regional and international businessmen, workers and tourist. Such fact mirrors a mixed society, where people have different ways of thinking and behaving and this may differentiate the people who are living in Amman from others who live outside the City and make the pressure of different structure on individuals and behaviour less important. As a result there was a case to theorise that this made a difference and to test, along with other theorised differences, using inferential statistical tests.

'A4.3 The General Economic Contexts

As well as social structures there are also economic structures that can enable or constrain people in what they think and do. The economic context not only has its own unwritten rules of market structure and business behaviour but also it presents different opportunities and constraints in relation to access to markets.

In comparison with Amman areas outside Amman have less commercial and industrial activity. Amman is the biggest city in Jordan and the country's gateway (Dhaer 2007a, 2007b; DOS2011). It is the main trade and industry heart of the country (Potter 2007) with a high concentration of industries, factories, commercial activities, airports, ministries, and the majority of NGOs and NPOs. The result is that almost half of the economic activities of Jordan are based in Amman (DOS 2012).

As the city is more active in terms of business, commercial and industrial activities this creates more job opportunities and income is higher in Amman than outside Amman for many reasons (DOS 2011). As a result of the higher level of economic activity and income in Amman there is a difference when it comes to the poverty rates in Amman compared to outside Amman. As a result poverty is mainly found in areas outside Amman (IFAD 2007). About 19% of the population living in the rural areas outside Amman are categorised as poor (Potter et al. 2007) against 8% of the population in Amman (DOS 2012). Poverty pockets are concentrated in the southern and eastern areas of Jordan (UNDP 2010; DOS 2012). The percentages imply likely differences in living standards inside the capital and outside it. This means that more people in Amman have the potential to buy goods and services including handicraft products, although this may be counterbalanced by the cost of living being higher in Amman. This potentially provides a domestic market for handicraft products. This means that handicraft businesses in Amman, even though they may primarily sell to tourists, are not dependent on tourism and therefore face a more stable economic environment for the women business owners.

‘A4.4 The Business Sector Contexts

Tourism

Amman is a diversified city in terms of tourism-related natural resources, historical and man-made attractions (Jordan Tourism Board 2013; Daher 2007a). Amman as a tourism destination competes not only with other Jordanian cities but also with other Arab tourist destinations such as Tunis and Damascus (Daher 2007a, b). Potter et al. (2009) have described Amman as being dominant in terms of tourism activities, services and job opportunities within Jordan.

The city receives the largest number of tourists in the country. Amman as one governorate accommodated 1.3 million tourists in 2011 and had the highest share of tourist nights at 43.5% in 2010 (Ministry of Tourism and Antiquities (MOTA) 2012) compared to any one other governorate in Jordan. Some of this is probably due to Amman being the gateway to the country since it has two of the country's three airports. The third airport (King Hussein international airport), is relatively small in size, services and usage, and is located in Aqaba in the southern area of Jordan (Jordan Tourism Board 2012).

Amman accommodates double the number of tourism activities compared with other areas outside Amman. These activities include hotels, restaurants, transport companies, diving centres and other tourism related activities. In particular in relation to this study and explanation of the reasons for comparing Amman with non Amman the city has large numbers of handicraft shops, galleries, museums, handicrafts workshops and heritage sites and this means that for local and international tourists the city is a major attraction of the country (Maffi 2005; Daher 2007a). Furthermore, heritage and tourist quarters in the capital, such as the down town, Jabal Amman, the citadel and other westernised quarters, have turned the city into a vital and vibrant place to visit all year round (Daher 2002, 2007a). The outcome of the distribution of tourists and their spending within these businesses is that the number of direct employees in tourism in Amman was more than double of that of direct employees outside Amman in 2012 (MOTA 2012).

There are three main areas that compete with Amman. These are known as the Golden triangle, which incorporates 'Petra, Wadi Rum and Aqaba' in the southern area and Jerash, the Greco-Roman city, in the northern area (Jordan Tourism Board 2013). These and other areas outside Amman have a variety of tourism attractions (Jordan Tourism Board 2013; Daher 2007a). However, whilst they are attractive to tourists they have fewer tourism activities such as handicraft shops, galleries, museums that are spread over a much larger area: 847 tourism related activities (Maffi 2005). While the number of tourism attractions outside Amman is less than in Amman the share of tourist's nights accounted for by outside Amman is 56.5%. This share of nights accounted for by outside Amman is widely spread as the nights are spread across 11 governorates. Finally, these areas face seasonality constraints in relation to the timing of tourist visits. Seasonality is a problem in many tourist areas because it has implications for business viability and employment. For example, the numbers of workers in tourism activities in Amman is (30.926) thousands against 13.016 thousands outside Amman (MOTA 2011-2012).

This section illustrates significant differences between Amman and outside Amman as tourism destinations. These differences in terms of the distribution of tourists and tourism services and activities, including the effects of seasonality, are theorised to potentially have an important influence on the women business owners because they impact on the opportunities for the handicraft businesses.

‘A4.5 Handicraft Markets in Amman and outside Amman

As noted above, the city of Amman accommodates a wide range of handicrafts markets, bazaars and souvenir shops. Many of them promote and market local handmade and machine made products, in addition to imported products. There are also NGOs, handicraft markets and businesses that promote and market only handmade Jordanian products, for example the Noor Al-Hussein Foundation and the Jordan River Foundation, the Royal Society for the Conservation of Nature, JARA market, the Al-Ayadi craft centre (the first handicraft centre in Jordan) (Maffi 2009) in addition to many other centres and galleries (Jordan Tourism Board 2012). Accordingly, there are many options and possibilities to market authentic handicrafts in Amman.

On the other hand, bazaars, souvenir and handicraft shops outside Amman are either located at the entrances to tourism sites or are organised by some NGOs such as IRADA and micro-finance companies for women who acquire loans such as Tamweelcom (IRADA 2012; Tamweelcom 2012). Accordingly, the possibilities to market and sell the handmade crafts directly to tourists are limited to these places or individual efforts. Thus the possibility to promote and market handicrafts is higher in Amman than outside Amman since they are spread all around the city in poor and rich areas, the eastern traditional and western modern areas (Jordan River Foundation 2012).

These differences in the structure of the handicraft sector imply more constraints on women business owners from outside Amman. Accordingly, handicraft related factors such as access to raw materials, available markets and number of visitors may provide more opportunities for women inside Amman rather than women outside Amman.

‘A4.6 Concluding comments

Given the above discussion the a priori case for theorising that Amman and non-Amman may give rise to differences between Amman and outside Amman is clear. Therefore the quantitative analysis included the testing of hypotheses that answers given by the women in both the quantitative and subsequently in the qualitative research may differ due to the socio-cultural, economic and industry/business

structures. In the information given above it was not just absolute differences that were potentially important but whether they were different in intensity in the different areas.

Amman has a different structure in terms of economy, social make-up, tourism and handicraft markets to the rest of Jordan. It has benefited from many national and international development projects and services that have provided the city with an urban image and identity. The differences potentially influence the residents of Amman in terms of their lifestyle, ways of thinking and the socio-cultural diversity. This may mean that the society is less conservative, more open and culturally diverse than areas outside Amman. In addition, it is the country gateway and holds a lot of international organisations and non-Jordanian inhabitants. The cultural diversity in Amman, since it accommodates more foreigners regardless of their origins, ethnicities and religions, potentially distinguishes it from the other Jordanian areas outside the capital. Amman has the image of a modern 'ever growing city' (Al-Asad 2005) Thus Amman potentially provides 'better' environment to establish a tourism business based on handicrafts.

Appendix 5: The Consent Form

CONSENT FORM		
Bournemouth University		
<i>A critical analysis of the experiences of female business owners in the development and management of micro and small handicraft businesses in an Islamic society: The Hashemite kingdom of Jordan.</i>		
This consent is designed to check that you understand the purposes of the study, that you are aware of your rights as a participant and to confirm that you are willing to take part.		
Please tick as appropriate		
	Yes	No
I have received sufficient information about the study for me whether to take part in.		
I understand that I am free to refuse to take part if I wish.		
I understand that I may have withdraw from the study at anytime without having to provide a reason.		
I know that I can ask for further information about the study from the researcher.		
I understand that all information arising from the study will be treated as confidential.		
I will know it will not be possible to identify any individual respondent in the study report, including my-self without my consent and approval		
I agree to take part in this study		
Signature	Date	
Name		
I confirm that quotations from the interview can be used in the final research report and other publications. I understand that these will be used anonymously and that no individual respondent will be identified in such report without her previous approval and consent.		
Signature	Date	
Name		

Source (Gray 2004, p. 234) Adopted and modified by the author to commensurate with the research