

**THE EFFECT OF SEX (GENDER) ON THE SUCCESS OF BUSINESSWOMEN IN
THE BUSINESS ENVIRONMENT IN MARKETING IN JORDAN
(AN EMPIRICAL STUDY)**

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ABSTRACT: *The aim of this study is to address gender barriers in the business environment in Jordan. Two variables that may influence economic success of businesses owned by women entrepreneurs in Jordan were selected for this purpose. These variables are the marital status of female entrepreneur and its effect on her business, while the second variable is related to gender discrimination and whether it is considered a major obstacle facing women entrepreneurs. To analyze data collected from 102 convenient sample of female business owners in private sector and different innovation centers the linear model was used to identify the relationship between the marital status and gender discrimination and success in business. The result of this study shows a positive relationship between the marital status of business owners and success in business and that being a female or single is not an obstacle facing Jordanian women in business. The implications of the results are briefly highlighted.*

KEYWORDS: Entrepreneurship, Gender, Women Entrepreneurs, Jordan.

INTRODUCTION

Jordan is a small country with limited natural resources. Its comparative advantage lies in its people. For the past three decades, Jordan has invested in human resources as part of an extensive reform initiative to promote private sector-led growth and become a knowledge-based economy (World Bank, 2007).

The Government of Jordan spends more than 5 percent of gross domestic product (GDP) on education and around 9 percent on health. These investments are higher than those made by other lower-middle-income countries and have been instrumental in improving Jordan's literacy and health indicators. Women have been equal beneficiaries of these policies. Jordan managed to achieve its Millennium Development Goals (MDG) in education in 2005. Health sector policies too have paid off; female life expectancy rose from 66 to 73.6 years, compared with 63 to 70 years for men (World Bank, 2007).

Jordan is characterized by its young population, high unemployment rates, low participation of women in the labor force and an economy in which small and medium enterprises (SMEs) constitute 95% of its economy. Entrepreneurship encouragement has become a vital factor for economic growth in this era of globalization. Women's entrepreneurship is an important factor for economic growth and development in any country, and globally, an increase in poor women's income often leads to relatively higher spending on family welfare, critical for reaching key national development goals in areas such as nutrition and girls' education (IFC and CAWTAR, 2007).

In Jordan, where female participation rates in the labor force are among the lowest regionally and globally, entrepreneurship can offer new opportunities for women to generate their own income, and to support their families accordingly (IFC and CAWTAR, 2007). According to a recent report by USAID (2009), entrepreneurship among women in Jordan is gaining popularity as women in general seem to prefer independent work as opposed to employment in government sectors of the economy.

AL-Karaki, President, University of Jordan argues that women entrepreneurs represent an important economic resource in the Middle East and North Africa (MENA) region and a powerful force for prosperity and that they are no longer a niche market or a minority, but an economic force with economic power. He further points out that Jordanian woman have not only been significant consumers in the economy, but producers as well. Indeed, they have come to create their own opportunities, to set up their own businesses, and to provide an impetus to social and economic development (IFC and CAWTAR, 2007).

According to Sherman (2003) women entrepreneurs in developed countries enjoy an advantage over those in developing countries in that they have access to greater support from women mentors and role models and easier access to formal training in the principles of business planning and organization. Furthermore, access to capital and the acceptance of women as business owners and women in the workplace has dramatically improved. He argues that women in developed countries do face obstacles, but these are societal and based on old norms (Sherman, 2003).

An effort will be exerted in this paper to review literature related to women entrepreneurship in general and to present some facts about entrepreneurs in different developed and developing countries. Based on this literature review a number of hypotheses will be formulated and tested to achieve the objective of the study namely: to examine the effect of gender on the success of women entrepreneurs in Jordan.

LITERATURE REVIEW

General View on Women Entrepreneurship

In every region of the world, more and more women are seeking economic opportunity and self-determination through enterprise creation. The growth of women's entrepreneurship is frequently cited on an anecdotal basis, and is increasingly covered and commented upon in the business media (The Economist, 2006). By most accounts, looking at a variety of surveys and statistical sources, it appears that between one-quarter and one-third of the formal sector businesses worldwide are owned and operated by women; the share of informal enterprises owned by women is even greater (United Nations, 2000).

According to Heffernan (2006), women business owners typically possess the characteristics experts think are needed in 21st-century businesses: combining "discipline, focus, detachment, and systematic thinking with playfulness, empathy, and design". Heffernan found that many women started their own businesses after working for corporations that didn't respect or listen to them. In charge of their own companies, their abilities to assert their values, nurture their employees and customers, "orchestrate" rather than "command and control," emphasize collaboration rather than competition, stay open to change, ask for help,

learn from mistakes and make time for family became a formula for success (Heffernan, 2006).

Heffernan (2007) explains how women entrepreneurs are altering the course and the culture of business today and states that between 1997 and 2004, privately held, woman-owned businesses grew at three times the rate of all U.S. privately held firms, and woman-owned businesses created jobs at twice the rate of all other firms. The author thinks that what is really unique about women is the huge emphasis that they place on values, meaning that women may think about what values their company will stand for even before they know what the company will do. It is remarkable how much time, attention, and resources that they devote to culture and how broadly they define that, to say culture will include not just employees, but customers and the broader community. Also, women entrepreneurs are fantastically good at improvisation. That is not to say that they are bad planners, but that they are comfortable with the degree of improvisation that entrepreneurship demands. Additionally, women are more likely to ask for help and build a broad network of advisers. They understand that a company is smarter if it has access to smart people. There is less of a solo concept of leadership. Fundamentally, women lead by orchestration, not by domination. They absolutely understand building value by developing people. For most men, their mental model of a company is a machine. The same author states that for every woman she worked with or interviewed, their mental model is a living organism. That has huge repercussions. It means attention to culture is mission-critical, not peripheral. For example, that women can't afford health benefits or child care. They defy clichés and go much further in looking after people, their employees, customers, and the community than the average business does. For these women, power is about orchestration, being the conductor of the symphony, the person who doesn't make noise but pulls it all together. It is very different from the military model of leadership of issuing orders. Power in women-owned business comes from the ability to attract and inspire talent, not having the most talent yourself (Heffernan, 2007).

Mammone (2009) presents his point of view on the importance of self-knowledge and honesty for entrepreneurs in order to achieve success in business. He says that: 'Every skill required to form a business should be judged on make-or-buy grounds. If you don't have it, outsource it'. Entrepreneurs must take a full accounting of their strengths and weaknesses before they get started. Outsourcing is the strategic entrepreneur's solution to most problems.

According to a report by The Center of Arab Women for Training and Research (CAWTAR) and The International Finance Corporation (IFC) (2007) female entrepreneurship in the Middle East and North Africa (MENA) region has been increasing and becoming more visible over the last decade. Women-owned businesses are contributing to economic growth and wealth creation and creating employment opportunities for other women (and men as well). Moreover, economically active women represent a potentially profitable market niche for the financial sector (CAWTAR and IFC, 2007).

Traditionally, women-owned businesses were primarily in the retail and service sectors, but more and more women are moving into the world of technology. A new study by the Kauffman Foundation, "Sources of Financing for New Technology Firms: A Comparison by Gender", found fundamental differences between high-tech firms owned by women versus ones owned by men. Women-owned firms generated less revenue and profits, employed fewer people, and were more likely to be home-based than male-owned firms. In addition,

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women-owned firms were less likely to have employees or intellectual property assets than their male counterparts and were growing at a slower rate. Women-owned businesses launched with about 70 percent of the capital compared to ones owned by men. As for sources of capital, women used more personal equity while men were more likely to rely on outside equity. Women may choose to retain more control over their businesses (Brusino, 2009).

Reis (2010) argues that the idea that entrepreneurship is a guaranteed path to fame and richness is not true, and shows that building a startup is incredibly hard, stressful, chaotic and more often than not results in failure. So why become an entrepreneur? Bjerke and Hultman (2000) point out that there are three reasons why entrepreneurs, and in particular women, choose this hard path, namely: willingness to enjoy independence; the desire to change the world; and the insistence on creating an organization of lasting value to the organization and all its stakeholders. Turley (2009) believes that women entrepreneurs in general are patient and resilient by nature, and if they are given the help they need and aspire to, they will likely be planning the seeds of the next major growth companies, despite the recession. Schawbel (2009) states that women entrepreneurs tend to build their businesses on something they are passionate about and love, working hard enough to make the business successful. Furthermore, it has been argued that while women entrepreneurs strive to achieve financial profit to enhance their independence and prove their competencies and efficiency, their dedication to social entrepreneurship is quite evident as they feel more socially responsible than their male counterparts (Al-Alak, 2010). The author further points out that being a woman makes the woman entrepreneur more willing to indulge in social marketing issues compared with men entrepreneurs, and that the majority of women entrepreneurs in Jordan are socially-oriented.

FACTS ABOUT ENTREPRENEURS IN DIFFERENT COUNTRIES

India

India's Self-Employed Women's Association SEWA, is a nationwide organization that dedicates itself to aiding the nation's poorest female entrepreneurs, and is devoted to making female entrepreneurs' lives a little easier and more secure. It provides women with loans, a savings vehicle, and the power of its numbers in confrontations with official authority. SEWA has engaged in a national recruitment drive and now has a presence in seven Indian states.

The organization regards itself as both a trade union and a cooperative. Members pay annual dues of five rupees, around 11 cents. SEWA provides a range of services, including training in general financial and business management as well as occupation-specific skills. The group also makes credit available through local affiliates and operates three cooperative banks. The SEWA bank in Gujarat boasts \$21 million in capital -- all in savings from members -- and lends out \$4.7 million a year (Serrill, 2005).

United States of America

Shane (2009) presents several facts related to entrepreneurs' goals and aspirations in the business environment. He argues that the basic reason people start business enterprises is to avoid having boss and only 9.4% of businesses in the U.S. have more than four employees. Only 7% of female and 15% of male entrepreneurs want to maximize their business growth.

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And only 32% of the nascent entrepreneurs have actually created new firms six years after beginning the process. These facts show that the majority of people starting businesses aren't trying to build firms that employ people or have much economic impact. Most new business creation activity is a small-scale effort to allow people to be independent contractors rather than employees (Shane, 2009).

Kourilsky (2005) points out that the most significant obstacles women face is financial. It is a little bit easier for men to get equity. Then, there are education barriers. Women aren't exposed to how to start a business. In order to be an entrepreneur, a person has to be able to recognize opportunities that others may have overlooked, and then have the self-esteem, knowledge, and confidence to act when others hesitate. Women have wonderful ideas but no idea how to put them into action. Kourilsky also shows that the number of female entrepreneurs is rising, but the number of failures is also very large. Women's aspirations are also different. Their businesses tend to be home-based and service-oriented. Fewer women are trying technology. This has really affected the type of businesses they go into. Those women that started a high-tech business usually had a history of starting some kind of business. Kourilsky believes that an entrepreneur is not born any more than a leader is. These are acquired skills. People are born with talent. With better training, [aspiring] entrepreneurs could make more of a contribution to the economy, create jobs, and have an income to give back to the system if they were exposed to these concepts (Kourilsky, 2005).

Joseph (2009) reports that there are better resources and opportunities for women entrepreneurs in the USA now than ever before despite discouraging statistics. According to Joseph, only 28 of the 1000 largest U.S. corporations have female chief executive officers, and women still earn 77% for each dollar made by a man. In 2008 only 6.8% of venture capital went to companies founded by women, according to the Center for Women's Business Research. Just 3% of women-owned companies ever reach the \$1 million mark, compared with 6% owned by men.

Kingdom of Saudi Arabia (KSA)

Lancaster (2006) shows how a 21-strong delegation of Saudi Arabian businesswomen stole the show at the "Women in Business International Conference", held in London in December 2005. He quotes the head of the delegation, Princess Loulwa Al Faisal, daughter of the late, much revered King Faisal as saying that men and women have always played an equal part in business in Saudi Arabia. In Islam the wealth of a woman is acknowledged to be hers to do with as she wishes. So in business and trading, whether large or small operations, Saudi Arabian women have always had a presence.

According to financial analysts, the use of Internet dealing has encouraged many Saudi women to invest in the local stock market. Newly enabled to control the buying and selling of shares from the comfort of their own homes, women's presence in the market has had a big impact. Princess Loulwa notes that a lot of liquid money is in the hands of women and, where it may once have been left in the bank, now they are using it. They have placed a lot of money in the markets (Lancaster, 2006).

Doing business in Saudi Arabia is changing, especially for women. Saudi Arabian women are free to do what they wish with their wealth, form a company or whatever and there are no limitations on the amount they can invest. There is a certain amount of red tape involved in

getting any business off the ground but now the laws are changing. The government is working to make the process easier, less bureaucratic. There is still red tape to be dealt with but less of it and the same rules apply to men as to women. But once a woman has established her business, that's it, she is free to get on with it. (Lancaster, 2006).

South Africa

There are very few studies on women entrepreneurs in Africa. This is largely due to the lack of indigenous research studies, lack of information, lack and limitation in contextual African methodologies, lack of relevant and up-to-date data and appropriate instruments of measure and problems of access to African women entrepreneurs in most African cultures and countries. African women entrepreneurs follow a path that is in most cases different from entrepreneurial activities in the developed countries of the West. In Africa, entrepreneurial activities are gendered in terms of access, control and remuneration. Many women tend to be in small sector microenterprises, mainly in the informal sector. Nevertheless, recognition is growing that, in Africa, women make a vital contribution to economic development. Yet gender continues to have a negative impact on economic development within the African continent (The dti, 2005).

Women entrepreneurs in South Africa remain on the periphery of the national economy. The concentration of activities of women in business is located in the areas of crafts, hawking, personal services and the retail sector. There are low participation levels of women entrepreneurs in value-adding business opportunities. Some of the chief barriers to promoting women in business include cultural and societal problems, the psychological impact of cultural norms, employment legislation and policy, lack of information, training, finance, markets, technology and business infrastructure, absence of vehicles for skills development and capacity building, fragmented approaches to identifying issues and developing strategy to influence policy affecting business and government interventions. Accordingly, more and more women are taking the route to informal sector entrepreneurship (Bolas and Valle, 2003; Erwee, 1987; Mahadea, 2001).

Women in South Africa make up over half the business force and their contribution has not been adequately nurtured. A study commissioned by the Gender and Women Empowerment (GWE) unit within the Department Trade and Industry (The dti) in 2005 seeks to highlight the overall status of South African women in business, with a special focus on self-employed women. Several factors were identified that affect women entrepreneurs in South Africa and included the following (The dti, 2005):

- Race, gender and geographic location;
- Poverty
- Landlessness
- Vulnerability
- Education
- Family responsibilities; and
- HIV/AIDS.

The study also identifies factors such as access to capital, labor issues, inadequate education and training as well as discrimination as major constraints affecting the establishment as well as the expansion of women's entrepreneurial activities. Women normally rely on personal income to provide the initial finance for their enterprises. Alarming, the study highlights the

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fact that 42% of women earn between R1 and R750 per month. The study also shows that the majority of females are involved in lower-level occupations.

Poverty levels indicates that 66% of the families sometimes or regularly had no cash income, whilst 47% of the families have no medicine or medical treatment on a regular basis.

When looking at the family status, 27% are responsible for five or more members per household and 43% of them are married or live with a partner.

In terms of education, 35% of black self-employed females have some high school education. These are just some of the realities facing female entrepreneurs in South Africa. 29% of black women still do not have bank accounts. Most have a basic ATM card and a savings account. Very few have progressed to sophisticated products like a cheque account, credit card, vehicle finance and so forth (The dti, 2005).

Europe

A survey on women entrepreneurs in 25 EU member countries was conducted by the Association of European Chambers of Commerce and Industry (Eurochambers). According to the results of the survey, the typical female entrepreneur is educated (with tertiary education), runs a micro enterprise, has a husband and children but no help at home. The woman creates her enterprise before the age of 35, after having gained some working experience working for others. The main reason for creating her business is the desire for control and freedom to take own decisions, yet she does not lose the perspective of making money out of sight. She dedicates over 48 hours (typically around 60 hours) to her business on a weekly basis, and has made it thanks to hard work, perseverance, family support and solid self-confidence. The main problems she faced when creating her enterprise were financial questions and combining work and family. In the daily running of the businesses, these problems appear to remain, liquidities and financial issues being a major concern, financial issues can be overcome with a loan from the bank or alternative finance sources (family or savings) (Eurochambers, 2004).

Maghreb

Kobeissi (www.magharebia.com) lectured on women's entrepreneurship at a symposium titled "Entrepreneurship, Innovation and Economic Development in the Middle East and North Africa". Kobeissi discussed her presentation on women entrepreneurship with Magharebia.com. She explained that compared to the global level of 56 per cent, female participation in the labour force of MENA countries is the lowest in the world, totalling only 33 per cent. In terms of starting their own businesses, studies have shown that women's reasons to start a business are often motivated by either necessity or opportunity factors. Necessity factors are usually dominant in developing and less developed countries and include low family income, lack of employment opportunities, and need for flexible work arrangement due to family obligations. Opportunity factors are usually dominant in developed economies and include the need for self-fulfilment and the desire to achieve wealth and power (Magharebia.com, 2005).

When Kobeissi was asked about the challenges faced by female entrepreneurs, she explained that it is important to divide these challenges into two categories, gender neutral and gender specific. Examples of challenges that affect both men and women entrepreneurs include

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government policies/regulations, infrastructure, registration, taxes, bureaucracy and corruption. Gender specific challenges are those that apply only to women entrepreneurs. Examples are the choice of business, support of family, networking and trust building, acceptance of women's authority, credibility with employees, customers and suppliers, and discrimination by financial institutions. Kobeissi believes that cultural and social traditions are also major constraints on women entrepreneurship. They play a large role in determining who within a society becomes an entrepreneur. This is particularly relevant in the MENA region where female occupational choices are profoundly influenced by men's authority and are sustained by governmental policies and social attitudes.

Kobeissi points out that Prophet Mohamed's wife, Khadija, was a successful entrepreneur and a businesswoman and that the claim that religion is a factor constraining female entrepreneurship, as some contend, is an argument unfounded in Islam. The majority of the restrictions on women in business are socially driven and tend to be greater in rural areas and among less educated populations. Kobeissi suggests that in order to change society's mindset, it is important to alter attitudes and should start with children at an early age. Hopefully with each new generation, it will be possible to remove some misconceptions. (Magharebia.com, 2005).

WOMEN-OWNED BUSINESSES IN JORDAN

Current Status

Women entrepreneurs account for only 3.9 percent of all entrepreneurs in Jordan. Throughout the MENA region, the number of women entrepreneurs varies from 3 percent in some countries to 18 percent in others, indicating that Jordan has one of the lowest percentages of women entrepreneurs in the region. A survey of 444 businesswomen was conducted in 2006 with the support of the International Finance Corporation (IFC) and the Center of Arab Women for Training and Research (CAWTAR), implemented by the Jordan Forum for Business and Professional Women, and the Women's Studies Department at the University of Jordan. The survey report found that 39 percent of the survey respondents were involved in the personal services sector, followed by 20 percent in the nondurable manufacturing sector such as food and clothing with a percentage of 15 percent in the wholesale/retail trade sector. According to the same survey, almost 66 percent of women businesses are micro to small size enterprises with employment capacity of (1-9) full-time employees. The rest of women businesses owners in the survey are medium enterprises employing 10 – 24 or 25 – 49 workers. None of the women businesses in Jordan were found to be a large scale business. In terms of business size and levels of formality, it is estimated that three quarters of women's enterprises in Jordan are home-based, and there are significant differences between women's home based enterprises and those that are based outside the home (GEM Country Brief-Jordan, 2007).

Opportunities and Obstacles to Women's Enterprises and Business Expansion

A survey on the effects of business incubators on women's businesses reveals that Jordanian women whose businesses fail suffer from lack of effective business training, marketing (in particular pricing and using modern methods in marketing such as campaigns and the web), and administrative techniques, and access to networks (GEM Country Brief- Jordan, 2007).

a) Access to Finance. Access to credit is a key obstacle to business start-up expansion. Although bankers argue that their credit policies are gender neutral, Jordanian business

women claim that their male counterparts receive more favorable treatment. The Central Bank of Jordan estimated in 2005 that 704583 women had bank accounts in Jordan, with deposits totaling nearly 11000 million dinars, or approximately 2200 million dollars.

Survey research indicates that a significantly higher number of women running informal enterprises in Jordan (91 percent of women surveyed) want to borrow from microcredit institutions. This compares to 73 percent of the men surveyed and indicates men's greater ease in accessing the formal financial market. Currently, the Microfund for Women is the largest microfinance institution in Jordan with 98 percent of its client base being women. The National Assistance Fund has also been instrumental in providing financial assistance to female-headed households, and has provided 751 small business start-up grants to women alone (GEM Country Brief-Jordan, 2007).

b) Access to Markets. As most women's businesses in Jordan are based on a narrow range of "traditional" skills or are home based, most women-owned SMEs serve local markets. Impediments to accessing larger, more lucrative markets include lack of export know-how, highly bureaucratic business registration processes, and complicated export market procedures. 74.1 percent of women business owners are not involved in international trade. The percentages of involvement in international trade go higher as women business owners' level of education increases (GEM Country Brief-Jordan, 2007).

c) Access to Networks. According to a survey provided by the Jordan Forum for Business and Professional Women, out of the 3006 women registered in the Jordanian Chamber of Commerce, 9 percent of women are entrepreneurs, 20 percent do not manage their business affairs, and 71 percent are housewives or are not even aware that they are registered in the Chamber of Commerce. Out of 297 women registered with the Chamber of Industry, 25 percent are general managers, 3 percent are heads of administrative departments, and 3 percent are members of administrative departments. While the costly and bureaucratic nature of formal business sector registration is a barrier to all would-be business owners, this affects women disproportionately because women on average have fewer resources and less access to business networks than men. The lengthy and complex registration and licensing procedures discourage women from going through the process, and reportedly, most women send male relatives or employees to act on their behalf with the relevant government bodies (GEM Country Brief-Jordan, 2007).

Hypotheses Development

The Gender Entrepreneurship Markets (GEM) Country Brief provides an overview of the status of women's entrepreneurship in Jordan. Our study aims to address gender barriers in the business environment. Two variables that may influence economic success of businesses owned by women in Jordan were developed. These variables are the marital status of female entrepreneur and its effect on her business while the second variable is related to gender discrimination and whether it is considered a major obstacle facing women entrepreneur.

Based upon the literature review, the following hypotheses are formulated:

H1: Being married has a positive effect on success of women entrepreneurs.

H2: Being single has a positive effect on success of women entrepreneurs.

H3: Being a woman is an obstacle facing women entrepreneurs.

Dependent and independent variables are presented in the following suggested model.

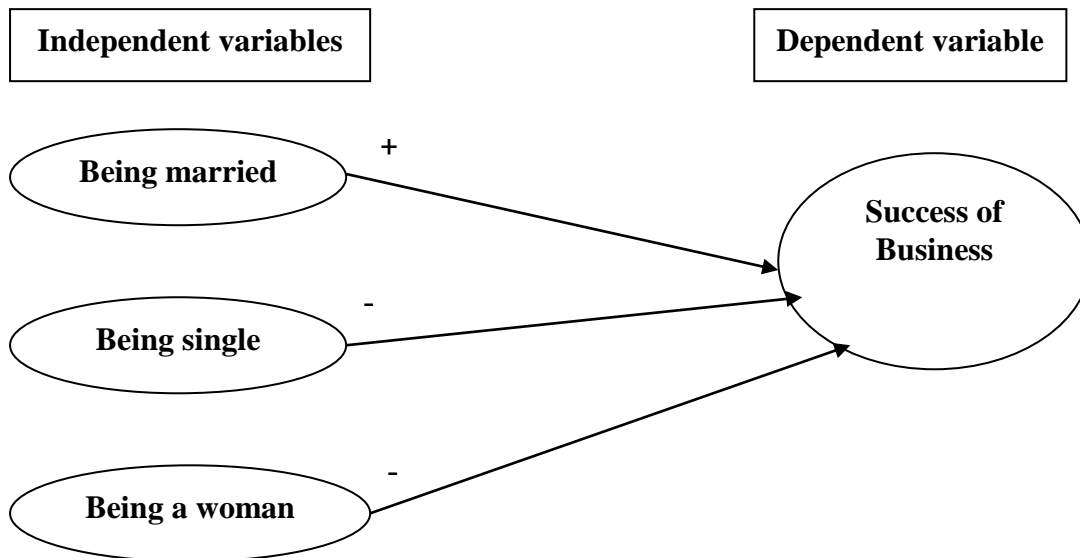


Figure (1): The study's suggested Model

METHODOLOGY

A questionnaire was developed and distributed via e-mail to a convenient sample of 134 business women in Jordan. The sample includes female projects' owners in Jordan Innovation Center Network (JIC), female members in the Jordan Forum for Business and Professional Women and other selected female business owners including friends and relatives. Out of the 134 questionnaires, a total of 102 responses were received with a response rate of 76%. This total was used for analysis. Questions asked respondents to rate their degree of agreement using a 5-point Likert scale ranging from '1-strongly disagree' to '5-strongly agree'. The data were processed with STATISTICA 5.0 (StaSoft, USA) and statistical significant differences were determined by one-way and two-way analysis of variance (ANOVA). The Fisher's Least Significant Different (LSD) test was also used. A *p*-value less than 0.05 were considered statistically significant. A confirmatory factor analysis (CFA) was used to purify the measurement model in order to determine reliabilities, convergent and discriminate validity, followed by evaluating the structural model to test the previously stated hypotheses. The overall model fit was evaluated through using comparative fit index (CFI), incremental fit index (IFI), and non-normed fit index (NNFI).

RESULT AND FINDINGS

The data obtained from the questionnaire are summarized in table (1) below.

Table (1): Summary of results

Independent variable	Strongly agree (5)	Agree (4)	Neutral (3)	Disagree (2)	Strongly disagree (1)	Total
Being married affects success of business positively	68	21	2	9	2	102
Being single affects success of business positively	20	8	2	69	3	102
Being a woman is an obstacle to business	12	3	7	43	37	102

The above mentioned results are presented in Figures (2), (3) and (4) respectively.

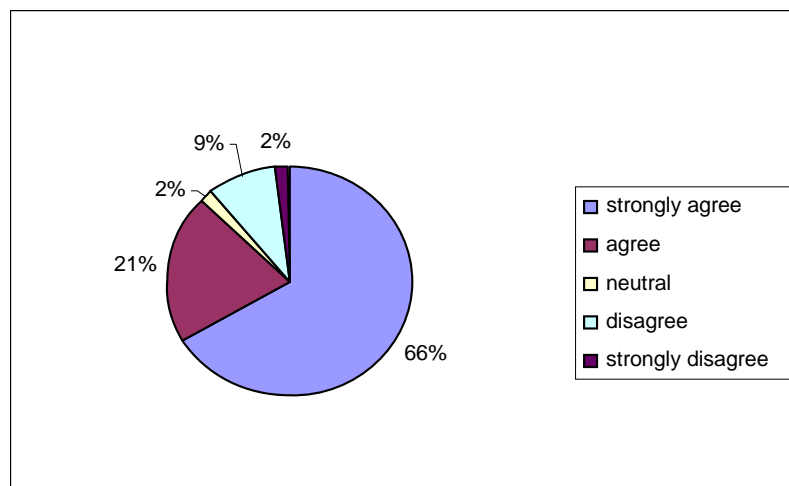
**Figure (2): Being Married**

Figure (2) shows that 66% of respondents rated themselves strongly agree, 21% rated themselves agree, 2% rated themselves neutral, 9% rated themselves disagree and 2% rated themselves strongly disagree. This means that the majority of the respondents rated themselves strongly agree. The weighted mean is 4.4. The result shows a statistically significant relationship between being married and success in business (P -value = 0.0001). Therefore hypothesis H1 is accepted, meaning that being married has a positive effect on success of women entrepreneurs.

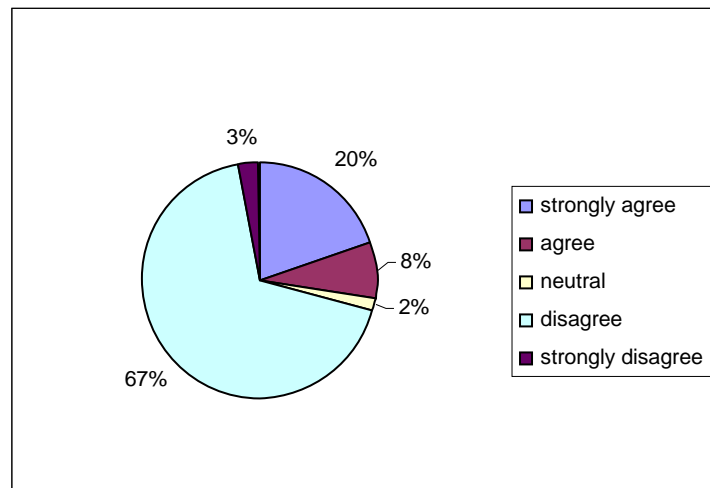


Figure (3): Being single

Figure (3) shows that 20% of respondents rated themselves strongly agree, 8% rated themselves agree, 2% rated themselves neutral, 67% rated themselves disagree and 3% rated themselves strongly disagree. This means that the majority of the respondents rated themselves disagree. The weighted mean is 2.7. The result shows that no statistically significant relationship exists between being single and success in business (P -value = 0.3239). Therefore hypothesis H2 is rejected, meaning that being single has no effect on success of women entrepreneurs.

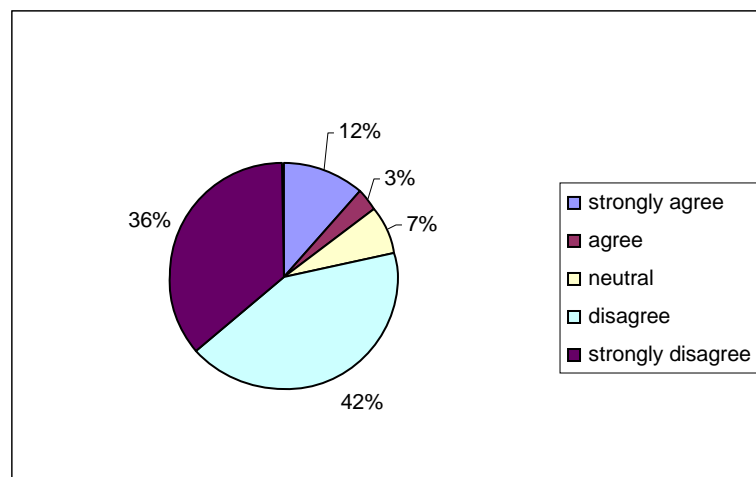


Figure (4): Being a Women

Figure (4) shows that 12% of respondents rated themselves strongly agree, 3% rated themselves agree, 7% rated themselves neutral, 42% rated themselves disagree and 36% rated themselves strongly disagree. This means that majority of the respondents rated themselves disagree. The weighted mean is 2.1. The result shows no statistically significant relationship between being a woman and success in business (P -value = 0.1914). Therefore hypothesis H3 is rejected, meaning that being a woman is not an obstacle facing women entrepreneurs.

CONCLUSION

It appears from the survey results that the majority of respondents (66%) admitted that being married women entrepreneurs has a positive effect on their businesses. This is not surprising considering the fact that although women entrepreneurs strive for independence in business, they cannot do without their husbands' or families' financial and moral backing. Jordan's society cherishes this kind of cooperation within micro and macro family, and feels that women's independence should not be at the cost of family ties. Economic independence is encouraged, while social independence in terms of family cohesion is not. It also appears that being single has no effect on the success of women entrepreneurs in Jordan. It is interesting to note that 42% of all respondents were single women entrepreneurs who are quite successful in their business. This means that being single does not prevent women entrepreneurs from scoring success in business, although being married may offer more opportunities for expansion in business due to husband's support both financially and morally. However, some women who were interviewed by the researchers of the current study pointed out that being not married enabled them to work longer hours and get involved in more 'risky' initiatives than married women with family responsibilities.

Women entrepreneurs in Jordan do not think that being women constitutes an obstacle facing them in business. This result indicates that women in Jordan are free to pursue their chosen career freely, and that they do not confront any discriminatory actions against them provided that they have the skills and resources needed to start a business. In certain cases, the Jordanian government and non-governmental organizations give preferences to women to get involved in privately-run businesses, especially for the needy and the divorced in an endeavour to protect them against hard times. Loans and grants are generously offered to such kind of women to establish their businesses and become independent. Furthermore, certain businesses in the service sector are almost dominated by women, such as hairdressing, nursing, and fashion. Women entrepreneurs in Jordan, whether married or single, are given preferences over men in such businesses. Besides, women are more competent than men in certain other sectors of the economy, and as such women entrepreneurs are establishing themselves well in these businesses, such as women training and consultation centres, nurseries, floweriest shops, advertising boutiques, etc. These women-dominated businesses attract customers from both sexes, and it seems that the services they offer exceeds in quality those offered by men entrepreneurs.

It is also worth mentioning that in this rat-racing world of today, women in Jordan are getting empowered as fast as a change in a fad. The silos of the work field are being broken by the women heading everywhere in this so-called men-dominant world of yester-years. Now it is the era of new women, who are proving their mettle in all fields, diluting the water-tight compartments of the areas of professionalism being men- or women-oriented. It is becoming crystal-clear that women can be fortune-makers for an organization too. Women business owners are becoming significant players in the nation's economy and their momentum shows no signs of slowing down, so organizations have started seeing women with a new hope, they are taking-up women of ability, pairing them with men of ability, to make the best organization and a profitable one too.

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