



Faculty of Business and Economics

*Palestinian Women Entrepreneurs: An Exploratory Study
of Intentions Relatedness to Business Sustainability*

النساء الرياديات في فلسطين: دراسة استكشافية لعلاقة الدوافع باستمرار
المشروع

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Thesis Abstract

The main objectives of this study are to identify and explore the intentions for women entrepreneurs in Palestine to start and run their own businesses, the characteristics of women entrepreneurs, the key success factors to women entrepreneurs, business sustainability, the relatedness of intentions to business sustainability, and the main barriers facing women entrepreneurs and how they overcome these barriers.

The primary data are collected using semi-structured interviews with a selective sample of 21 women entrepreneurs in Palestine. Content analysis is adopted to analyze the collected data.

The results showed that there are multiple intentions that encourage women to start and run their own businesses in Palestine. However, these intentions vary in terms of their importance. The top five intentions are the psychological motivation, the need to generate income and job security, independence, freedom, and being own boss, contributing something to society, and the desire to work.

In addition, the results showed that the most two important characteristics of women entrepreneurs are ambition and determination. Other important characteristics include willingness to advance, optimism, willingness to work, willingness to learn, patience, and creativity.

Moreover, the results showed that the top six critical success factors of women entrepreneurs in Palestine are hard work, business skills, support from family and friends, education, experience, and training, marketing factor, and good product at competitive price.

The results also revealed that making profit is rated as the most common indicator of women business sustainability followed by enlarging the customer base and then being famous in the field of business.

Regarding the relatedness of intentions to start businesses to business sustainability, the results indicated that intentions to start their businesses are directly associated with the sustainability of their businesses. This is due to the fact that these intentions are the driving force to start their businesses. As long as they exist, they will do their best to enhance critical success factors which in turn lead to sustainability of their businesses.

Finally, the study revealed that the most critical barriers facing women entrepreneurs in Palestine are lack of government support, marketing, competition, and raw material.

The study recommends, among other things, incorporating women's entrepreneurial dimension in the formation of all SME - related policies, increasing the participation of Palestinian women in the labor force, improving the position of Palestinian women in society to promote women's entrepreneurship, promoting women businesses by creating favorable environment and policies.

ملخص الدراسة

الأهداف الرئيسية لهذه الدراسة هي تحديد واستكشاف النوايا التي تدفع رياديات الأعمال في فلسطين نحو بدء وتشغيل مشاريعهم الخاصة، وخصائص هؤلاء الرياديات، وعوامل النجاح الرئيسية، واستدامة المشاريع، والعلاقة بين النوايا واستدامة المشاريع، والعقبات الرئيسية التي تواجه رياديات الأعمال وكيفية التغلب عليها. تم جمع البيانات الأولية باستخدام المقابلات مع عينة مختارة من 21 من رياديات الأعمال في فلسطين. وتم استخدام تحليل المحتوى لتحليل البيانات التي تم جمعها.

وأظهرت النتائج أن هناك نوايا متعددة تشجع النساء على بدء وتشغيل مشاريعهم الخاصة في فلسطين. ومع ذلك، فإن هذه النوايا تختلف من حيث أهميتها. فالنوايا الخمس الأكثر أهمية هي الدافع النفسي، والحاجة إلى توليد الدخل والأمن الوظيفي، الاستقلال والحرية، وأن يكون رئيس نفسه، وتقديم المساهمة للمجتمع، والرغبة في العمل.

وبالإضافة إلى ذلك، أظهرت النتائج أن أهم خاصيتين لرياديات الأعمال هي الطموح والعزيمة. وتشمل الخصائص المهمة الأخرى الرغبة في التطور، والتفاؤل، والرغبة في العمل، والرغبة في التعلم، والصبر، والإبداع.

وعلاوة على ذلك، أظهرت النتائج أن أهم ستة عوامل لنجاح رياديات الأعمال في فلسطين هي العمل الجاد، ومهارات المشاريع، والدعم من الأسرة والأصدقاء، والتعليم، والخبرة، والتدريب، وعامل التسويق، وتقديم المنتجات الجيدة بأسعار تنافسية.

وأظهرت النتائج أيضاً أن تحقيق الأرباح تعتبر من المؤشرات الأكثر شيوعاً على استدامة المشاريع النسائية يليها توسيع قاعدة العملاء ومن ثم الشهرة في مجال المشروع.

وبخصوص العلاقة بين النوايا لبدء المشاريع والاستدامة، أشارت النتائج إلى أن نوايا البدء بالمشاريع ترتبط بشكل مع استدامة هذه المشاريع. ويرجع ذلك إلى حقيقة أن هذه النوايا هي القوة الدافعة لبدء المشاريع. وطالما أن هذه النوايا موجودة، فإن الرياديات سوف تبذل قصارى جهدها لتعزيز عوامل النجاح التي تؤدي بدورها إلى استدامة المشاريع.

وأخيراً، أظهرت الدراسة أن أهم العقبات التي تواجه رياديات الأعمال في فلسطين هي قلة الدعم الحكومي، والتسويق، والمنافسة، والمواد الخام.

وتوصي الدراسة، من بين أمور أخرى، بدمج جوانب ريادة الأعمال النسائية بالسياسات المتعلقة بالمشاريع الصغيرة والمتوسطة، وزيادة مشاركة المرأة الفلسطينية في سوق العمل، وتحسين وضع المرأة الفلسطينية في المجتمع لتعزيز روح المبادرة لدى المرأة، وتشجيع السيدات المبادرات من خلال خلق بيئة وسياسات مواتية.

CHAPTER ONE

GENERAL FRAMEWORK

OF STUDY

1.1 Introduction

The role of women in our countries has changed drastically over the past century, from being dependent wives to independent households, housewives and business women. Society's beliefs of how women contribute to our economy's overall welfare continue to evolve and challenge traditional gender norms (Sandifer, 2013).

With the increasing number of women entrepreneurs in Palestine, it is important to understate the role women entrepreneurs currently play in the Palestinian economy. Recently many enterprises were established in Palestine in order to support women entrepreneurs in several aspects; some of these enterprises are the Business Women Forum–Palestine, an institution specialized in providing women with consultations, advocacy, networking, trainings and capacity building (Business Women Forum, 2015). Other supportive enterprises such as microfinance institutions target women entrepreneurs by providing them with funding and motivation to start their own businesses.

Mappigau and Maupa (2012) conducted a study to investigate how entrepreneurial intentions can influence the firm's growth in the food processing small firms in South Sulawesi, Indonesia. The researchers found out that the entrepreneurial intentions whether internal or external affect the small firms' growth positively or negatively. Furthermore, the researchers found that external factors have more influence than internal factor on small firms' growth.

In another study that was conducted on SMEs in Pakistan by Coy et al. (2007) to specify the main determinants of entrepreneurs success in these organizations, the

results identified that good customer relationship and service, high quality products and working hardly were the most important determinants.

This study aims to investigate the reasons why Palestinian women start their own businesses and the relationship between their motivations and business sustainability. In general, there are several intentions that motivate entrepreneurs to start their own businesses such as personality traits-related factors, contextual-related factors, motivational related factors, and personal background-related factors (Al-Harrasi et al., 2014).

1.2 Problem Statement

Palestine as a country characterized by a high rate of young population of more than 65% under the age of 30 (PCBS, 2016) suffers from a high unemployment rate (29.5%) and low participation rate of women in the labor force that does not exceed 19.4%. In addition, the majority of businesses are of small and medium size constituting almost 99% of all businesses operating in Palestine (PCBS, 2014).

After reviewing the statistics of Palestinian women in recent years, there was a continuous increase in women unemployment rate as it increased from 14.0% in 2001 to 26.4% in 2009 to reach 29.5% in 2014 (Palestinian Central Bureau of Statistics, 2014). Unfortunately, this sector is marginalized where few in-depth qualitative studies have explored the subject of women entrepreneurship in Palestine.

Therefore, the research aims at filling a gap by investigating the intentions that motivate Palestinian women entrepreneurs to start their own businesses, and examine the relationship between the intentions and the business sustainability.

1.3 Purpose of Study

Women's business intentions currently receive little research attention (Ahl, 2006). Investigation of women's entrepreneurial motivations and sustainability will provide needed insight into women's career development. Businesses Forums of women and other related enterprises consider that it would be better to understand their clients' intentions to be able to help the women in consultations and trainings for better career development. Furthermore, the findings of this study may help women who pursue self-awareness about their intentions and its impact on their business sustainability and success.

This study will investigate the main intentions that motivate Palestinian women to open their own businesses. Additionally, this study will explore the definition of business sustainability and investigate how women entrepreneur's intentions and business sustainability are related.

1.4 Research Questions

This research is conducted to answer the following questions:

1. What are the main intentions that make Palestinian women entrepreneurs start their own businesses?

2. How intentions are related to the business sustainability? What is the relationship between women characteristics and entrepreneurship sustainability?
3. What are the main barriers that Palestinian women entrepreneurs face? How do women entrepreneurs overcome these barriers that negatively affect business sustainability?

1.5 Importance of Study

The importance of the study is derived from the following points:

1. This study will support Palestinian women who seek to establish their own businesses, as when having a clear vision of the sustainability factors; they will be more able to face upcoming challenges.
2. The study will investigate the intention of women entrepreneurs in general and Palestinian women entrepreneurs in particular.
3. This study will be useful for organizations that target women entrepreneurs sector.
4. This study will investigate the importance of women entrepreneurs as they will be the key business leaders and the drivers of economic development.
5. This study will contribute to knowledge in SMEs in general and women businesses in particular by providing useful material to interested parties such as researchers and academics.

1.6 Organization of Study

The study is organized into five chapters as follows:

Chapter one presents the general framework of study. In particular, it gives an introduction of the research topic, states the problem of study, specifies the purpose and significance of study, lists the research questions, outlines the impact of study, and presents how the study is organized.

Chapter two intends to review the related literature and presents the theoretical framework of study. In particular, definition of entrepreneurship, theories of entrepreneurship and motivation, entrepreneurship intentions, entrepreneurship success factors, entrepreneurial skills, women entrepreneurship in Palestine, definition of business sustainability, relationship between intentions and business success, and research framework are discussed.

Chapter three is devoted to explain the research methodology. Specifically, it gives an introduction about the research methodology, specifies the research approach, describes the sampling, discusses data collection methods and procedures, states the limitations of study, explains content and thematic analysis, discusses data analysis, explains validity and reliability, and finally gives a brief conclusion.

Chapter four presents data analysis and discussion. It identifies and analyzes six issues of women businesses in Palestine using content analysis and thematic analysis. The discussed topics are: (1) the intentions for women entrepreneurs in Palestine to start and run their own businesses, (2) the characteristics of women entrepreneurs, (3) the key success factors to women entrepreneurs, (4) business

sustainability, (5) the relatedness of intentions to business sustainability, and (6) the main barriers facing women entrepreneurs and how they overcome them.

Chapter five discusses the main conclusions of the study and presents the key implications.

CHAPTER TWO

**THEORETICAL
FRAMEWORK AND
LITERATURE REVIEW**

In this chapter, the definition of entrepreneurship, the different theories of entrepreneurship, the intentions of entrepreneurs, entrepreneurship success factors, entrepreneurial skills, entrepreneurship in Palestine, business sustainability, and the relationship between intentions and business success and growth are all discussed.

2.1 Definition of Entrepreneurship

Long (1983) provides a historical description of the development and uses of entrepreneurship term. The root of the word can be traced as far back as 800 years ago, to the French verb *entreprendre*, or “to do something”. Three hundred years later, a noun form of the term appeared, and soon thereafter both verb and noun entered the English language.

Entrepreneurship as a concept was established in the 1700s, and the meaning of this concept has evolved over the time, some researchers and economists use it as an alternative for the concept of starting one’s own business. Hisrich and Peters (2002) have defined entrepreneurship as “the process of creating or innovating something new that has a value added by offering the required time and efforts, supposing the associated financial, psychical, and social risks, and receiving the resulting rewards of monetary and personal satisfaction and independence” (Hisrich & Peters, 2002, p. 115).

Onuoha (2007) indicated that entrepreneurship is “the exercise of creating new institutions or enterprises or stimulating mature organizations, mainly new businesses generally in response to identified opportunities” (Onuoha, 2007, p.

20). Bolton and Thompson (2000) have defined an entrepreneur as “a person who habitually creates and innovates to build something of recognized value around perceived opportunities” (Bolton & Thompson, 2000, p. 25).

Hart (2003) explained that entrepreneurship is the process of creating a new firm or business and expanding the current businesses. Furthermore, Schmitz (1989) perceived entrepreneurship more as imitation rather than innovation process when he defined entrepreneurship as “the process of adopting and implementing a modern technology in business environment” (Schmitz, 1989, P. 722).

Cole (2005) has defined entrepreneurship as “the purposeful activity of an individual or a group of associated individuals to initiate, maintain, or earn profit by production and distribution of economic goods and services” (Cole, 2005, p. 51). Hisrich et al. (2007) have defined entrepreneurship as “a process of creating something new which has a value by devoting the needed time and effort, through accepting the financial, social, and psychic risks, in hope of receiving monetary, personal satisfaction and independence” (Hisrich et al., 2007, p. 116).

In this study, the researcher defines entrepreneurship based on the previous definitions as the investment of the available resources and self-capabilities that assist to start up, manage and develop one’s business. Also, for the purpose of this study, the researcher defines an entrepreneur as an individual who perceives an opportunity, demonstrates initiative and creative thinking, and organize social and economic mechanisms to turn resources and situations to practical account, and accepts risk and failure in hope of achieving success and profit.

2.2 Theories of Entrepreneurship and Motivation

In this section, three theories of entrepreneurship and one motivation theory are briefly discussed in order to identify how entrepreneurial intentions and success are explained by these theories. These theories are: (1) cultural values theory, (2) innovation theory, (3) theory of planned behavior, and (4) expectancy theory of motivation.

2.2.1 Cultural Values Theory

The key elements in Thomas Cochran's theory of cultural values are (Hofstede, 2001): (1) cultural values, (2) role expectations and (3) social sanctions. In his theory, entrepreneurs are not seen as being deviant or super normal individuals, but rather as representing the society's model "personality". Prevailing child-rearing practices and schooling, common in a given culture, mold this model personality. The performance of a businessman, according to him, will generally be influenced by three factors:

- a. His own attitude towards his occupation.
- b. The role expectations held by sanctioning groups.
- c. The operational requirements of the job.

Entrepreneurship is the outcome of the interplay between individual attributes and the surrounding local context (Reynolds et al., 1994). Hofstede (2001) asserted that culture relates to the collective programming of the mind that distinguishes the members of one group or category of people from another. Cultural factors can shape career choice decisions (Iakovleva & Solesvik, 2014), and promote or

hinder enterprise (Kreiser et al., 2010). An individual's perception of cultural context has also been found to be associated with intensity of entrepreneurial intention (Linan & Chen, 2009).

Cultural factors have been discussed with regard to seeking opportunities, valuing entrepreneurial traits, capability beliefs, taking responsibility and entrepreneurial fear or risk aversion (Stephan, 2009).

Seeking opportunities relates to perceiving the possibility to create a new business or significantly change or improve an existing business (Kickul & Gundry, 2002).

Valuing entrepreneurial traits relates to further action after the recognition of an opportunity (Stephan, 2009). Entrepreneurship requires individual action that can lead to new venture creation (McMullen & Shepherd, 2006). A person's personality has been assumed to partly explain their entrepreneurial actions. Entrepreneurs take risks in an uncertain world in the expectation of commensurate rewards (Knight, 1942).

Initiative taking refers to the processes aimed at anticipating and acting on future needs by seeking new opportunities (Lumpkin & Dess, 1996). Initiative taking has been found to be positively associated with entrepreneurial intention (Crant, 1996). Capability beliefs relates to a person's belief in their ability to successfully launch an entrepreneurial venture (McGee et al., 2009). Beliefs are linked to the concept of self-efficacy (Bandura, 1997), which is a widely recognized factor associated with entrepreneurial intention.

Taking responsibility is a key entrepreneurial function. Entrepreneurs can specialize in taking responsibility for and making judgmental decisions (Hebert &

Link, 2006). They can be viewed as initiators who take responsibility for their own lives (McClelland, 1961).

Entrepreneurial fear broadly relates to how averse individuals would be to starting their own new firm. Individuals that perceive institutional, political, economic and/or personal obstacles may consider employment opportunities more attractive than a career in entrepreneurship (Shinnar et al., 2012).

The aggregate level of entrepreneurial activity is uncertain and heavily influenced by cultural traits, i.e. there is a significant difference among entrepreneurial rates of different groups, which may occur in spite of relatively modest differences among their economic and institutional characteristics. It is acknowledged that substantial variation exists in entrepreneurial activity between countries, with cultural and social norms emphasized as the major strength and weakness of entrepreneurial support structures (Reynolds et al., 2002).

A number of studies support the argument that cultural values influence entrepreneurial behavior. Much of the study of ethnic entrepreneurs is based on issues of culture, arguing that national culture influences a variety of economic/management behavior (Hofstede, 2001) and entrepreneurship (McGrath et al., 1992).

2.2.2 Innovation Theory of Entrepreneurship

A dynamic theory of entrepreneurship was first advocated by Schumpeter in 1949 who considered entrepreneurship as the catalyst that disrupts the stationary

circular flow of the economy and thereby initiates and sustains the process of development.

In 1959, Schumpeter considered the entrepreneur as an innovator if he acts as a catalyst by his innovative ideas and introduces dynamism in the economy. He considers that innovation can take the following forms (Nafziger, 1978):

1. Introduction of a new product.
2. Introduction of a new, improved technology for the production of an already existing product.
3. Opening up of a new market into which a specific product has not been introduced so far.
4. Discovery of new sources of supply of raw materials.
5. Introduction of new form of organization.

Schumpeter also makes a distinction between an inventor and an innovator. While the inventor finds out new methods, techniques, materials, product, the innovator uses such inventions and discoveries to produce and offer new products to the economy. He calls an entrepreneur as an innovator.

According to Schumpeter, entrepreneurs are individuals motivated by a will for power; their special characteristic being an inherent capacity to select correct answers, energy, will and mind to overcome fixed talents of thoughts, and a capacity to withstand social opposition. The factors that contribute to the development of entrepreneurship would essentially be a suitable environment in grasping the essential facts (Nafziger, 1978).

Schumpeter identified a new force, in terms of economic thinking that is creative destruction and specified the mechanism on which creative destruction rested the entrepreneur, who served as an agent of change in the economic system (Basilgan, 2011). Schumpeter argued that the entrepreneur is the driving force for innovation that in turn on which economic development, growth and progress rested. Schumpeter discussed that what made the entrepreneur diverse from other agents in the economy is his enthusiasm to follow innovative activity (Audretsch, 2012) Schumpeter's theory suffers from many shortcomings. First, Schumpeter's theory is purported to have validity only in capitalist economies prior to the rise of giant corporations. Second, this theory has only limited applicability in less developed country. Third, this theory cannot be tested empirically because the persons performing entrepreneurial functions cannot be identified. Finally, Schumpeter has not clearly stated about the supply of entrepreneurs. The great part of Schumpeter's analysis is concerned not with supply of entrepreneurship but with the reactions of the economic system (Nafziger, 1978).

2.2.3 Theory of Planned Behavior

The theory of planned behavior is an extension of the theory of reasoned action (Ajzen & Fishbein, 1980; Fishbein & Ajzen, 1975). As in the original theory of reasoned action, a central factor in the theory of planned behavior is the individual's intention to perform a given behavior.

The theory of planned behavior explains intentions by means of attitudes, perceived behavioral control, and subjective norms (Ajzen, 1991).

Intentions are assumed to capture the motivational factors that influence a behavior; they are indications of how hard people are willing to try, of how much of an effort they are planning to exert, in order to perform the behavior (Ajzen, 1991).

As a general rule, the stronger the intention to engage in a behavior, the more likely should be its performance. It should be clear, however, that a behavioral intention can find expression in behavior only if the behavior in question is under volitional control, i.e., if the person can decide at will to perform or not perform the behavior (Ajzen, 1991).

Although some behaviors may in fact meet this requirement quite well, the performance of most depends at least to some degree on such non-motivational factors as availability of requisite opportunities and resources (e.g., time, money, skills, cooperation of others) (Ajzen, 1985).

Collectively, these factors represent people's actual control over the behavior. To the extent that a person has the required opportunities and resources, and intends to perform the behavior, he or she should succeed in doing so. The idea that behavioral achievement depends jointly on motivation (intention) and ability (behavioral control) is by no means new (Ajzen, 1991).

The theory of planned behavior has some limitations in predicting behavior (Werner, 2004). The first limitation is that intention determinants are not limited to attitudes, subjective norms, and perceived behavioral control (Ajzen 1991). There may be other factors that influence behavior. The second limitation is that there may be a substantial gap of time between assessment of behavior intention

and the actual behavior being assessed (Werner 2004). In that time gap, the intention of an individual might change. The third limitation is that this theory is a predictive model that predicts an individual's action based on certain criteria. However, individuals do not always behave as predicted by those criteria (Werner 2004).

This research adopts the theory of planned behavior to explain the relatedness of Palestinian women entrepreneurial intentions to the ability of those women to overcome the barriers exerted by opportunities and resources on the sustainability of their businesses. This theory is adopted since it is one of the most important theories of explaining entrepreneurship behavior.

2.2.4 Expectancy Theory of Motivation

The expectancy theory is a cognitive process theory of motivation that is based on the idea that people believe there are relationships between the effort they put forth at work, the performance they achieve from that effort, and the rewards they receive from their effort and performance. In other words, people will be motivated if they believe that strong effort will lead to good performance and good performance will lead to desired rewards (Lunenburg, 2011).

Victor Vroom (1964) was the first to develop an expectancy theory with direct application to work settings, which was later expanded and refined by Porter and Lawler (1968) and others (Pinder, 1987).

The expectancy theory is based on four assumptions (Vroom, 1964). The first assumption is that people join organizations with expectations about their needs,

motivations, and past experiences. These influence how individuals react to the organization. The second assumption is that an individual's behavior is a result of conscious choice. That is, people are free to choose those behaviors suggested by their own expectancy calculations. The third assumption is that people want different things from the organization (e.g., good salary, job security, advancement, and challenge). The fourth assumption is that people will choose among alternatives so as to optimize outcomes for them personally.

The expectancy theory based on the above assumptions has three key elements: (1) expectancy, (2) instrumentality, and (3) valence. A person is motivated to the degree that he or she believes that effort will lead to acceptable performance (expectancy), performance will be rewarded (instrumentality), and the value of the rewards is highly positive (valence) (Lunenburg, 2011).

Expectancy in this theory is a person's estimate of the probability that job-related effort will result in a given level of performance. Expectancy is based on probabilities and ranges from 0 to 1. If an employee sees no chance that effort will lead to the desired performance level, the expectancy is 0. On the other hand, if the employee is completely certain that the task will be completed, the expectancy has a value of 1. Generally, employee estimates of expectancy lie somewhere between these two extremes (Lunenburg, 2011).

Instrumentality means that if an individual performs well, then a valued outcome will come to that individual. Some things that help instrumentality are having a clear understanding of the relationship between performance and the outcomes, having trust and respect for people who make the decisions on who gets what

reward, and seeing transparency in the process of who gets what reward (Chaudhary, 2014).

Valence means value and refers to beliefs about outcome desirability. There are individual differences in the level of value associated with any specific outcome. For instance, a bonus may not increase motivation for an employee who is motivated by formal recognition or by increased status such as promotion. Valence can be thought of as the pressure or importance that a person puts on an expected outcome (Chaudhary, 2014).

Three limitations regarding this theory are worth mentioning. The first limitation is the difficulty of its empirical validation (Robbins, 1993). The second limitation is that the model is too complex to measure (Connolly, 1976). Finally, the key variables of performance, effort, and valence lack consistent definition and operationalization (Heneman & Schwab, 1972).

2.3 Entrepreneurs Intentions

Many studies have been conducted to investigate the different factors that are responsible for entrepreneurial intentions. Below is a brief review of related studies on entrepreneurs in general and women entrepreneurs in particular.

Entrepreneurial intentions are an emotional state that directs people's attention, experience and action towards a particular goal or a path to achieve something (Ahmad and Lin, 2009). So that, intentions can be considered as directions and guidelines that direct and guide the person's action toward the development and the implementation of innovative organization concepts.

Bird (1988) and Jones (2000) classified the factors that motivate entrepreneurs to start their businesses as personal and contextual elements. While personal elements include entrepreneur's experience, abilities, and personality characteristics, contextual elements include social, political, and economic variables such as changes in markets, displacement, and government deregulation. Moreover, Parboteeah (2000) categorized these factors into: (1) the entrepreneur's background, (2) the entrepreneur's personality, and (3) the environment in which the entrepreneur is operating.

Shane et al. (1991) found that there are four motivations including recognition, independence, learning, and roles that are driven by the wish to continue the family tradition, to have more influence in the community, and to follow a role model. Moreover, Carter et al. (2003) specified six motivations: (1) innovation, (2) independence, (3) recognition, (4) roles, (5) financial success, and (6) self-realization.

Ivancevich et al. (1997) argued that pull and push factors may include: survival, desire to achieve personal goals, to feed one's family, to be respected, quest for pride of ownership, peer pressure, desire for social recognition, desire to deal with the issue of gender discrimination in the labor market and loss of job.

Ozsoy et al. (2001) conducted a study on the motivations of entrepreneurs in Turkey and found that the main motivations were providing security for themselves and their families, increasing income level of household, seeking greater flexibility, offering high level of work freedom, and to be their own boss.

Entrepreneurs in India were most strongly motivated by the desire for autonomy and then to increase their income (Benzing et al., 2005).

Kuratko et al. (1997) and Robichaud et al. (2001) indicated that motivations can be grouped into four categories: (1) extrinsic rewards, (2) independence, (3) intrinsic rewards, and (4) family security. Extrinsic rewards are the economic reasons why entrepreneurs work, while intrinsic motives are related to self-fulfillment and growth.

Amit and Muller (1995) defined pull entrepreneurs as individuals who were pulled out of employment because of the attractiveness of entrepreneurship by making more money or by realizing a business concept. Push entrepreneurs, on the other hand, were pushed out of employment by frustration or by a lack of challenge within their current environment.

Hughes (2006) emphasized that the intention to improve the financial position of women entrepreneurs and their families can either pull or push them into entrepreneurship. Job dissatisfaction and salary paid were identified by (DeMartino & Barbato, 2002; McKay, 2001; Segal et al., 2005; and Tanguchi, 2002) as important factors that can motivate women into business. Simonin (2006) postulated that many women start businesses because of the autonomy and flexibility that are essential to the fulfillment of their family obligations. This is also supported by Noble (1986) who argued that men perceive entrepreneurship as a business decision while women perceive it as an integrating and balancing tool between family and career needs.

Kjeldsen and Nielson (2000) classified the factors motivating women to be entrepreneurs into personal characteristics, the surroundings, types of enterprise, and the entrepreneurial process.

Classifying the factors that motivate women into self-employment, Bartol and Martin (1998) identified the following socio-demographic variables as factors that can influence women entrepreneurs: (1) education, (2) age, (3) work history, (4) relative experience, and (5) childhood family environment such as birth order and occupations of parents.

Hisrich and Peters (1991) classified the factors that motivate women to become entrepreneurs into positive and negative factors. While positive factors are those factors that have to do with desire for entrepreneurial aspirations such as to be one's own boss, independent, desire to achieve growth and so on, negative factors have to do with those factors that force women into business such as discrimination in the labor market, lack of alternative job opportunity, divorce, death of spouse and so on.

Cromie (1987) found that in their motives whether or not to become entrepreneurs, women are less concerned with making money and often choose entrepreneurship as a result of career dissatisfaction.

To conclude, previous literature demonstrate that the motivations of women to be entrepreneurs include: (1) achievement, challenge, and learning, (2) independence and autonomy, (3) income generation and job security, (4) recognition and status, (5) family roles, (6) dissatisfaction with current job, and (7) community and social motivations.

Table 2.1 summarizes the intrinsic and extrinsic factors of motivations.

The intrinsic and extrinsic classification is adopted in this research since there is interrelatedness between the intentions classifications, and this classification clearly reflects intentions of entrepreneurs.

Table 2.1: Intrinsic and Extrinsic Factors of Motivations	
Intrinsic Motivations	
Motivation	Author
Autonomy	Paananen, 2010
Self-achievement and growth	Ha & Swierczek, 2003
Having interesting and challenging job	Ha & Swierczek, 2003
Independence / Autonomy	Ha and Swierczek, 2003
Family security	Atkinson, Clark, Lowell & McClelland, 2003
Interested to be their own boss	Matlay, 2011
Creating a job for themselves & family	Matlay, 2011
Gaining work independence	Cetindamar, 2005
Self-determination	Atkinson, Clark, Lowell & McClelland, 2003; Ha & Swierczek, 2003
Expectation for recognition & self-esteem	Kumar, 2014
Career goal need for self-achievement	Chu, Benzing, & McGee, 2007; Kumar, 2014
Providing security for themselves and their family	Liao, Pistrui & Welsch, 2001; Chu, Benzing, & McGee, 2007; Ozsoy, Oksoy & Kozan, 2001; Chu, Benzing, & McGee, 2013
Seeking greater flexibility	Ozsoy, Oksoy, & Kozan, 2001
Offering high level of work freedom	Boyd & Vozikis, 1994
Internal locus of control	Boyd & Vozikis, 1994; Atkinson, Clark, Lowell, & McClelland, 2003
Risk acceptance and risk attitude	Boyd & Vozikis, 1994

Extrinsic Motivations	
Intention	Author
Economic reasons	Ryan, 2000
Financial or monetary incentives	Ryan, 2000; Kumar, 2014; Benzing, Chu & Szabo, 2005
Material payoffs	Kumar, 2014
Increasing the level of income	Ozsoy, Oksoy, & Kozan, 2001; Chu, Benzing, & McGee, 2013
Job security	Benzing, Chu and Szabo, 2005

2.4 Entrepreneurship Success Factors

There are many important factors that cause entrepreneurs to be successful. Below is a brief review of literature related to entrepreneurship success factors.

Palish (2008) discussed the main determinants of entrepreneurship success in Canada and the USA. He found that managerial skills, entrepreneurs' training and development, ability to access sufficient sources of financing, and receiving advice and help from family and friends are the major factors. Other factors included social competence, interpersonal skills, offering quality products with minimum competitive prices, and entrepreneurs' past experiences in the field of business.

Ibrahim and Goodwin (1986) assumed that the main variables that may affect the success of entrepreneurs are managerial skills including having a niche market, an efficient budgeting system, interpersonal skills including creating good customer relationship with customers and good employee relations. Other variables are entrepreneurial variables such as intuition, extroversion, and attitude toward risk. Finally, external business environment factors such as interest rates in the country,

fiscal policy, taxes, and governmental support also affect entrepreneurship success.

In their study, Benzing et al. (2009) assumed that training and developing the managerial skills and the psychological and behavioral traits of the entrepreneurs are the main determinants that affect the success of entrepreneurship.

Frese et al. (2002) assumed that one of the most important determinants for the success of entrepreneurs is the ability and engagement in strategic planning as well as other psychological attributes and traits such as a strive for independence, risk acceptance, innovative orientation, and a competitive nature.

Huck and McEwen (1991) conducted a study on small businesses in Jamaica and concluded that there are three basic determinants for the entrepreneurs' success: (1) training and development (2) human relationship competencies and skills, and (3) the ability to plan and set clear goals.

Neshamba (2000) carried out a study on Kenyan entrepreneurs and found that previous experience of the manager, recognizing the customers' needs and requirements, access to sufficient capital, and hard work are the most important success factors of any business. The results of this study are in agreement with the results of Pratt (2001) who found that access to capital, good management skills and competencies, previous experience, and family support are significant determinants for success of businesses.

Another study conducted on Ghanaian and Kenyan entrepreneurs concluded that hard work and customer service are the most important variables for the success of entrepreneurs (Chu et al., 2007).

Elmuti et al. (2012) found a direct relationship between entrepreneur's education, especially in management and personal skills, and business effectiveness. This is due to the fact that entrepreneurs' training and education enhance the profitability of the business, increases job satisfaction, enhances organization's flexibility, and improves employees' performance.

To summarize, previous research found that there are many reasons that affect entrepreneur's success such as entrepreneurs' education, skills, and training, access to capital, social competence, support from family members and friends, producing high quality products and services at competitive prices, interest in customer service, and loyalty toward the business.

2.5 Entrepreneurial Skills

Morgado et al. (2014) conducted a study that aimed to identify the managers' most significant entrepreneurship and business competences in six European countries, they determined that there are thirty four competences and skills that can be divided into four categories: personal, team management, business, and technical competencies. They have built a questionnaire based on these categories and distributed it among one hundred fifty four managers and entrepreneurs who were asked to evaluate each proposed competency with the attribution of a relevance degree.

Personal aspects are all competencies and skills that are related to the entrepreneurs personality that are important to manage a business efficiently such as attitude toward innovative spirit, fulfillment of tasks and goals, self-confidence,

communication skills, ability to discover new opportunities. While, team management includes all skills and competences that are required to form and lead a team such as negotiation and decision-making, time management for own work and the team work, communication to the team of clear expectations of performance, regular supply of feedback to the team on its performance, full use of the capacities and knowledge of the team, promote mutual confidence and develop autonomy of a group. Technical aspects include all aspects of skills and competencies that are needed to accomplish everyday tasks and duties in the business such as ability for project management, ability to create and provide strategic/ tactical/ operational plans, management of HR from an organizational perspective, management of other resources, awareness of corporate social responsibility, knowledge of the administrative/bureaucratic process for establishing a company, knowledge of the legal requirements for business, knowledge of the most vital legal forms of business ownership, process analysis and change management, awareness of general business conditions and functions, knowledge of what to think about when deciding whether to find a business or not, knowledge of foreign trade and international trade relations, distinguish the financial issues between different company sectors, management of the different performance functions within an enterprise. Finally, business and finance competencies and skills are all skills and competencies that permit a manager to deal with the basic financial and business tasks of the business (Morgado et al., 2014).

Henry et al. (2005) have divided the entrepreneurial skills that the entrepreneurs have to master in order to be successful into three main types of skills: Technical skills such as mastering the written and oral communication skills and competencies, organizing and technical skills. The other important skill is the managerial skills that include the ability and skills of planning, marketing, accounting and decision making. The last type of the required skills includes human or interpersonal skills such as risk taking, innovation and persistence.

2.6 Women Entrepreneurship in Palestine

2.6.1 Background

A study conducted by Abdullah and Hattawy (2014) indicated that in 2012 female entrepreneurship in Palestine fared amongst the worst countries in the world, ranking 58th out of 67 studied countries in early-stage entrepreneurial activity (i.e., which has been in operation for less than 42 months) and the second worst country in established-business female owners (i.e., which has been in operation for more than 42 months).

In that year, according to the study, the average female early-stage entrepreneurial activity was 3.4% of all female adult population in Palestine compared to 16% for all male adult population (Abdullah & Hattawy, 2014).

The study also pointed out that Palestinian women in the northern and the southern parts of the West Bank are more active entrepreneurs than in the center. Female early-stage entrepreneurial activity was concentrated among young women (18-34 years of age), whereas female established-business owners were

generally older (35-44 years of age). Regarding the educational level, the rate of entrepreneurial activity was highest among women with Diploma and Bachelor's degrees (Abdullah & Hattawy, 2014).

Also, more than half of female entrepreneurial activities encompassed consumer-oriented activities (retail, social services, education and health activities), followed by manufacturing activities (Abdullah & Hattawy, 2014).

Despite the low rate of female entrepreneurship in Palestine, the contribution of these activities to employment was impressive: female entrepreneurship employed 5.6% of the total Palestinian employed persons (Abdullah & Hattawy, 2014).

2.6.2 Barriers

Micro and small entrepreneurships in Palestine face several impediments that affect negatively the development of new ventures and affect negatively the efficiency of these firms to create new employment opportunities. Basically, the political and economic conditions are considered the main barriers that face SMEs in Palestine (Sadeq et al., 2011). Moreover, lack of laws and regulations that enhance and motivate the establishment of new entrepreneurships in Palestine. So, these enterprises work in a weak legal environment and poor financing sources for starting new ventures. The difficulty to access new markets and new developed technology are also considered main barriers that face new enterprises (Atyani and Alhaj-Ali, 2009). Researchers interested in studying the reality and situation of female enterprises in Palestine revealed that female entrepreneurs need financial aid for starting and developing new firms (Qazzaz et al., 2005).

Sadeq et al. (2011) found out that the most and the basic requirement for women to establish a new business is the **family and financial support**. Another problem that faces women in Palestine in starting a new business is the social problem and the patterned role of female associated with the composition of the Palestinian society. Therefore, to create a successful enterprise, women need a supportive societal and financial environment, knowledge about how to start and manage business and to offer legal environment for developing new enterprises.

Sabri (2008) assured that there are three sources of financing to SMEs in Palestine; the main source is the internal fund that includes paid in capital, retained earnings and the reserves followed by the credit payment. The last source is bank loans that accounted for only 8% of the financing sources that are considered low and needs to be raised since in many cases the lack of financing leads to business liquidation.

AbdelKarim (2010) revealed that 62% of SMEs need financing, the personal contributions formed 87.1% from total financing, while the loans accounted for 8.2% this means that the role of banks in financing small scale businesses are inefficient because entrepreneurs pursued a complicated lending policy. He also added that the business owners prefer to finance their projects from their private funds. The other alternative source of financing small and medium enterprises is the short-term loans followed by the long-term loans, and the last option is the entry of new partners (AbdelKarim, 2010).

Political instability constitutes an important determinant in undermining the enabling environment for the growth and evolving of entrepreneurships from

micro and small enterprises to large ones. These enterprises struggle to survive, not to develop, in addition to the poor quality of services offered by these institutions. There is lack of specialized institutions capable of assisting them in complying with Palestinian and international quality standards and industrial specifications. The entrepreneurship limited investment can also be explained by the absence of a comprehensive legal framework regulating economic transactions. Furthermore, the Palestinian institutions face heavy competition from cheaper Jordanian, Turkish and other products into the Palestinian market. Moreover, the legal framework for economic activity consists of a combination of various legal codes, including Israeli military orders, in addition to outdated Ottoman, British, Jordanian and Egyptian laws (Jabari, 2010).

Jabari (2010) indicated that there are several internal problems that face women entrepreneurs such as lack of information technology, lack of pre-entry market information, limited awareness in international marketing, lack of consultancy services and human resource development services, weak quality of products, lack of access to local and foreign markets. Lack of marketing capabilities and skills needed to enter new markets, lack of marketing and distribution skills are also barriers. Furthermore, lack of legal framework, credit policies and incentive programs, lack of capital and great dependency on personal savings and mobilized fund from family or relatives, or personal credit from friends.

Sadeq et al. (2011) indicated that (82%) of the surveyed women business owners assured that the main barrier they face in their enterprises is access to capital,

(81,8%) indicated that the most important barrier is the high cost of public services mainly the cost of electricity, water, telephones, etc. (81.6%) of the surveyed women business owners considered access to technology for business, access to property and land, and access to training and technical assistance to learn business management skills to be important barriers, (29.8%) pointed out that local and foreign competition is important barrier that face them. Furthermore, (17.5%) of respondents assured society's awareness of the importance of women's work and (15.8%) assured that the political situation is the main barrier that face those entrepreneurs.

Qazzaz and Mrar (2005) revealed that finding the financing, transportation, and marketing issues are the most significant barriers facing women entrepreneurs. Moreover, women entrepreneurs and craftswomen face an intensive competition from imported goods mainly from China and Turkey. Sabella (2009) indicated that the most barrier that face women enterprises is the marketing of products and the lack of awareness and knowledge about marketing in those enterprises besides the political and financial complications.

Sabri (2008) mentioned a major limitation facing entrepreneurs in Palestine which is the complicated exporting procedures of Palestinian products as a result of the political procedures and policies against Palestinian organizations where the Palestinian authority has no control over the borders.

A study conducted by Bethlehem Chamber of Commerce and Industry (2014) assured that business women in Palestine face many challenges such as the Israeli regulations and policies and their arbitrary measurements that make the

achievement of economic development in Palestine impossible under these circumstances.

Althalathini (2015) revealed that 85% of the women have faced problems and difficulties to get the needed financing for their projects when they started up their businesses or when they looked for financing their existing projects to expand their firms scope of work. Furthermore, about 26% of them assured that they do not have information about the financing institutions and the procedures that these organizations follow to acquire the needed financing for their projects. The economic and political conditions in Gaza strip affect negatively the performance of women in Gaza strip, especially the negative effect of the siege that was imposed on Gaza in 2006 by Israel that prevented many goods and commodities to enter Gaza Strip especially the raw materials.

A study conducted by Abdullah & Hattawy (2014) referred to the obstacles which Palestinian women face in starting their own businesses including the political instability resulting from the long-standing Israeli occupation, the conservative perceptions and attitudes prevalent in Palestinian society regarding women's work, access to finance, lack of knowledge and skills, and the limited professions and businesses available for women. The study found out that the most important reasons driving women to close or to abandon management of their businesses were unprofitability and personal reasons (societal prejudices, male dominance, work and commitments at home, childcare, and so on).

2.7 Definition of Business Sustainability

Gundry et al. (2014) have defined sustainability as “an organization’s ability to achieve its mission and serve its stakeholders over a longer period of time and to have a recognizable and measurable impact” (Gundry et al., 2014, p. 10). So, they consider company age, profit, number of products and services offered, increase in sales, market share, impact on community, and number of employees as main indicators of business sustainability.

Gundry et al. (2014) reported that there are four elements for sustainable business which include:

1. Adaptability regardless of the environment: that is the ability to notice, analyze, and take actions to challenging situations.
2. Leadership Capacity: that is ability to make decisions under all circumstances to attain the organization’s objectives.
3. Management Capacity: in exploiting all resources efficiently.
4. Technical Capacity: in implementing the required strategies.

Business sustainability is often evaluated by the degree to which a business can create and innovate in new products, services, and processes that create value to their marketplace; achieving that will lead to enhance sustainability that in turn lead to wider sources of funding and supporting the business value over time (Bojica, Istanbuli, Fuentes-Fuentes, 2015).

There are several methods that can be used to evaluate the effectiveness of the organization, and these evaluations can be divided into two categories, financial evaluation and non-financial evaluation. Financial evaluation includes the

percentage increase in revenues, market share, capital of the venture, profitability of the business, and so forth. However, non-financial evaluation includes the increase in number of customers, increase in products and product lines, increase in human resources in the business, creativity and innovation (Coluter, 2003: Kaplan & Warren, 2010).

Likert (1973) assumed that an organization or business effectiveness can be evaluated through several different approaches such as performance which includes profitability such as ROA and ROE and market share, adaptability to the external environment and conditions that affect the business that include the flexibility and adaptability of the business, willingness to accept change and innovate, the other important evaluation includes satisfaction and loyalty such as achieving the entrepreneurs' objectives and goals and achieving the desires and needs of employees and human resources in the business.

In this research, women businesses are considered sustainable if they have been in existence for more than five years.

2.8 Relationship between Intentions and Business Success

There are several studies that investigated the relationship between intentions and business success in entrepreneurship. Linan et al. (2005) found that there is direct relationship between entrepreneurial intention and recognizing the new-firm creation process.

Adayemi (2006) revealed that entrepreneurs who are driven by a combination of internal and external intentions, that allows them to be successful both in relation

to profitability and growth as he investigated the relationship between intention and business venture success in Nigeria. The researcher evaluated the business success through profitability and growth of the business venture. The researcher classified the intentions into internal and external intentions. The analysis found that externally motivated entrepreneurs are more likely to attain a high level of profitability than internally motivated entrepreneurs, and that internally motivated entrepreneurs are more likely to experience a high level of growth than externally motivated entrepreneurs.

Singh and Rahman (2013) argued that there are several determinants that affect the entrepreneur's success and the most important determinant of success is the intention factor, and to investigate this hypothesis the researchers conducted a study to investigate the relationship between entrepreneurial intention, level of success and the relationship between level of intention and the opportunity for success through studying a sample that consists of (85) entrepreneurs using multistage random sampling method. A well-structured questionnaire was used to collect the data. The researchers found that majority of the entrepreneurs have high level of intention. Furthermore, there is a direct relationship between entrepreneurial intention and their level of success.

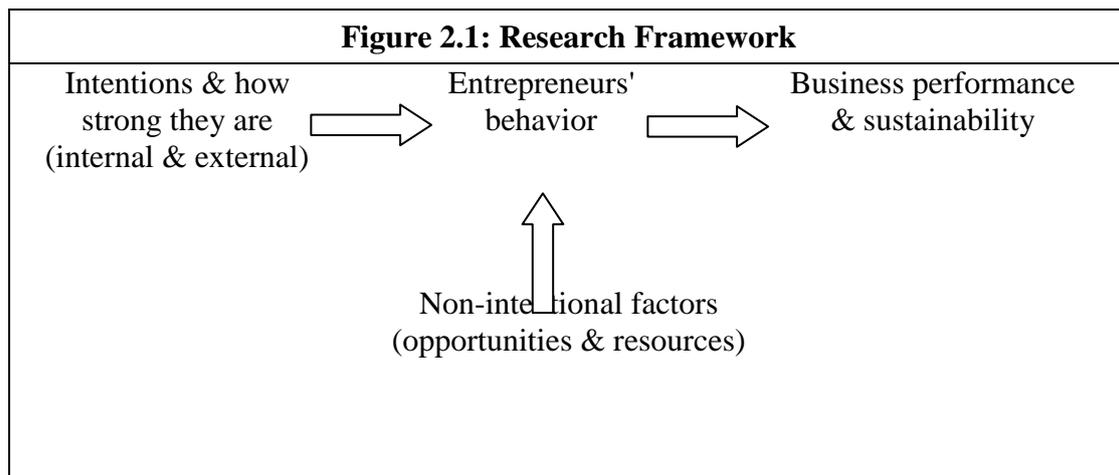
Mahadeaa (1994) investigated the impact of need achievement as one of the entrepreneur's intentions on entrepreneurial success as evaluated by asset, sales and labor growth. The researcher found that need achievement is a valid and significant predictor of success for local entrepreneurs as entrepreneurs who

scored high and above average need of achievement tended to engage in more complicated firm ventures than who achieved low level of need achievement.

Furthermore, male entrepreneurs have a higher mean score on need achievement than their female counterparts. One-unit enhancement in need achievement level of the entrepreneur could induce a more than proportionate rise in the labor growth rate of the small entrepreneurial firm.

2.9 Research Framework

Figure 2.1 depicts the research framework.



CHAPTER THREE

RESEARCH

METHODOLOGY

In this chapter, the researcher explains and elaborates on the methodology applied to answer the research questions stated in this thesis. In detail, the research strategy and design is described and the choice of the research method is justified. Methodology in general is about choosing the best research approach in order to answer the research question, that is, to build a valid argument (Miles & Huberman, 1994). Furthermore, the research design “blueprint of research” deals with the logical not the logistical problem of the thesis and is thus about choosing the appropriate dimensions and units of the phenomenon to be investigated (Ghauri, 2004).

This chapter further clarifies why a qualitative approach has been adopted in this thesis and why case study design is implemented. It also describes the studied cases from the Palestinian women entrepreneurship sector. Furthermore it highlights details about the data collection methods, procedures and instruments. At last, the chapter highlights validity and reliability considerations. Moreover, it presents the data analysis method and the limitations of the research.

3.1 Research Approach

The aim of the study is to examine the relationship between entrepreneurship intentions and business sustainability in Palestinian environment. Mainly, there are two approaches to conduct research studies, either qualitative or quantitative (Mangan et al., 2004).

A methodology refers to the philosophical framework and the basic assumptions of research (Van Manen, 1990). Because the philosophical framework one uses

impacts the procedures of research, we define methodology as the framework that relates to the complete process of research. Research design refers to the plan of action that links the philosophical assumptions to specific methods (Creswell, 2003).

Experimental research, survey research, ethnography, and mixed methods are all research designs. Methods, on the other hand, are more precise. They are techniques of data collection and analysis, such as a quantitative standardized instrument or a qualitative theme analysis of text data (Creswell, 2003; Van Manen, 1990).

Qualitative data consists of open-ended information that the researcher collects through interviews with participants. The general, open ended questions asked throughout these interviews permits the participants to supply answers in their own words. Additionally, qualitative data may be gathered by observing participants or sites of research, gathering documents from a private (e.g., diary) or public (e.g., minutes of meetings) source, or collecting audiovisual materials such as videotapes or artifacts. The analysis of the qualitative data (words or text or images) mainly follows the path of aggregating the words or images into categories of information and presenting the diversity of ideas gathered throughout data collection. Furthermore, qualitative approach aims to specify how and why the intrinsic and extrinsic intentions that are push and pull intentions affect entrepreneurship sustainability mainly in developing countries under turbulent and unstable economic and political conditions such as Palestinian context.

Qualitative approach basically clarifies the relationship between influences and actions. The main objective of the qualitative approach is to interpret and explain various scenarios that may take place under various conditions. However, the quantitative approach that is beyond the scope of this thesis depends on different tools and techniques for instance observation, experimentation and surveys in the form of questionnaires and interviews. For achieving the objectives of this thesis and answer its questions, data collection source is a sample that was chosen from all women entrepreneurship firms in the Palestinian market.

Furthermore, interviews were arranged with representatives and entrepreneurs from different Palestinian economic sectors. Qualitative approach is followed when the researcher aims to build knowledge based on a constructivist perspective such as individual experience. One of the most important used strategies to collect the needed information and data is multiple cases study (Creswell, 2003). Based on Yin (2003), case studies are required to get better awareness and information about complicated social issues and matters. Case studies assist in realizing and comprehending actual-life actions such as organizational and managerial processes. Moreover, case studies are known to be the best strategy for answering the questions of how and when if the researcher has minimum control over the events of the study, or when using real-life context.

Hammersley stated that a qualitative approach is used when dealing with soft issues and matters that are not subject to quantification, searching for the meanings that lie behind action (Hammersley, 1987). The soft matters are hidden in interaction processes between the entrepreneurs and their network. Setting up

and expanding a network, interacting within this network, and changing and adapting the entrepreneurial opportunity are 'soft issues' requiring an open, receptive, and emergent approach towards them.

Because the study lacks detailed preliminary research and there are a number of restrictions on the selection of the methodology; this thesis will be based on descriptive exploratory multiple case studies. As this type of research assists in gaining a better awareness and understanding of a problem to be able to develop an outcome that can be used for future studies.

3.2 Sampling

Twenty one cases of women entrepreneurs were carefully selected based on their status and progress in the opportunity development phase, their social context and the ventures they were acting in. This closely connects to Zahra's (2007, p. 445) further proposition that "contextualizing our research means the effective linking of theory and research objectives and sites, where researchers build on the innate qualities of the phenomena they investigate". Upon the method that is used to analyze the collected data, questions have to be raised on what strategy to be adopted for sampling, such as what is the best sampling method for the study? Who can provide the best information related to the asked questions and what criteria have to be taken in mind to choose the units that will be interviewed? (Whittemore et al., 2001).

When qualitative content analysis and thematic analysis are adopted, the discussion on the sampling method that should be used is rare (Neuendorf, 2002).

There are several sampling methods that can be adopted and followed in studies and researches such as purposive, selective, snowball sampling and others (Higginbottom, 2004). All mentioned sampling strategies are classified as non-probability samplings. Basically this type of sampling selection is significant in exploratory research to find what is required for a problem in a quick and less expensive method. Furthermore, it is considered as an ethical approach to explore whenever the problems need further investigation. The disadvantages are that the chosen sample may or may not be representative for the whole population and the outcomes may not be generalized.

3.2.1 Sample Characteristics

Table 3.1 shows sample characteristics.

The sample varies according to the interviewee age, educational level, marital status, business type, and business age.

Interviewee Symbol	Interviewee Age	Educational Level	Marital Status	Business Type	Business Age
A	Over 45	Diploma	Married	Olive Soap	6-10
B	Over 45	Diploma	Married	Embroidery	6-10
C	41-45	Master	Married	Engineering Office	16-20
D	41-45	Diploma	Married	Jewelry	11-15
E	31-35	Secondary	Married	Baby Dolls	11-15
F	36-40	BA	Married	Wooden Products	6-10
G	41-45	Diploma	Married	Brass Plates	16-20
H	31-35	BA	Married	Soap & Candles	6-10
I	Over 45	BA	Married	Food Products	11-15
J	36-40	Diploma	Married	Fashion	6-10
K	Over 45	Master	Married	Chocolates	6-10
L	Over 45	Secondary	Married	Chocolates	6-10
M	41-45	BA	Married	Clay Products	11-15
N	36-40	BA	Married	Delights	6-10
O	25-30	BA	Married	Sweets	6-10
P	36-40	Diploma	Married	Jewelry & Accessories	6-10
Q	41-45	Master	Married	Financial Services	11-15
R	Over 45	BA	Married	Marketing Services	16-20
S	Over 45	Master	Single	Construction	Over 20
T	Over 45	Master	Married	Services	11-15
U	Over 45	BA	Married	Investment	Over 20

According to the distribution of the sample based on the interviewee age we can say that 42.86% of the sample, their age is over 45 years, 23.81% their age is between 41–45 years, 19.05% their age is 36–40 years, 9.52% their age is 30–35 years and 4.76% of sample members their age is below 30. They were selected **purposefully** with experience so they were not young because the study is interested in exploring sustainability of these businesses.

According to the distribution of sample members based on educational level we can say that 9.52% have secondary school, 28.57% have a diploma, 38.1% have bachelor degree and the remaining percentage that is 23.81% have master's degree. This means that in general interviewees have good academic achievement level as 61.91% of them have bachelor or master's which is considered a high level of education.

Based on marital status we can say that most of the sample members are married as their percentage is 95.24% while just 4.76% of sample members are single. This supports the idea that the entrepreneurship is important for enhancing family support and it is considered good source of income especially if we put in mind the high unemployment rate in Palestine as we mentioned in chapter two. However, according to the distribution of sample members based on business type we find that the sample members are highly distributed among the different economic sectors in Palestine.

According to the business age we find that 47.62%, their business age is 6-10 years, 28.57% 11-15 years, 14.29% 15-20 years and 9.52% 20 years or more. This

means they have been existing for a number of years and are sustainable businesses.

3.3 Data Collection Methods and Procedures

The data that is collected for the study is both primary and secondary data. Secondary data is the already available information in regards to the study topic. The data is collected from published research papers, reports, books, websites, journals, publications and other locally and internationally published documents in the field of entrepreneurship. Based on the secondary data that is used for developing the literature review, a conceptual framework emerged. The conceptual framework is used in developing the categories and codes to analyze the collected data to support and compare the findings to the literature review. However, the primary data is used to achieve the objectives of the study, and to answer the thesis questions. The primary data is collected from the source of origin that is considered first-hand information. It was collected through conducting semi-structured face-to-face interviews with Palestinian women entrepreneurs in different firms.

The researcher arranged interviews with the sample members and these were 50-60 minute interviews. Semi-structured interviews consist of several important general questions that define the main concepts and ideas that have to be studied, analyzed and explored. This nature of interviews permits the interviewer and the interviewee to deviate to collect more detailed answers. The significance of this

structure is that it may give the researcher greater opportunity to gather detailed information and data that is critical for the success of the thesis.

The interview questions are divided into five sections. The first section aims to collect demographic and general information. Specifically, this section asks about the respondent's age, education, marital status, business type, age of business, working hours in the business, and sources of financing the business.

The second section is designed to collect data on the intention of women entrepreneurs to start their businesses. The third section is interested to collect data regarding the key success factors of women entrepreneurs. Section four aims to collect the necessary data to analyze how intentions are related to business sustainability. Finally, section five is designed to collect data on the barriers that face women entrepreneurs.

3.4 Content Analysis

Content analysis is considered a research method for “defining, measuring, and analyzing both the substance and meaning of texts” (Beck & Manuel, 2008, p. 143). It includes the classification of documents based on determined categories, mainly delineated in a codebook. A German psychologist called Philipp Mayring developed qualitative content analysis. This type of analysis provides a structured way of analyzing data that are usually open-ended and relatively unstructured. Two significant objectives of such analysis for business and management research are: Description. Here the interest is in the describing features of the message content. Descriptive content analysis can be cross-sectional or longitudinal. The

other important issue is the prediction that is interested in expecting the impact of the messages` being analyzed. Through evaluating relevant features of the message, the researcher seeks to expect audience or receiver reaction (Neuendorf, 2002). In this thesis, content descriptive analysis is used to describe and explore six topics of women businesses in Palestine. These include: (1) the intentions for women entrepreneurs to start and run their businesses, (2) the characteristics of women entrepreneurs, (3) the key success factors to women entrepreneurs, (4) business sustainability, (5) the relatedness of intentions to business sustainability, and (6) the main barriers facing women entrepreneurs.

3.5 Thematic Analysis

The researcher had used the thematic analysis to provide a detailed comprehensive analysis for the themes created. While thematic analysis is alike to content analysis, it delves deeper in the qualitative aspects of the material analyzed (Marks & Yardley, 2004). Marshall and Rossman (1999) have identified thematic analysis as “bringing order, structure and interpretation to the mass of gathered data. ... It is the search for general statements about relationships among categories of data ... It is the search among data to identify content” (Marshall & Rossman, 1999, p. 150)

Thematic analysis is used to analyze qualitative data by creating themes (Daly et al., 1998). It provides richness for the description of the collected data. The usage of this method goes beyond counting words and phrases; it helps in specifying relationships and comparing themes frequencies (Guest et al., 2006). Since the

study is deductive, data analysis will be connected to previous studies. In this thesis, six topics of women businesses in Palestine are identified and analyzed using content descriptive analysis.

3.6 Data Analysis

The gathered data from the semi-structured interviews is allocated based on the categories for each code. Hence, the data is analyzed based on the results from semi-structured interviews under each code and category. Qualitative content analysis and thematic analysis are used in analyzing the data collected from the multiple case studies. Mayring (2000) stated that qualitative content analysis could be used to analyze text using category system. Based on the categories identified, themes are developed to analyze the collected data. Based on those themes, thematic analysis is integrated to provide a concrete analysis that can develop conclusions for future studies.

In this thesis, six topics of women businesses in Palestine are identified and analyzed using the descriptive content analysis procedure.

3.7 Validity and Reliability

Validity is considered as the degree to which a research study measures what it intends to measure. Mainly, there are two types of validity: internal validity and external validity. Internal validity refers to the validity of the measurement and test itself, whereas external validity refers to the ability to generalize the findings to the target population. Although the sample of 21 women entrepreneurs is

carefully selected and distributed among many cities and different economic sectors and women businesses represent a small portion of all businesses, the findings of the study might not be generalizable to the whole population.

Face validity refers to whether a technique looks as if it should measure the variable it intends to measure. Concurrent validity compares the findings from a new measurement technique to those of more established techniques that claim to measure the same variable to investigate if they are related. Often two measurements will behave in the same way, but are not necessarily measuring the same variable. Therefore, this kind of validity must be examined thoroughly (Shuttleworth, 2009).

Predictive validity means that the results obtained from measuring a construct can be accurately used to predict behavior. There are obvious limitations to this as behavior cannot be fully predicted to great depths, but this validity helps predict basic trends to a certain degree. Construct validity is to investigate whether the measurements of a variable in a study behave in exactly the same way as the variable itself. This entails investigating past research regarding various aspects of the same variable (Carmines & Zeller, 1987).

Joppe (2000) defines reliability as results that are considered consistent and provide an accurate presentation of a population over time. Furthermore, if the results can be used in formulating other studies then the results are considered a reliable source. Kirk and Miller (1986) defined reliability of qualitative studies under three steps: the degree of results staying the same, how long the results stay valid and similarity of results in different related studies.

To ensure the validity and the reliability of this research, interview questions were based on the literature. In addition, pilot testing is also used where the thesis supervisor and three other professors from Birzeit University have reviewed and commented on the interview questions. The questions were translated to Arabic to ensure a full understanding of the questions before being answered then translated back to English to ensure that the Arabic version gives the exact meaning of the English version. Furthermore, the data collected was recorded and analyzed based on scientific papers that were conducted in the field of entrepreneurship. Lastly, the questions of the interviews were semi-structured to allow the interviewees freedom to give their opinions with less engagement from the interviewer to ensure no bias in the results; this certifies an outcome that could be transferable and able to be used in future qualitative and quantitative studies related to the topic of this study.

3.8 Limitations of Study

The researcher studied only a sample of women entrepreneurs in Palestine rather than the full population. The researcher focused on 21 entrepreneurships from the total population. Since the sample size is relatively small, the researcher conducted long interviews instead of surveys to receive more detailed information. Furthermore, some entrepreneurs were not cooperative and did not participate in the interviews. Specifically, 28 women entrepreneurs were contacted and 21 of them participated in the interviews with a response rate of 75%. Despite the mentioned limitations, the researcher received all the required

information to formulate the findings of the study from the conducted twenty one interviews.

3.9 Conclusion

The researcher in this study discussed the methodology that was adopted for conducting this thesis through interpreting and explaining the research methodology and the importance of using the qualitative content analysis of the study. Furthermore, there was an explanation for the instrument that was used to collect the data and how the data was analyzed to provide a meaningful conclusion. In chapter Four, the researcher will present the findings of the semi-structured interviews and provide analysis and discussion of the findings.

CHAPTER FOUR

DATA ANALYSIS AND

DISCUSSION

This chapter intends to analyze the data that was collected using the semi-structured interviews. The following discussion is based on thematic and content analysis. Specifically, six topics were identified and explored according to the research question; these include: the intentions for women entrepreneurs to start and run their businesses, the characteristics of women entrepreneurs, the key success factors to women entrepreneurs, business sustainability, the relatedness of intentions to business sustainability, and the main barriers facing women entrepreneurs and how to overcome them.

4.1 Intentions for Women Entrepreneurs

It is important to understand the factors influencing individuals' desire to be entrepreneurs in order to foster entrepreneurship because motives influence the entrepreneurial process (Shane et al., 2003).

Therefore, the most important intentions for women entrepreneurs in Palestine are discussed in this section according to the interviews conducted with a sample of 21 women entrepreneurs from different cities in Palestine.

The study found that multiple intentions encourage women to start and run their own businesses in Palestine. However, these intentions vary in terms of their priority.

The most important intentions that encourage women in Palestine to start and run their own businesses are divided into two main themes including intrinsic and extrinsic intentions as explained below.

These intentions are summarized in Table 4.1.

Table 4.1: Intentions of Women Entrepreneurs in Palestine	
Type of Intention	Factor
Intrinsic	Psychological intentions
Intrinsic	Independence, freedom, and being own boss
Intrinsic	Desire to work
Intrinsic	Contributing to society
Extrinsic	Income generation and job security

The above findings are consistent with the finding of **Atkinson et al. (2003)** who revealed that there are many incentives and rewards for starting new businesses such as the need for self-achievement and job/income security. **Robichaud et al. (2001)** also found that there are four groups of incentives: extrinsic rewards that include the economic reasons that entrepreneurs work for, while intrinsic motives are motives that are related to self-achievement and growth, the other rewards are independence/autonomy and family security.

4.1.1 Intrinsic Intentions

Content analysis of the factors that encourage women to start and run their businesses revealed that the vast majority of them (67%) (women entrepreneurs A, C, F, G, H, I, K, L, M, N, P, R, T, and U) typically stated that **achieving self-satisfaction, self-esteem, self-actualization, and self-determination** are the most significant intentions.

This psychological intention captures a desire for personal development through entrepreneurship. It includes aspects such as having meaningful work and

responsibility and to learn through the challenge of creating/running a business. It also includes aspects of self-realization including fulfilling one's personal vision (**Benzing et al. 2009**).

The interviewed women entrepreneur A confirmed the above conclusion by saying that "Achieving self-actualization forced me to start my own business". Interviewee G added that "My business is a hobby to achieve myself". Finally, woman entrepreneur M said that "I want to achieve my own satisfaction by being unique in this field".

The above result is consistent with many of the previous studies including, for example, the studies conducted by (**Carter et al., 2003; Davidsson, 1989; Kumar, 2014; McClelland, 1961; Roy et al., 1996; Shane et al., 1991; and Swierczek & Ha; 2003**).

However, this result doesn't agree with the studies that identified necessity to be the main intention in developing countries such as Palestine where **Sultan (2016)** found necessity as the main intention.

A number of women entrepreneurs (A, C, E, M, R, and T) mentioned that **the need to be independent, free, and being their own boss** are the most critical factors leading them to become business owners. Interviewee E summarized this intention by saying that "I had to work for late hours in my previous work, so I started my own business to be my own boss". In addition, interviewee T confirmed that "self-reliance and self-actualization are the most important motivations for me".

The above factors highlight the entrepreneurial intentions; to be able to control one's destiny and work life including control over one's own time and work, making independent decisions, having flexibility to combine work with one's personal life to achieve work/life balance.

As stated earlier in the literature review, several studies confirm the above conclusion. For example, a majority of Ugandan entrepreneurs (61%) preferred business ownership over working for a corporation because of autonomy, freedom, and independence (**Bewayo, 1995**). Moreover, American entrepreneurs considered the need for independence as the most important reason for starting a business (**Mitchell, 2003**).

A study in Norway also showed that independence is a prime reason for women's start-up enterprises (**Ljunggren & Kolvereid, 1996**). **Hisrich and O'Brien (1981)** reported that reasons for women entrepreneurs owning businesses include desire for financial independence and the desire to be one's own boss.

Also, **Ozsoy et al. (2001)** found the intentions of entrepreneurs in Turkey are seeking greater flexibility, offering high level of work freedom, and being their own bosses. **Paananen (2010)** considered autonomy as an important indicator to work engagement.

This result is also consistent with the findings of **Cetindamar (2005)** who concluded that gaining work independence is the most important intention for working in technology producing firms.

The desire to work is mentioned by five women entrepreneurs (A, C, F, L, and O) as one of their motives to start and run their businesses. Woman entrepreneur

L said that “I find myself in my business”. Interviewee A said that “Handcrafts take from the spirit of a woman and give life to pieces she works at”. Finally, interviewee F summarized this intention by saying that “I do what I love and love what I do”.

Finally, four women entrepreneurs (H, J, N, and Q) assumed that one of their intentions to start and run their own businesses is their **desire to do something for society**. For instance, interviewee N said that “I started my own business to do something for the local society by offering healthy and quality delights”. Interviewee J summarized the contribution of her business to society by saying that “One of the primary reasons for starting up my business is to preserve the folk heritage of Palestine”.

This intention for starting and running a business includes the desire to contribute back to the community the entrepreneur lives in which indicates a sense of ethical values and corporate social responsibility. It also includes aspects such as looking after one’s employees and being an environmentally friendly company.

This finding is consistent with the findings of **Babwah (2015)** who investigated the intentions of female entrepreneurs in Trinidad and Tobago and concluded that the three main reasons women stated for becoming entrepreneurs were to fulfill their personal goals, to be their own boss with a high level of independence, and to contribute to society.

Being independent and the urge to provide good services or products to the society are critical factors that motivate women entrepreneurs (**Raman et al., 2008**).

4.1.2 Extrinsic Intentions

Generating an additional income and achieving job security are the two significant extrinsic intentions encouraging women entrepreneurs to start and run their own businesses (mentioned by women entrepreneurs B, C, D, G, I, J, K, O, S). This factor captures the importance of financial returns from entrepreneurship and the importance of having a secured job.

The importance of this financial return is emphasized by interviewee B who said that “After the death of my brother, I was interested in helping his four sons financially”. Interviewee D also confirmed the above result when she said that “My need for money is the primary reason for starting my business”. Finally, interviewee G summarized her motives by this statement “Before my marriage, I opened my business to achieve self-actualization, but after that I learned how to make money from my business”.

In the case of interviewee G, it is apparent that marriage adds additional burden and responsibility on women so that earning additional money to support the family becomes more important than the psychological factor.

This finding is supported by the findings of many previous studies. For example, Ugandan entrepreneurs are motivated by “making money” (**Bewayo, 1995**). Another study of entrepreneurs in Kenya and Ghana (**Chu et al., 2007**) determined that the strongest two motivators are to increase income and to provide them with employment. **Chu et al. (2007)** performed a study to explore the intentions, success characteristics, and problems that face Ghanaian entrepreneurs in comparison to Kenyan entrepreneurs and found that both of them

consider improving their income and creating job opportunities as the most important incentives for them to start businesses.

The above finding can be understood in light of the fact that Palestine is a developing country with high level of poverty so entrepreneurs may consider the necessity factor as the primary reward and incentive for doing business (**Jones, 2014**). In addition, **Roy and Wheeler (2006)** conducted a study on the intentions of entrepreneurs in West Africa and found that the most important intentions are satisfying their core physiological needs, mainly food and shelter.

In Romania, income and job security factors were stronger motivators as opposed to the satisfaction of personal needs (**Benzing et al., 2005**). With respect to India, it was determined that entrepreneurs were strongly motivated by the desire for autonomy and the opportunity to increase their income levels (**Benzing et al., 2005**). In Turkey, entrepreneurs were mainly motivated to start their own businesses to provide security for themselves and their family and to increase their income levels (**Ozsoy et al., 2001**).

4.2 Characteristics of Women Entrepreneurs

The study revealed the top eight characteristics of women entrepreneurs in Palestine. These characteristics are: (1) ambition, (2) determination, (3) willingness to advance, (4) optimism, (5) willingness to work, (6) willingness to learn, (7) patience, and (8) creativity.

Analyzing the scripts of women entrepreneurs indicated that the most two important characteristics of women entrepreneurs are **ambition** (reported by

women entrepreneurs A, E, F, G, I, M, and N) and **determination** (reported by women entrepreneurs H, N, O, Q, R, T, and U).

“My ambition has no ceiling” reported interviewee M. Interviewee E emphasized “I am self-determined to achieve what I decided to achieve”.

Table 4.2 summarizes the top eight characteristics of women entrepreneurs in Palestine.

Number	Characteristic
1	Ambition
2	Determination
3	Willingness to advance
4	Optimism
5	Willingness to work
6	Willingness to learn
7	Patience
8	Creativity

Other important characteristics of the interviewed women entrepreneurs are **willingness to advance** (reported by women entrepreneurs A, G, I, M, and S) and **optimism** (reported by women entrepreneurs H, Q, S, T, and U).

Women entrepreneurs A, C, T, and U said that what characterizes them is their **willingness to work**. **Willingness to learn** is reported as an important characteristic by women entrepreneurs A, C, E, and I. **Patience** is considered as the primary characteristic for women entrepreneurs C, D, G, and J. **Creativity** is also an important characteristic of women entrepreneurs J, L, N, and P.

Finally, less frequent characteristics of women entrepreneurs are include in Table 4.3.

Table 4.3: Other Characteristics of Women Entrepreneurs in Palestine	
Characteristic	Reported by
Ability to be strong in difficult situations	B
Seriousness	B
Ability to focus	B
Flexibility	D
Persistence	F
Tolerance	G and H
Critical thinking	J and K
Ability to make decisions	M

4.3 Key Success Factors of Women Entrepreneurs

In this section, the identified key success factors of women entrepreneurs in Palestine are discussed according to thematic and content analysis of the interviews.

Content analysis indicated that the top six critical success factors of women entrepreneurs are: (1) hard work, (2) business skills, (3) support from family and friends, (4) education, experience, and training, (5) marketing factor, and (6) good product at competitive price. Each of these success factors is discussed below.

4.3.1 Hard Work

Analyzing the critical success factors of women entrepreneurs showed that **hard work** is perceived as the most important factor contributing to their business success. This response was highlighted by women entrepreneurs A, B, C, E, F, G, H, L, M, N, O, Q, R, S, and U.

Interviewee B summarized the above conclusion in her own words “Designing good product is mainly attributed to hard work”. The same idea is expressed by interviewee E “The result of my hard work can be seen in my business”.

The above conclusion is consistent with the findings of previous research such as the studies by (Buttner, 1993; Cheng & Espiritu, 1989; Chu et al., 2007; Coy et al., 2007; and Neshamba, 2000).

The next two critical success factors revealed by content analysis were equally important. These success factors are business skills and support from family and friends. Each of these factors is discussed below.

4.3.2 Business Skills

Content analysis of scripts showed that women entrepreneurs A, C, D, E, G, H, I, K, M, P, Q, S, T, and U thought that the most critical factors contributing to women entrepreneurs' success are **business skills** including, among other skills, management skills, financial skills, planning skills, and budgeting skills.

Interviewee C said that “Having management, financial, and marketing skills are the keys to my business success”. Interviewee U stated “Business success starts when you develop your business skills”.

The above result is in accordance with the results of many previous studies such as the studies conducted by (**Benzing et al., 2009; Morgado et al., 2014; Elfarra, 2015; Huck & McEwan, 1991; Ibrahim & Goodwin, 1986; Palish, 2008; Pratt, 2001; Sarker & Palit, 2014; and Yusuf, 1995**).

4.3.3 Support from Family and Friends

Family and close friends play a very important role in ensuring the emotional stability of women entrepreneurs. These groups normally have the capacity to provide lessons and guidance.

Not surprisingly, content analysis showed that **support from family and friends** was ranked by women entrepreneurs A, B, C, D, F, H, I, J, L, M, N, O, P, and U as one of the main factors leading them to succeed in their businesses.

The above finding is stressed by interviewee H when she said that “Half of my business success is attributed to my husband”. Interviewee N also commented “I have received support from everyone, particularly husband and children”.

The above finding is consistent with the finding of **Alam (2011)** who suggested that family support affects positively and significantly the success of women entrepreneurs in the small business. Moreover, it is found that family support and encouragement help women reduce work-related stress and lead to business success (**Buttner, 1993; Cooper & Goby, 1999**).

The role of extended family in providing capital for new firms and facilitating the training of its members is important to the success of prospective entrepreneurs (**Nafziger, 1969**). According to **Brindley (2005)**, the main source of support and

assistance for female entrepreneurs during a startup phase comes from family and friends i.e., trusted sources of help that the women had previously experienced.

Chu et al. (2013) concluded that Ghanaian entrepreneurs consider family and friends support more important than what the Kenyan entrepreneurs consider.

In addition, surveys of entrepreneurs in Kenya and Ghana (**McDade, 1998; Neshamba, 2000; Pratt, 2001**) found that support from family and friends is an important contributor to business success. **Neshamba (2000)** indicated that the critical factors to business success and growth include assistance from family members.

Finally, **Pratt (2001)** found that among the factors essential for business success is the support of family members. According to **Sarker and Palit (2014)**, many important determinants lead to entrepreneurs' success including, among other things, support from family and friends.

4.3.4 Education, Experience, and Training

Some business owners are highly educated and extremely successful whereas others have not completed their high school but are equally successful. In many instances, it may depend on the individual. Nevertheless, education level can have an effect on the performance of a business as noted in many studies such as the study conducted by **Elmuti et al. (2012)**.

In Palestine, analyzing the scripts of interviewees showed that among the most critical success factors of women entrepreneurs are **education, experience, and**

training. These success factors are mentioned by women entrepreneurs A, C, D, I, k, M, N, O, P, R, and S.

The sample characteristics of interviewees confirm the importance of education in entrepreneurial activity. Specifically, sample characteristics show that (6) women entrepreneurs hold a Diploma degree, (8) women entrepreneurs hold a BA degree, and (5) women entrepreneurs hold a Masters degree. Only (2) women entrepreneurs completed Secondary education.

This finding is supported by the findings of previous research on women entrepreneur's success factors including, for example, the findings of **McDade (1998)**, and **Neshamba (2000)**. **Pratt (2001)** also found that previous work experience is among the important contributors to business success.

A study on retail trade success factors by **Hussain and Windsperger (2010)** mentioned that the experience of entrepreneur and his knowledge of the retail market are very important for success. **Neshamba (2000)** indicated that the owner-manager's previous experience and skills acquired on the job are important factors to business success and growth. **Pratt (2001)** found that possession of business skills and previous experience are essential for business success.

Moreover, according to **Kitching and Woldie (2004)**, access to adequate education and training is believed to be critical for Nigerian women to be successful. **Bird (1989)** stated that firms where owners had previous training were most successful. A study by **Beckman and Marks (1996)** found that business experience was a factor in the success of small firms. **Cuba et al. (1983)** found

that in addition to education and experience, delegation skills have a positive impact on enterprise success.

Finally, according to **Elmuti et al. (2012)**, there is a direct relationship between entrepreneur's education especially in the field of managerial skills and interpersonal skills and business effectiveness. In their study of entrepreneurs in Turkey, **Benzing et al. (2009)** stressed that training and developing managerial skills of the entrepreneurs are the main determinants that affect the success of entrepreneurship.

4.3.5 Marketing Factor

Content analysis showed that women entrepreneurs E, F, G, H, I, O, R, and S considered the **marketing factor** as among the most critical success factors for their businesses. One of the interviewees summarized this by saying that “Marketing is everything, and everything is marketing”. Another said that “Marketing is the tool to launch our products worldwide”.

The above conclusion is identical to many results from previous studies including, for example, the study by **Huck and McEwan (1991)** who found that marketing/selling skills as necessary ingredients for business success.

Also, **Smart and Conant (1994)** emphasized that entrepreneurs with marketing competencies are more successful because they search for the needs of potential market segment, differentiate their products, and use marketing strategies to target markets.

Neshamba (2000) asserted that critical factors contributing to business success include knowing the market and understanding the needs of customers. **Zetlin (1994)** emphasized that factors for business success include customer focus and innovative marketing practices.

4.3.6 Good Product at Competitive Price

Content analysis showed that women entrepreneurs B, C, E, M, and N rated **good product at competitive price** as one of the critical success factors of their businesses. This is emphasized by one of the women entrepreneurs who said that “Good quality means more customers”.

This finding is consistent with the findings of **Coy et al. (2007)** who mentioned that entrepreneurs rated three factors as particularly important to their success: hard work, good customer service, and good product quality. Other studies also confirm this finding such as the studies conducted by (**Costa, 1994; Hills & Narayana, 1990; O'Neill and Duker, 1986; Palish, 2008; Sarker and Palit, 2014; and Zetlin, 1994**).

4.3.7 Other Success Factors

Analyzing the scripts of interviewees indicated that the three least important success factors reported by women entrepreneurs were **labor availability** (reported by women entrepreneurs A, Q, and T), **raw material availability** (reported by women entrepreneurs A and L), and **good location of business** (reported by women entrepreneurs I and P).

The above finding on location compares with the finding of **Benzing et al. (2005)** who concluded that Ghanaian entrepreneurs were less concerned about their lack of training and locational issues and more concerned about their lack of capital. Compared to Ghanaian and Kenyan entrepreneurs, Nigerians had greater concern with the factor related to safety, location, and employees. **Watson and Everett (1999)** also considered success or failure of a business to be dependent on location.

4.4 Business Sustainability

The study found five main indicators of women business sustainability in Palestine. They are: (1) making profit, (2) enlarging the customer base, (3) reputation and being famous in the field of business, (4) quality of product, and (5) achieving customer satisfaction and loyalty.

Content analysis of the scripts of women entrepreneurs interviewed rated **making profit** as the most common indication of business sustainability (reported by women entrepreneurs A, B, D, F, G, H, I, J, K, M, Q, S, T, and U). The importance of making profit as an indicator of sustainability is emphasized by interviewee K when she said “As long as my business makes more and more profits, it is more and more successful and sustainable”.

The above result is consistent with many previous studies including the study of (**Walker & Brown, 2004**; and **Wasilczuk, 2000**).

One of the most common indicators of women business sustainability according to content analysis is **enlarging the customer base**. This is reported by women

entrepreneurs A, C, E, G, M, Q, and U. Interviewee Q in this context said that “More and more customers means more and more profits, which in turn means business success and sustainability in the long run”.

In addition, analyzing the scripts revealed that women entrepreneurs J, L, M, P, Q, R, and S considered their business sustainable based on **the degree to which they are famous and have built a reputation in the field of business**. Interviewee J typically stated that “When I am famous in the fashion industry I consider my business as being successful and sustainable”.

The next common indicator of business sustainability as shown by the content analysis is **the quality of the product** as reported by women entrepreneurs C, G, I, R, and T. Interviewee G mentioned that “Having quality product is my success. This is how to be sustainable”.

Finally, **achieving customer satisfaction and loyalty** is considered the primary indicator of business sustainability for women entrepreneurs D, I, K, N, and O. Interviewee D summarized this by saying that “If the customer is satisfied the business is in the right direction”.

4.5 Relatedness of Intentions to Start Businesses to Business Sustainability

4.5.1 Intensity of Intentions and Its Impact on Business Sustainability

Content analysis of the relatedness of intentions to start businesses and business sustainability showed that business women perceived **the link between their intentions to start their businesses and the sustainability of the businesses as being very strong**. They all agreed that the intentions to start their businesses are

the driving force for starting and running their businesses. They also think that as long as their intentions to start and run their businesses are still present, their businesses will continue and sustain in the long run.

Woman entrepreneur N said that “What motivated me to start and run my business is the driving force to continue in my business”. Whereas, woman entrepreneur O confirmed the same idea when she said that “If the intentions to own my own business had disappeared, I would have closed it”.

4.5.2 Types of Intentions and Their Impact on Business Sustainability

Gundry et al. (2014) defined sustainability as an organization’s ability to achieve its mission and serve its stakeholders over a longer period of time and to have a recognizable and measurable impact. So, they considered company age, profit, number of products and services offered, increase in sales, market share, impact on community, number of employees as the main valid indicators to evaluate company`s sustainability.

Content analysis showed that ten businesses have been existing for 6-10 years, six businesses for 11-15 years, three businesses for 16-20 years, and two businesses for over 20 years. These figures indicate that these businesses skipped the startup phase and are on the right track to be sustainable in the long run. Also, content analysis showed that most of the women businesses generate an increase in profits of about 10% on an annual basis. This also indicates that these businesses have moved to the profit stage. Finally, content analysis showed that these businesses have, on average, 5 employees.

According to **Bojica et al. (2015)**, business sustainability is often evaluated by the degree to which a business can create and innovate new products, services, and processes that create value to their marketplace, (innovation theory – Schumpeter). Content analysis showed that the majority of women entrepreneurs are motivated by internal rather than external factors. This finding is consistent with the finding of **Adeyemi and Adeoti (2006)** who investigated the effect of intentions on business success and concluded that externally motivated entrepreneurs are more likely to achieve a high level of profitability than internally motivated entrepreneurs, and that internally motivated entrepreneurs are more likely to experience a high level of growth than externally motivated entrepreneurs.

Content analysis also showed that the highest priority for the vast majority of women entrepreneurs is to achieve business growth by finding new markets. This finding is consistent with the finding of **Nyang'au et al. (2014)** who concluded that there is a positive correlation between intention and growth of small and micro enterprises.

Finally, Papadaki and Chami, (2002) found that entrepreneurs who are driven by the desire to get welfare or to meet a challenge or the desire to be one's own boss would seem more interested in growth than those motivated by a desire for personal expression.

4.6 Barriers Facing Women Entrepreneurs

In this section, the most significant barriers facing women entrepreneurs in Palestine are discussed according to content analysis of the interviews. The top

four barriers include: (1) lack of government support, (2) marketing, (3) competition, and (4) raw material. These barriers are classified under two themes; as resource and opportunity barriers as follows.

4.6.1 Resource Barriers

Content analysis shows that the most critical resource barrier facing women entrepreneurs is related to **raw material**. This challenge is reported by women entrepreneurs F, J, K, M, N, and O. To shed light on this challenge, one of the above women entrepreneurs typically stated that “The raw material I need in my business comes from Israel and I have difficulty with this issue, particularly in times of political uncertainty and closures”.

This finding is consistent with the conclusions of many previous studies. For example, according to **Uddin and Bose (2013)**, business environment, policy issues, infrastructure, raw materials, political instability, and costs of equipment are the main challenges of entrepreneurs in Khulna city of Bangladesh.

In addition to raw material, **lack of capital** is reported by women entrepreneurs A, D, and I as the second major resource barrier facing them. This finding is consistent with the findings of previous studies. For example, **Zororo (2011) and Brush (1992)** concluded that the financial aspects of setting up a business are without doubt the biggest obstacles to women.

Lack of necessary skills (reported by women entrepreneurs B and P) comes next in terms of importance. Finally, **poor location of business** (reported by woman entrepreneur L) is the least critical resource barrier facing women entrepreneurs.

4.6.2 Opportunity Barriers

Analyzing the scripts shows that the most repetitive opportunity barrier facing women entrepreneurs as emphasized by interviewees is the **lack of government support**. One of the women entrepreneurs summarized this by saying angrily “Don't ask me about government support, we haven't seen any support from governmental bodies like the Ministry of Economy”.

This conclusion is consistent with the findings of many previous studies including the studies of **Yaqub et al. (2010)** and **Ariyo (2005)**.

The second major opportunity barrier facing women entrepreneurs according to content analysis is **marketing** (reported by women entrepreneurs A, B, C, D, J, K, L, M, O, and P). This finding is summarized by one of the women entrepreneurs when she said that “We have good products but suffer from marketing-related problems”. Another said that “Almost all the business women need marketing support”. Marketing support needed by business women includes, among other things, product packaging and design, training in marketing skills, pricing strategies, advertising, as well as distribution.

These marketing-related problems are due to several factors. Israeli occupation is the most important barrier in this context. On account of the limits imposed by the occupation, it was found that 63.5% of female entrepreneurs sell their products only in the villages or the towns they live in, while only 2.7% of female entrepreneurs export their products outside Palestine (**Sadeq et al., 2011**). This challenge can be explained by mobility restrictions imposed by the Israeli

occupation and the high transportation cost for exporting outside the West Bank and Gaza Strip.

The study conducted by **Sadeq et al. (2011)** which demonstrated that the largest obstacles faced by female entrepreneurs stem, among other things, from difficulties in marketing confirms the above finding. Moreover, **Qazzaz and Mrar (2005)** found that occupation is the main reason for the difficulties women entrepreneurs face in transportation and marketing.

Many other studies support this finding. For example, **Harris (2004)** said that marketing problems are common issues in the startup stage of business development. **Dunn and Lian (2006)** found that women of northeast Louisiana face foremost business problems like personnel, finance, marketing and other. **Kattaa and Hussein (2009)** concluded that women entrepreneurs in Syria, rural or urban, face marketing problems

According to **Mayoux (2001)**, there are certain factors that limit women entrepreneurs' ability to take advantage of the opportunities available to them including sales and marketing problems.

Women entrepreneurs I, K, L, M, Q, and T considered **competition** as one of the most significant opportunity barrier facing their entrepreneurial work. One of those entrepreneurs said that "We face severe competition from everywhere".

According to **Sadeq (2011)**, 29.8% of women business owners pointed out that local and foreign **competition** is an important barrier that faces them. This finding is also supported by the findings of many previous studies on the challenges facing women entrepreneurs including, for example, the studies by (**Benzing et**

al., 2005; Chu et al., 2007; Zhu & Chu, 2010; Zimmerman & Chu, 2013; and Zimmerman & Zeitz, 2002).

Other opportunity barriers facing women entrepreneurs include **political and economic situation** (reported by women entrepreneurs Q, S, and T), **product development** (reported by women entrepreneurs G, H, and O), **social attitude towards women entrepreneurs** (reported by women entrepreneurs C, E, and U), **regulations** (reported by women entrepreneurs Q and T), **family-business conflict** (reported by women entrepreneurs G and U), **lack of appropriate guidance and help** (reported by woman entrepreneur N), and **licensing procedures** (reported by woman entrepreneur H).

Ahmad et al. (2011) supposed that women are overloaded with business and family responsibilities and may not have the time to join beneficial associations and this automatically limits the women entrepreneurs' wings of exploration.

Benzing et al. (2005) found that common problems facing entrepreneurs in developing and transition economies include weak economic growth in the country, limited access to financial resources, and the difficulty to find highly talented and well trained human resources.

Sadeq et al. (2011) indicated that 82% of the women business owners assured that the main barrier they face in their enterprises is access to capital, and 15.8% assured that the political situation is the main barrier that faces those entrepreneurs. A major limitation facing entrepreneurs in Palestine is the complicated **exporting procedures** of Palestinian products as a result of the

political procedures and policies against Palestinian organizations where the Palestinian authority has no control over the borders (Sabri, 2008).

4.7 Overcoming Barriers

Content analysis shows that women entrepreneurs C, D, E, I, K, N, O, and R try to overcome the barriers they face in the field of business by **being patient**. Women entrepreneur N confirmed this in her own words when she said “If you want your business to succeed, you have to be patient”.

Hard work is the way used by women entrepreneurs A, B, C, E, H, and L when they face any barrier. Entrepreneur G said in this context “When I face any problem, I try to work harder and harder”.

Many women entrepreneurs (namely G, K, M, and N) use **critical thinking** to solve any problems they encounter in their businesses. “Thinking outside the box is what I do to overcome any challenges” woman entrepreneur N said.

Marketing is one of the ways that women entrepreneurs A, B, M, and P use to penetrate any problems they face especially regarding sales. Woman entrepreneur A said that “we have to pay attention to marketing in order to open new markets and expand existing ones”.

Other methods used by women entrepreneurs to overcome any barriers they face include **communication** (D and U), **taking risk** (J and K), **setting priorities** (S), **time management** (G), **confidence** (F), **planning and training** (A), and **commitment to success**.

4.8 Conclusion

Regarding the factors that motivate women in Palestine to be entrepreneurs, the analysis showed that there are multiple intentions that encourage women to start and run their own businesses in Palestine. However, these intentions vary in terms of their importance. The top five intentions are: (1) the psychological intention, (2) the need to generate income and job security (3) independence, freedom, and being own boss, (4) contributing something to society, and (5) the desire to work.

Women entrepreneur characteristics showed that the most two important characteristics are ambition and determination. Other important characteristics include: (1) willingness to advance, (2) optimism, (3) willingness to work, (4) willingness to learn, (5) patience, and (6) creativity.

The top six critical success factors of women entrepreneurs in Palestine are: (1) hard work, (2) business skills, (3) support from family and friends, (4) education, experience, and training, (5) marketing factor, and (6) good product at competitive price.

Regarding business sustainability, the analysis of the scripts of women entrepreneurs revealed that making profit is rated as the most common approach to evaluate business sustainability followed by enlarging the customer base and then build reputation in the field of business.

Regarding the relatedness of intentions to start businesses to business sustainability, the analysis indicated that all women entrepreneurs say that their intentions to start their businesses are directly associated with the sustainability of their businesses. This is due to the fact that these intentions are the driving force

to start their businesses. As long as they exist they will do their best to enhance critical success factors which in turn lead to sustainability of their businesses.

Finally, the most critical challenges and problems facing women entrepreneurs in Palestine are: (1) lack of government support, (2) marketing, (3) competition, and (4) raw material.

CHAPTER FIVE

**CONCLUSION AND
IMPLICATIONS**

The main objectives of the study are to identify and explore the intentions for women entrepreneurs in Palestine to start and run their businesses, and the relatedness of intentions to business sustainability.

The key conclusions of the study, the necessary policy implications and practical recommendations are presented below.

5.1 Conclusion

Based on the data analysis and discussion, it can be concluded that:

1. Multiple intentions encourage women to start and run their own businesses in Palestine. However, these intentions vary in terms of their importance. The psychological intentions for women entrepreneurs come first in importance followed by the need to generate income and job security. Independence, freedom, and being own boss come in the third place. Contributing to society comes next. Finally, the desire to work is the least important motivating factor.
2. The most two important characteristics of women entrepreneurs in Palestine are ambition and determination. Other important characteristics include willingness to advance, optimism, willingness to work, willingness to learn, patience, and creativity.
3. The top six critical success factors of women entrepreneurs in Palestine are hard work, business skills, support from family and friends, education, experience, and training, marketing factor, and good product at competitive price.

4. Five elements to evaluate business sustainability are identified by women entrepreneurs in Palestine. The most common element of them is making profit. The other elements are enlarging the customer base, the degree to which they have earned reputation in the field of business, the quality of the product, and achieving customer satisfaction and loyalty.
5. Business women in Palestine perceive the link between their intentions to start their businesses and the sustainability of the businesses as being very strong. The intentions to start their businesses are the driving force for starting and running their businesses. As long as their intentions to start and run their businesses are present, their businesses will continue and sustain in the long run.
6. The most significant challenges and problems facing women entrepreneurs in Palestine are lack of government support, marketing issues, competition, and raw material. Other challenges and problems include political and economic situation, product development, lack of capital, regulations, lack of necessary skill, social attitude towards women entrepreneurs, limited appropriate guidance and help, poor location of business, licensing procedures, and family-business conflict.

5.2 Policy Implications

Based on the findings of the study, policy measures to support women's entrepreneurship in Palestine can go along some different lines: Work Policies and Regulations

1. Incorporate a women's entrepreneurial dimension in the formation of all SME-related policies by meeting women's financing needs at all stages of the business continuum, providing business development and support services, providing access to corporate, national, and international markets, technology access and utilization, R&D and innovation, and so on
Social, Cultural, and Legal Policies
2. Increase the participation of Palestinian women in the labor force by ensuring the availability of affordable child care and equal treatment in the work place.
3. Improve the position of Palestinian women in society to promote women's entrepreneurship by increasing the participation of women in the labor force.
4. Regulations for tax exemption during the first few years and in specific industries where the government want to encourage women to start businesses
in Financial Policies
5. Government agencies should play a vital role in promoting women businesses by creating favorable environment and policies including funding schemes which in turn lead to the success of entrepreneurship.

5.3 Practical Implications

In the light of the findings of this study, the following key practical implications are made:

Role of Government Agencies

1. Government organizations should enhance initiatives that focus on promoting the change in societal attitudes towards entrepreneurship in general and

women's engagement in entrepreneurship in particular. Encompassing initiatives in education, training, administration, society, businesses, and the media is needed.

2. Government agencies should facilitate the legal and official processes for establishing entrepreneurial enterprises and issuing licenses.
3. Government agencies should encourage women businesses by providing them with access to international markets which in turn increases the country's gross domestic product (GDP) and reduces unemployment and inflation rates.
4. Government agencies are required to launch interest-free programs to attract women to start entrepreneurship businesses.
5. Government agencies should give incentives to women entrepreneurs in the form of tax advantages to encourage entrepreneurial activity among women.
6. Government agencies should promote the development of women entrepreneur online networks. These networks are sources of knowledge about women's entrepreneurship and valuable tools for their development and promotion. Cooperation and partnerships between national and international networks can facilitate entrepreneurial endeavors by women in a global economy.
7. Government agencies should provide incentives to promote women entrepreneurship such as free-interest loans, subsidies, and tax incentives.
8. Government agencies should take necessary steps to enable women entrepreneurs to import the needed raw material from regional markets. Role of NGOs

9. Nongovernment organizations must effectively work and commit themselves to promote and encourage women entrepreneurs not only in the nature of products but also in many other areas including, among other things, financial planning, communications, marketing, and exporting.
10. Nongovernment organizations should listen to the voice of women entrepreneurs in Palestine by organizing seminars and meetings and/or providing web-based training and information to those wanting to start and grow their own businesses
Role of Women Associations
11. Women associations should provide business women with childcare services to enable them to pursue their entrepreneurial role in the society
Role of Financial Institutions
12. Financial institutions, including banks, should increase their credit facilities allocation to women entrepreneurs and be more flexible in their policies regarding loan duration, interest rate, and required guarantees in order to improve their accessibility to financial assistance
Role of Academic Institutions
13. There is a need for more coordination and engagement among the academic institutions such as colleges, universities and research institutions to offer training and counseling to women entrepreneurs.
14. Academic institutions should promote entrepreneurship in general and women entrepreneurship in particular by designing the curriculum such that they have the scope of creativity and innovation. In addition, these

institutions should be involved in encouraging and facilitating business incubation of students projects on campus.

15. Recruitment and career development of academic staff should take into account entrepreneurial attitudes, behavior and experience as well as entrepreneurship support activities
16. Women entrepreneurs themselves need to be in touch with national as well as international markets to develop new innovative ideas.
17. Women entrepreneurs are strongly recommended to attend the training programs, seminars, workshops, and conferences. This will help to reduce the challenges they face in their businesses.

5.4 Recommendations for Further Research

For future research, researchers are recommended to investigate the influence of each of the internal and external factors of entrepreneurial intentions as determined in this study on the variation of women enterprises' growth rate and sustainability in the long run. A larger quantitative study can be followed to be able to measure statistically the strength of relation between women entrepreneurs' intentions and business growth measures.

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APPENDICES

APPENDIX A: QUESTIONS OF INTERVIEWS

Part One: Demographic and General Questions

1. What is your age?

2. What is your educational level?

3. What is your marital status?

4. What is the type of your business?

5. When did you start your own business?

6. How many hours do you work per day?

7. How did you get the idea of this business? Who has been your greatest inspiration?

8. Give me a brief description about yourself (your characteristics). How you are dealing with your personal and professional life together?

9. Do you enjoy what you are doing?

10. How did you finance your business at the beginning of your project?

Part Two: Intentions to Start Up Business

11. Why did you open your own business? What were your intentions behind opening the business? (Were they financial reasons or personal intentions like self-achievement, self-empowerment, self-satisfaction, self-actualization, and so on?).

12. Did you receive any support from your family?

13. If “yes”, from whom? (Your parents, your husband, your husband’s parents, and so on).

14. What motivates you to keep going? What makes you happy?

15. What was the most satisfying moment in your business?

16. How does your business affect your life from financial and personal point of views?

Part Three: Key Success factors

17. How do you define your business success?

18. In your opinion, what are the five key elements for starting and running a business successfully?

19. To what do you most attribute your success?

20. Over the last three years (2013, 2014, & 2015), was there an increase in your profits? What was nearly the percentage?

21. What are the main skills / abilities / talents that you had before opening the business, and what are the ones that you gained since you started your project?

22. How do you evaluate your customer base?

23. How important are your employees to business success?

Part Four: Intentions and Business Sustainability

24. Which of the skills/abilities/talents have affected your business sustainability?

25. Do you think strong intentions to start the business have an impact on the effort exerted to maintain it?

26. Did financial intentions or personal intentions affect your business sustainability most?

27. What else do you need to maintain success in the long run?

28. Where do you see your business in 5–10 years from now?

Part Five: Barriers

29. As a Palestinian woman, what are the main barriers that affect the Palestinian women entrepreneur in general?

30. What were the main barriers that you faced in your specific industry? And what are the obstacles (political, financial, personal, professional, social, etc.) that affected the progress of your business?

31. What have you learned from the barriers/obstacles and how did you overcome them?

32. Did overcoming the barriers you faced through your project affect the sustainability of the business? How? (Explain by giving examples).
