

LEBANESE AMERICAN UNIVERSITY

Rt
00560
c.l.

**BARRIERS FACING SELF-EMPLOYED WOMEN:
THE LEBANESE-US EXPERIENCE**

BY

SENDRELLA ISSA

DECEMBER, 2007

**Barriers Facing Self-Employed Women:
The Lebanese-US Experience**

A thesis presented
In partial fulfillment of the requirements for the
Degree of Masters in Business Administration

BY

Sendrella Issa

Lebanese American University
School of Business
Beirut-Lebanon

Approval of Research Topic

Candidate: Sendrella Issa
Date : December 2007
Degree : Masters in Business Administration
Advisor : Dr. Nouri Beyrouti
Title of Research Topic: **Barriers Facing Self-Employed Women:
The Lebanese-US Experience**

The following professors nominated to serve as the advisors of the above candidate
have approved her research work

Advisors

Dr. Nouri Beyrouti
Name



Signature

Dr. Abdulrazzak Charbaji



Dr. Salah Abosedra
Name



Dedication

To my parents, with love...

For all the birthday presents you made and wrapped with care, for all the loving greetings you signed with special prayer, for all the rips you mended, for all the tears you dried, for sharing joys and triumphs with tender smiles and pride, for making all things better with your warm and caring touch; I can't return encouragement and loving words of praise in quite the way you did for me, through all my childhood days, but there is one gift that I can give, in addition to all the love you've earned, and that is this project that couldn't be achieved without your great support and help.

Thank you for always being there for me.

To my special daughter Sara...

The years hold precious memories, but most of all they hold growth. In a way, we grew up together; there's still some growing left to do, but one thing becomes clear to me with each passing day, and I hope you know:

If I had to pick one thing about you, which makes you so special, I don't think it would be possible, but without your love my life would never be complete.

Thank you for being such a lovely daughter.

To my sons Hadi & Jawad...

My life is a flower that grows with your smiles, it lives from the water of your love, and it dreams in the night where the moon is your heart. Some people have nice eyes, some people have nice smiles, some people have nice faces, but you have all of them with a nice heart.

I LOVE YOU so much, and may God bless you and guide you always.

Acknowledgements

I would like to take this opportunity to thank the people who have helped me in writing up this research by showing me the right direction and giving me assistance in every possible way.

First of all I would like to thank Dr. Nouri Beyrouti for his great assistance and guidance throughout the study. Many thanks to Dr. Salah Abosedra, chairman of the Business School. Special thanks are due to Dr. Abdulrazzak Charbaji for his valuable remarks with regards to statistics.

Finally, particular gratitude goes to my family, friends for all their support, help, and co-operation.

Abstract

Although women, especially in the United States, have been choosing small-business ownership attempting to escape their inequality in the labor market, small businesses owned by women tend to be less successful than those owned by men.

This research is considered to be an observation research based on secondary data and in a way some primary data defining the barriers facing the success of self-employed women in the US and in Lebanon. In other words this topic is looking into women's entrepreneurship that has been increasing from year to year in the American market as well as regionally and internationally, more specifically the service sector.

The literature surrounding the topic suggests that women's entry into small capitalism resulted from their movement into expanding, but highly competitive, industrial niches that are relatively unattractive to men, like consulting, training, and development. These woman-owned businesses are concentrated within traditionally female-typed fields with lower average business receipts than male-typed fields

This paper brings together the different points of views in order to shed light on women's inability to gain greater parity with men in the small-business arena in Lebanon as well as in the United States.

The purpose of this study is to investigate gender differences in initial motivations for starting a business in USA and Lebanon, and finding solutions for women's problems.

Table of Contents

Signed Statement

Statement of Authorship

Abstract

Acknowledgements

Table of Contents

CHAPTER 1

Introduction.....1

1.1 General Background1

1.2 Need for the Study.....1

1.3 Purpose of the Study.....1

1.4 Statement of the Problem.....2

1.5 Research Questions.....2

1.6 Statement of the Hypothesis.....3

CHAPTER 2

Literature Review.....4

2.1 Introduction.....4

2.2 Women in the Workplace: From a Historical Perspective.....8

2.3 National Perspective.....9

2.4 The United States.....9

2.5 Sexual Harassment against Women at the Workplace.....10

2.6 A Look over Women in the Workplace.....14

2.7 Self-Employed Women in the Workplace.....17

CHAPTER 3

Research Design and Methodology.....19

3.1 Population Selection and Sampling Design.....19

3.2 Sample Description and Procedure.....19

3.3 Instrumentation.....20

3.4 Variables.....21

3.4.1 Demographic Variables.....21

3.4.2 Selected Variables.....21

3.5 Data Analysis.....21

3.5.1 Descriptive Analysis.....22

3.5.2 Inferential Analysis22

CHAPTER 4

Discussion and Analysis.....	23
4.1 Frequency Distribution.....	23
4.1.1 Demographics.....	23
i. Gender.....	23
ii. Age Group.....	24
iii. Educational Group.....	24
4.1.2 Potential for Women to Manage their Own Business.....	25
4.1.3 Women's Ability to Conduct Business Compared to men.....	28
4.1.4 Barriers Facing Self-Employed Women.....	31
i. Comparison between Single Women and Married Women.....	31
ii. Social Barriers.....	32
iii. Financial Barriers.....	32
iv. Familial Barriers.....	32
v. Managerial Barriers.....	33
vi. Familial Barriers.....	33
4.1.5 Impact of the Barriers on the Success of Self-Employed Women.....	34
4.1.6 Comparison between the US and Lebanon.....	35
i. Women in Lebanon are not as free as women in the US from a business running perspective.....	35
ii. US laws and regulations governing the rights of women is conducive to women in business.....	35
4.2 Regression Analysis.....	40
4.3 Correlation.....	47

CHAPTER 5

Research Conclusions and Recommendations.....	56
5.1 Research Summary and Conclusions.....	56
5.2 Limitation of the Study.....	56
5.3 Recommendations for Future Research.....	57

Appendices

Bibliographies

Books
Interviews
Magazines
Internet Articles

Chapter One:

Introduction

1.1 General Background

Women in the United States have faced several barriers in business throughout the history. Women were characterized as less capable than men in opening their own businesses. In addition, current employment statistics reveal that women remain disadvantaged in the workplace. Women constitute a majority of low-paid employees, remain a minority of managerial and professional staff, and are excluded from some sectors of employment. A significant gap remains between the rates of pay for women and for men across the world. In addition, in self-owned business, women face some barriers especially in Lebanon.

1.2 Need for the Study

The need for the study is to uncover the barriers that face women in the workplace. Self-employed women face a variety of barriers in the business fields especially in Lebanon. In this study, we are going to shed the light on these aspects in both the Lebanese and the American market.

1.3 Purpose of the Study

The purpose of this study is to report about the barriers facing self-employed women in the United States. Specifically, the study compares between women business owners and men, in the United States and Lebanon. To cover this subject in all its consequences, a self-administered questionnaire will be used to collect data relating to general information about the women and their business, in addition to their start-up motivations in the US and in Lebanon

Clearly, the best tool that helps us understand better the subject and allows us to test the reasons and consequences is the survey. This business research tool can make us approach to the real female behavior in a sample organization and on specified population who are the target population of this sector. The results will be taken from primary and secondary data.

1.4 Statement of the problem

A lot of articles and papers have been written about women in the labor force; however, the women entrepreneurship is a relatively new topic. Dual parental and professional roles often complicate the lives of working mothers, contributing to higher turnover rates and lost productivity.

In my survey, I am going to assess the barriers that face self-employed women in their workplace. After diagnosing these barriers, I would like to state some ways in order to break them. The purpose of breaking down these barriers which are preventing new business creation and growth will hopefully lead the way to increasing the participation of women in the world's economy.

1.5 Research Questions

1. What is the potential of women to manage their own businesses?
2. What are the possible barriers that face self-employed women in conducting their businesses?
3. What is the impact of these barriers on the success of self-employed women in Business?
4. How can we compare the workplace barriers and environment of self-employed women in both the United States and Lebanon?

1.6 Statement of the hypothesis

Taken altogether, this study attempts to examine the barriers facing self-employed women in the US in addition to a slight definition of the women's status in Lebanon. This will lead us to understand the subject with all its sites. Study of such thesis will be supported by discussing some examples and interviewing few important American women operating in the US. Thus, the following two hypotheses out of many are tested:

1. There are a number of barriers that are faced by women setting up in business, a number of which can also affect business growth that include:
 - a. Traditional views on women's roles
 - b. Gender differences
 - c. Lack of appropriate business and financial support
 - d. The impact of caring and domestic responsibilities
 - e. The use of inappropriate role models
 - f. Low levels of confidence and self-esteem.

2. Women in Lebanon are less inclined than women in the US to actively seek self-employment.

Chapter Two:

Literature Review

2.1 Introduction

Although men know how important women are, to their businesses as coworkers and as customers and to their lives as well, they still can't figure out a reasonable way to work and live with the more than 50% of the world that happens to be women. Well, I think throughout my paper I will be able to help explain this reality just by telling few naked truths about the barriers facing self-employed women.

First I would to tell a story about Margaret, a CEO of FastCompany -a large corporation in California -and it happens to be a true one. Margaret was riding on the elevator at work when the doors opened and a young woman got on. After a few seconds of the usual silence, she looked at her and said, "Excuse me. Are you Margaret?"

"Yes," she answered, not knowing what to expect next.

"I just wanted to meet you and shake your hand," the woman said. "I've never seen a female CEO before."¹

It's a true story, and it doesn't date from the Middle Ages, or even from last millennium. It happened in Boston in the year 2000 in the offices of CMGI. And what made it remarkable was

¹ Heffeman, M. (August 2002). *The Female CEO*. Fast Company.

that it wasn't unusual: most men and women in business have never seen a female CEO and much less worked with one.

And it looked like we were doing so well! (Or at least that's what we told one another.) More women than ever before hold senior executive positions and sit on corporate boards. The gap is becoming less and less; however, an action must be in place.

Every one out of four women earns more than her husband. Women control about 80% of household spending and, using their own resources, make up 47% of investors. Women buy 81% of all products and services, buy 75% of all over-the-counter medications, make 81% of retail purchases, and buy 82% of groceries. Women account for 80% of household spending. Eighty percent of the checks written in the United States are signed by women. Forty percent of all business travelers are women. They are responsible for 51% of all travel and consumer-electronics purchases. Women influence 85% of all automobile purchases. They also head 40% of all U.S. households with incomes over \$600,000 and own roughly 66% of all home-based businesses. Women have been the majority of voters in this country since 1964.²

If men and women were truly equal at work, then both genders would hold roughly equal expectations of what is possible, and what isn't; but the truth is, they don't. Being an MBA student and working at Goldman Sachs opened the opportunity for me to discover what I called earlier "naked truths". I would like to share with you some statistics that have been exposed to me in that area.

² (n.d.). Retrieved from 2006 statistics: <http://www.census.gov/csd/mwb>

When it comes to MBAs, fewer women than men get married. And fewer women MBAs have families. On Wall Street, 66% of men with MBAs have families, while 55% of women with MBAs do. The message here is simple: Men and women have very different views of what is manageable because they have very different management roles.³

Women who do have families ultimately find that they have to make other trade-offs, such as giving up private time, friends, hobbies, or ambition. Personally, I found that as I gave myself over to my job, I inevitably put my health at risk. It was a choice I had to make: either take time to myself or give that time to my work. Moreover, in other ways women may have gone too far in their attempt to fit into the system. People now have to work such long hours that it seems impossible to find ways to maintain balance. Many companies expect their employees to be available 24/7. I know managers at Goldman Sachs who never turn off their Blackberries and others don't take all their vacation time. In a global world, even though much is accomplished virtually, people still have to travel to business meetings on the other side of the world. Unfortunately, it's not okay to turn travel down if people want to be secure in their upward progress.

With all of these time demands, I'm concerned about children. Some women are so engaged with work activities that they're not home much. I had hoped that with all the efforts and focus on balance that women climbing ladders would be influencing the system more, but the time demands on executives still seem to be out of balance. I know women who never have dinner with their kids during the working week and don't see them until it's time to put them in bed. This behavior supports an old model of the organization that demands the separation of

³ Chao, L. (12/5/05). For Gen Xers, It's Work to Live: Finding the Right Job/Life Balance. *Wall Street Journal*.

work and home and doesn't support the values of family life. Moreover, it can send the wrong message to kids. Women should be able to schedule their calendar so that they are home at least one night during the working week.⁴

Some women rationalize their absence by telling themselves that the weekends are for their kids. Some women I know consider doing chores such as grocery shopping on weekends with their kids as spending quality time with them. Others feel they must continually do something "special" on weekends. What kids really want is to just hang out with their moms, to know they're there, to talk to them, to play with them, or simply to have them be there while they play with others.

My concern is that women are being excessively influenced by the corporate system and are shaping their days based on what the corporate system needs as opposed to what the family system needs. Historically, most men operated according to the corporate system; it's women who have helped change that dynamic, but we need to do more.

"We need women in positions of power, authority and influence. But more importantly we need women at the top who will bring women's values up the ladder with them. We need to keep checks and balances on the systems and on ourselves. We're the only ones who can influence the system to change. We wouldn't have work/life programs if it weren't for women who took risks to initiate these programs. But the system won't continue to change if we don't continually challenge organizations around balance issues. Companies might have programs and practices in

⁴ O'Brien, G. (April 2006). *Women's History: How Are You Shaping It?*

place, but do the organizational cultural norms really support balance as people try to climb the ladder?"⁵

2.2 Women in the Workplace: From a Historical Perspective

The twentieth century has witnessed a major development in the role and functions of women, especially as millions of women all over the world invaded the workplace, trying to become equal to men in economic independence. Many problems were faced by women in the workplace, such as discrimination in payment and promotion. Women groups and legal systems tried their best during the past two decades to put an end to these problems, but the most serious problem among all was the issue of sexual harassment. Sexual harassment is today considered like a time bomb, especially in the US, where it is expected to cause huge damages to American corporations. Sexual harassment is considered to be the major type of discrimination faced by women at the workplace, and what makes it more serious is that it is usually hidden and protected by social taboos and various social, legal and psychological complications.

Many definitions have been made up to describe sexual harassment. Most commonly, sexual harassment includes a number of actions. Legally, all actions, gestures, movements, words, verbal or non-verbal expressions that convey sexual messages by a supervisor, co-worker, employer or subordinate, is classified as sexual harassment.

⁵ O'Brien, G. (April 2006). *Women's History: How Are You Shaping It?*

2.3 National Perspective

Between 1990 and 2003, rates of female self-employment grew in only five OECD countries. Small increases occurred in Canada and Portugal and larger increases occurred in the Czech Republic, Mexico and the Slovak Republic. Rates of male self-employment rose in ten OECD countries, in small amounts in Belgium, Canada, Italy, Mexico, Portugal, Sweden and Switzerland and significantly in Czech Republic, Slovak Republic and Germany. Rates of female self-employment are higher than the equivalent male rate in only three OECD countries: Turkey, Japan and Mexico. A more useful international benchmark can be gained through a group of five nations (USA, Canada, France, Germany, and Ireland) using self-employment and TEA rates as the measure of relative change. In comparison with these five nations, the UK female self-employment rate (7.8%) lies just above the average (7.6%); above the USA, France and Ireland, but below Germany and Canada. The female TEA rate in the UK (3.9%) is lower than the average (5.3%); above Germany and France, but below the USA, Canada and Ireland.⁶

2.4.1 The United States

Self-employment in the US totals 8,490,000 (6.4% of total employment); male self-employment accounts for 5,124,000 (7.3% of total male employment) and female self-employment accounts for 3,366,000 (5.4% of total female employment). The female share of self-employment has increased modestly but consistently over the past thirty years, from 26.8% in 1976 to the current level of 39.6%. This contrasts with the UK where the female share of self-employment has been more or less static, at around 26% - 27% for the past twenty years. Despite

⁶ Shaw, Dr. E. (2006, November). *Department of Trade and Industry*. Retrieved from Department of Marketing : <http://www.dti.gov.uk>

this, female self-employment as a proportion of total female employment (i.e. the rate of self-employment) is higher in the UK (7.8%) than in the USA (6.1%). Female rates of self-employment in the UK have been consistently higher than those in the US for over 15 years.⁷

2.5 Sexual Harassment against Women at the Workplace:

According to the statistics published in 1996, more than 94% of all sexual harassment cases in courts are filed by women. Hence, sexual harassment is considered to be a serious threat at the workplace that leads to the victimization of women. According to this definition, sexual harassment incorporates a large number of actions or behaviors, some of which may be very controversial. For example, pressing an employee to provide sexual favors in order to get a promotion is definitely a case of sexual harassment, but at the same time, sexual jokes may be a different issue. For some people, sexual jokes may be fun, but for others, they may be an insult. Moreover, a person might consider a certain joke funny at some time, but insulting at others, depending on who said it and the occasion it was said on. Women who come from different backgrounds tend to have different perceptions of sexual messages. Hence, a message that is positively regarded by a woman is negatively regarded by another, depending on the type of message, and the social norms and traditions of the organization and the workplace.

Social norms and traditions in an organization are known as organizational culture. With respect to sexual harassment, different organizations tend to have different cultural values. For example, formal organizations tend to suffer less from sexual harassment, especially that relations among members of the organization are ruled by more regulations, but this does not

⁷ Shaw, Dr. E. (2006, November). *Department of Trade and Industry*. Retrieved from Department of Marketing : <http://www.dti.gov.uk>

mean that such formalities may eliminate sexual harassment. Similarly, informal organizations may witness higher rates of sexual harassment, since relations among members are easier to build, but at the same time, informality might also create a spirit of respect and cooperation which reduces sexual harassment. Therefore, formal and informal structures alone are not indicative of sexual harassment in organizations.

A more serious factor, however, is the way the management perceives sexual harassment. It has been noticed that organizations whose management sets strict rules related to sexual harassment are very less likely to suffer from problems of sexual harassment, whereas those which lack such rules, are more likely to face problems with sexual harassment.

Legally, sexual harassment is considered to be one of the most tricky issues faced by organizations and women, and therefore pushing the women to hire less women. While everyone knows that sexual harassment is taking place, it is almost impossible to prove it, especially that there are usually no evidence or witnesses. However, many legal systems, especially in the US, have made a major improvement in favor of women, allowing them to file cases against their companies, even if they did not have evidence or witnesses. The decision made by the court, however, would depend on hearings of both sides, that is, the victim and the harasser.

In addition to this, sexual harassment cases are considered to be among the most troublesome in legal courts for companies. One reason is that sexual harassment leads to fines in millions of dollars. The largest case so far was filed against US Mitsubishi Corporation in 1996 where more than 90% of the female workers at the company filed sexual harassment suits against the company. The company tried to settle by paying \$800 million to compensate these women

for the damages and at the same time to prevent its image from being destroyed. The case has not yet been settled.

While the legal system is more lenient with women in sexual harassment cases, mainly to urge companies to adopt strict policies against harassment, the problem is that several cases have shown that sexual harassment cases may be utilized in order to blackmail money from the organization. Since organizations are not capable of defending themselves effectively against sexual harassment in courts because no hard evidence is required, most corporations are now making major changes in their policies. The majority of corporations, trying to avoid sexual harassment, are now trying to establish firm rules against sexual harassment so that this problem can be dealt with inside the company instead of law courts. Hence, if a female worker complains to the administration, her case is discussed and decided by the management to provide the victim with her rights rather than letting the case reach the legal courts.

Recently, an important legal development was made. Female workers were not only protected against sexual harassment from members of the organization, but also from customers or other individuals related to the organization. Hence, if a saleswoman is harassed by a customer, the employer is held responsible. The consequences of this rule are clear. Employers are no longer expected to push their female employees to provide important customers with sexual favors to make business, especially that the fines are immense.

The issue of sexual harassment, despite the increasing legal developments that are intended to restrict it, is still considered to be a major disadvantage for women in the workplace. Psychologically, sexual harassment has very destructive consequences on women. Women who are victims of sexual harassment tend to suffer from very low-esteem and high levels of stress

which results in very low productivity in general. Moreover, many of them tend to suffer from depression as they are unable to cope with their situations at the workplace. Furthermore, sexual harassment tends to affirm the superiority and the power of males on females, which results in lower self-image among women.

In addition to this, women are usually repressed when they are sexually harassed. Most women who legally sue their companies are eventually fired from their jobs because they are seen as hostile to the interests of the company. Moreover, even if they are not fired, these women are exposed to a lot of pressures from their employers, co-workers and other employees to the extent that they become unable to cope with their workplaces.

Another problem with sexual harassment is that when a woman gets involved in a legal suit and eventually leaves her job, she is not given the opportunity to get another job, because other companies will consider her as a threat to them and their employees. Hence, even in the best cases, that is, when a woman wins the case, she is alienated and punished by being deprived of getting another opportunity.

The fact that women have entered the workplace strongly is certainly a major social change in modern civilization. However, many impediments still stand in the way, and sexual harassment is one of these major impediments. Yet, the issue of sexual harassment is improving very quickly, especially as major legal improvements are introduced into world systems. Hence, women will eventually enjoy more rights and will suffer from less discrimination in the workplace. Such a change will not only reduce the psychological, economic and social burdens of women, but it will also help mobilize women as a workforce in society, which in the end will lead to a better social situation for women. Obviously, different societies are witnessing different

levels of improvement in this issue, depending on the social complexity of these societies, and the level of women's involvement in the workplace. Finally, as pressures grow against the issue of sexual harassment, more changes are expected to take place in world societies, especially in the industrial countries, where this issue is considered to be a major problem with serious legal and social consequences and dimensions. Sexual harassment, although a problem in itself, is nonetheless going to be a major moving force that will result in important social changes for women, especially in the workplace, at present, and in the long run.

2.6 A Look over Women in the Workplace

While politically, socially, and economically women have achieved a major accomplishment by invading the workplace and the career work, this has in fact also created a new social problem that many families face today around the world, namely the impact on the wellbeing of children who belong to families where the mother work.

Millions of mothers work, regardless their social status and cultural background. Many mothers work because they are in need of financially supporting their families whereas many others work because they are career-oriented and are searching for self-realization. Still, many work because they feel bored and believe that the housewife role is not sufficient for them ⁸

Regardless why women work, the fact is that children whose mothers work face a social family life that differs in many ways from those lived by children whose mothers do not work. While the conservative groups in society have called for maintaining the role of mothers as

⁸ Harrison, Bryan. (1999). "Families pay the price for women's liberation." Infaunotics Inc., Online.

mothers, yet, the fact remains that millions of mothers still go to work, even when they are aware of the consequences on their children, mainly because they have no other choice or because they believe that they can cope.

Because the issue of working women is one that has always attracted attention and been the subject of debate for many years among the conservatives and liberals, a numerous literature review is available on this subject. The problem, however, is that much of this literature is biased, that is, based on political considerations and objectives such that the conservatives or the liberals aim at using it to support their own debates and points of view. Yet, many researches have been also conducted to study the realities of this issue, and the results have shown discrepancies among the patterns existing in families where mothers worked.

Typically, the children of a working mother tend to be more assertive and aware of their roles and identities at an earlier age. The daughters, for example, grew up to be more assertive and self-confident. The daughters of working women also tend to be aware of the equality between men and women, and eventually, many of these girls themselves became working mothers when they established their families. The sons of working mothers were also aware of equality between men and women. Generally, the children of working mothers, regardless of their gender, believed and understood that women and men are equally competent at work. Yet, the impact on girls seems to be more clear, especially with respect to the gender role identification and degree of maturity. Girls of working mothers tend to score higher on all these levels than the daughters of non-working mothers.

Another positive general pattern was that the husbands of working mothers tend to be more involved in child-rearing and mothering functions in order to support the mother's efforts

and to make up for her absence during work. Generally, husbands of working women have more liberal and positive attitudes towards women and they tend to perceive their wives more positively than they perceive housewives⁹

On the other hand, there are also negative patterns that have been detected. To start with, it has been noticed that in many cases, when the mother feels guilty about doing and enjoying her work, she tends to over-indulge her children's behavior as compensation, and eventually leading to poor mothering. These children tend to be spoiled, thus developing problems in their peer relations.¹⁰

Another negative pattern noticed among many children is the feeling of rejection. Because children depend on attachment to their mothers in the early years, the fact that their mothers choose to go to work rather than stay with them makes these children develop negative attitudes about themselves, because their feeling of rejection affects their self-esteem and self-image. Feeling abandoned is also another product of mothers' going to work and this is further complicated when the mother and father are unable to agree on how to divide responsibilities at home. Emotional abandonment was most severely witnessed among children whose mothers were identified as workaholics, that is, as mothers fully committed to their work at the expense of their relationship with their children.

⁹ Ismail, Ghena. (Winter 1997). "Women-headed households in Lebanon." Al-Raida.

¹⁰ Recer, Paul. (1999). "Study: No lasting harm for working mom's kids: Quality of parenting matters more, experts say." The Dallas Morning News, Online.

An important variable taken into consideration was the time at which mothers returned home. The children of those who worked late hours had children developing more sophisticated minds and problem-solving techniques, but at the same time, in many families, these children faced more emotional problems and feelings of abandonment.

Finally, research on working mothers seems to have reached a conclusion relating to this issue, namely that it is the quality of mothering and care that matters, not the number of hours spent with the children¹¹.

2.7 Self-Employed Women in the Workplace

Achieving work-life balance is a complex issue that depends on many variables. It interrelates with several government policies and programs, and is seen as an essential ingredient of a proactive social policy; one which invests in people's capabilities and supports families to achieve their full potential and contribute to the future development of their societies at all stages of life¹².

In recognition of the economic and social benefits of promoting work-life balance, various federal, provincial, and territorial governments have established support programs for families and individuals. Also, several employment protection measures and work arrangements have found their way into legislation or negotiated agreements between employers and employees.

¹¹ Burby, Liza N. (1999). "Children of workaholics." Newsday Inc., Online.

¹² Williamson, Arnold. (1995). Human Resources Development: A Critical Perspective. New York: MacGraw Hill Inc.

While these programs have benefited many parents, others remain challenged by their inability to balance family requirements and work commitments. Women are disproportionately represented in this group with serious consequences for their physical and psychological health¹³.

Available evidence suggests that despite women's increased participation in the labour market in the last decade, they are still primarily responsible for housework and caregiving. And, while men have started to share some of the burden, the persistence of the socially constructed division of labour within the family and work place has made balancing work and family responsibilities a major challenge for women. It is no surprise that, despite the gender neutrality assumption underlying work-life balance policies, the perception is that it is almost overwhelmingly a women's issue.

¹³ Zanden, James. (1994). Human Development. New York: MacGraw Hill Inc.

Chapter Three:

Research Design and Methodology

3.1 Population selection and sampling design

The population for the research consists of all individuals pertaining to students and employees, of different ages, genders, and educational level in Lebanon and the US. A cross sectional data of 150 people, is used to study the attitudes towards the barriers of self-employed women in the workplace.

3.2 Sample Description and Procedure

Sample selection is a very important criterion in conducting research. Cooper and Schindler (2003) stated that the sample's merit determines the generalization of the results. Therefore, the most important criterion in this study's sample selection was the ability to increase the validity of the study's conclusions. The sample of 150 individuals is formed of more males than females. The convenient sample procedure was employed in this study. In simple convenient sampling, every individual has the same probability of being selected and the selection of one individual in no way affects the selection of another individual. In other words, all individuals in the defined population had an equal and independent chance of being selected for the sample.

The last part of the questionnaire includes demographic data regarding the respondents' age, gender, level of education, occupational status, marital status, household income, and main residence. The respondent here is asked to choose one answer of multiple choices questions.

Based on the normal distribution theory, the sample would deliver results varying within + or - 5% margin of error at 95% confidence level. Hence, an awareness score of 10% may vary between 5% and 15%.

3.4 Variables

3.4.1 Demographic variables:

The demographic variables studied were composed of the following:

- Gender (Attributes: Male and Female)
- University Level (Attributes: Freshman, Sophomore, Junior, Senior)
- Position (Attributes: Trade Support, HR Management, Accounting..)

3.4.2 Selected Variables

- Barriers to women in the work place
- Self-employed women in the US
- Self-employed women in Lebanon

3.5 Data Analysis

In order to analyze the data, a conceptual framework must be built. The SPSS (Statistical Package for Social Science) was the software used for the analysis. Each question will be having a single table or chart to be analyzed. This statistic program will give the answers after plotting

the data we got from the respondents. Then the raw data will be coded to be available on charts and spreadsheet. A sample of the tables and the charts can be viewed in chapter four.

Two types of analysis were conducted on the data.

3.5.1 Descriptive Analysis

Descriptive analysis is to be applied first in order to arrange and order the data into a form that will make it easy to understand and analyze. Frequencies will be used for classification of the sample. Opinions regarding the attitudes of people towards barriers on self-employed women in the workplace and different cross tabulation will be also in use to clarify the relationship between view, opinion and other independent variables. It includes frequencies, and Cross-Tabs.

3.5.2 Inferential Analysis

Linear regressions will be the basis for this type of analysis. Different models will explore the students' attitudes towards the barriers of self-employed women in the workplace. In this respect, this regression will establish a relationship among the variables.

Chapter Four:

Discussion and Analysis

4.1 Frequency Distribution

First, I would like to start by giving some frequency distribution found through my survey, and then I will answer the research questions based on those findings.

Frequency distribution is a set of data organized by summarizing the number of times a particular value of a variable occurs.

Here below are some frequency distributions of the demographic characteristics of the respondents. Some explanation reported under each frequency distribution.

4.1.1 Demographics

Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	101	67.3	67.3	67.3
Female	49	32.7	32.7	100.0
Total	150	100.0	100.0	

The above table presents the % of the respondents' gender. 67.3% of the respondents are male and 32.7% are female. More males were involved because males are more dominant in the financial sector.

4.1.2 What is the potential of women to manage their own businesses?

It is apparent from the results of the study that women have the ability to manage their business but this potential is limited to a variety of barriers and constraints. The following table sheds light on this aspect. From below we can see that less than 30% disagreed that women can manage their own business.

Women's ability to conduct and manage businesses is as good as men's

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	18	12.0	12.0	12.0
	D	22	14.7	14.7	26.7
	N	50	33.3	33.3	60.0
	A	46	30.7	30.7	90.7
	SA	14	9.3	9.3	100.0
	Total	150	100.0	100.0	

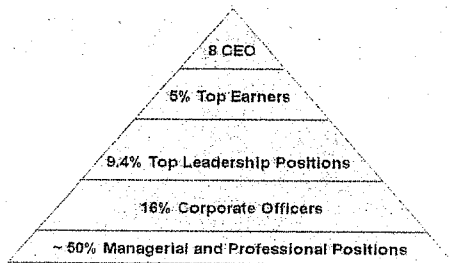
When asked why so few women are at the top of corporations, executive women list two key barriers that CEO's overlook: "Exclusion from informal networks/communications" and "Stereotyping and preconceptions about women's roles and abilities."¹⁴

In my opinion, the solution to the first issue is that women must network to gain access. They've got to be in it to win it. Regarding the second issue, it is women's responsibilities to break these stereotypes by presenting themselves as leaders. They should "frame" their leadership so others can see them.

Based on a 2005 Catalyst study, there is a severe scarcity at the top positions in Corporate America Fortune 500. 75% of Fortune 500 companies report no women as top

¹⁴ (2003). *Catalyst Survey: Women in U.S. Corporate Leadership*.

earners! The graph below shows some important statistics. There are only 8 women CEO in the US, and less than 50% managerial and professional positions.



Although they receive far less in the way of loans and institutional investments than male headed firms, yet

- 40% of privately held U.S. Firms are owned or controlled by women (10.4 million)
- Between 1997-2004, privately held, women-owned businesses grew at twice the rate of all other U.S. firms
- Women's companies are creating jobs at twice the rate of all firms
- They are now responsible for more payroll than all the Fortune 500 combined
- Women's companies are growing profits faster than all firms
- Women's companies are more likely to stay in business.¹⁵

The differences between women in management in different industries are striking. Based on 2005 DiversityInc Top 50 Companies for Diversity data, for Top 50 companies, women were 48 percent of managers in the financial-services industry, 41 percent in the professional-services

¹⁵ Heffeman, M. (2007). *How She Does It. How Women Entrepreneurs are Changing the Rules of Business Success.* Viking .

industry, which includes accounting, and only 18 percent in the auto industry. Comparing people in management who received promotions, in the financial-services industry, 44 percent were women, while the percentage for professional services was 30 percent and it was 16.5 percent for the auto industry.¹⁶

"Businesses are run differently today," said Ronald Taylor, manager of National Diversity Recruiting Strategy and Operations at KPMG. "Clients look different and have different expectations. We need to meet their needs."¹⁷

America's 10.6 million women-owned businesses employ 19.1 million people and contribute \$2.5 trillion in sales - yet women continue to face unique obstacles in the world of business.

Women business owners lag behind their male counterparts in obtaining access to much-needed resources, capital, and information.

Women's Enterprise promotes the growth of women-owned businesses through programs that offer business counseling, mentoring, training and technical, financial, and procurement assistance.¹⁸

Based on the latest U.S. Bureau of Labor Statistics, that women earn 80 cents for every dollar men earn.

The Small Business Service (SBS) Household Survey of Entrepreneurship 2003 reveals that 'there is a strong gender divide amongst those who are and those who are not considering taking part in enterprise. This study reveals that women are significantly more likely to be "Avoiders"

¹⁶ (2005). *DiversityInc* .

¹⁷(n.d.). Retrieved from http://www.womensbureau.com/womens_enterprise.html

¹⁸ Success through Self-Employment. (n.d.). *Women's Business Center* .

(56% are women compared to 44% of men), whereas men are much more likely to be “Thinkers” (62% are men compared to 38% of women) or Doers (69% are men compared to 31% of women).¹⁹

Every journey into self-employment is undoubtedly unique; men and women individually face a range of emotional and environmental conditions that contribute to their decision whether to consider employment or self-employment.

The imbalance of businesses owned by women provides evidence that on the whole the barriers preventing people from entering self-employment are disproportionately faced by women. This was the main reason behind choosing to explore these barriers hoping to be able to understand more the issues and find some solutions. The more we educate ourselves about a topic the more we solve the related issues; it has been said “education’s purpose is to replace an empty mind with an open one”.

4.1.3 What are the possible barriers that face self-employed women in conducting their businesses?

Actually women in the workplace in both the US and Lebanon face a variety of barriers and the results below detail them. These barriers that women face consist of some familial, financial, social, and managerial issues.

¹⁹ *Small Business Service (SBS) Household Survey of Entrepreneurship Survey*. (2003). Retrieved from http://www.esf.gov.uk/_docs/AIR_2001_FINAL.doc

Single women have fewer business barriers than married women

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	D	7	4.7	4.7	4.7
	N	38	25.3	25.3	30.0
	A	91	60.7	60.7	90.7
	SA	14	9.3	9.3	100.0
	Total	150	100.0	100.0	

Less than 5% disagreed that single women have fewer business barriers. This is expected since maternity leaves and household lives cannot but limit the women from being free.

The barriers that women face in running their businesses are social barriers

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	6	4.0	4.0	4.0
	D	50	33.3	33.3	37.3
	N	38	25.3	25.3	62.7
	A	38	25.3	25.3	88.0
	SA	18	12.0	12.0	100.0
	Total	150	100.0	100.0	

The social barrier is more obvious in Lebanon than in the US. Unfortunately women are still framed in Lebanon; they improved from being engaged in teaching and education only to being actively involved in the professional world. However, they still do not get the necessary support from the family and the society to start their own businesses. This fact, the difference between the US and Lebanon balanced the results.

The barriers that women face in running their businesses are financial barriers

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	30	20.0	20.0	20.0
	D	34	22.7	22.7	42.7
	N	32	21.3	21.3	64.0
	A	44	29.3	29.3	93.3
	SA	10	6.7	6.7	100.0
	Total	150	100.0	100.0	

Less than 40% agreed that women face financial barriers. This shows that people are ignorant of the fact that it is harder for women to find financial resources than men. Although the US laws are generating a lot of ways giving more rights and possibilities for women to get funding, the financial offers are being restricted because of the less trust the financial institutions have for women as business owners compared to men.

The barriers that women face in running their businesses are managerial barriers

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	16	4.0	4.0	4.0
	D	36	24.0	24.0	28.0
	N	30	20.0	20.0	48.0
	A	40	26.7	26.7	74.7
	SA	38	25.3	25.3	100.0
	Total	150	100.0	100.0	

The majority of people (more than 50%) answered that they see that women face managerial barriers. These barriers consist of some traits and characteristic issues. We often see women get overwhelmed so fast. Moreover, statistics show that women are less capable of handling stress.

The barriers that women face in running their businesses are familial barriers

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	66	44.0	44.0	44.0
	D	27	18.0	18.0	62.0
	N	31	20.7	20.7	82.7
	A	18	12.0	12.0	94.7
	SA	8	5.3	5.3	100.0
	Total	150	100.0	100.0	

Because we separated the familial barriers from the maternity issues, the results showed that the majority of people (more than 80%) are against the fact that women face familial barriers.

4.1.4 What is the impact of these barriers on the success of self-employed women in Business?

To start with, all men and women with the ambition to set up or grow a business will face some difficulties at some point which may delay or ultimately prevent them from going ahead. The DTI's Strategic Framework for Women's Enterprise categorizes the common factors which present barriers to the successful transition for many women into business and self-employment as: the lack of appropriate business and financial support, the impact of caring and domestic responsibilities, the use of inappropriate role models, and the low levels of confidence and self-esteem.

Bank and financial investors are working with their partners (venture capitalists) to improve the overall business support offer to all pre-start up, start up and growing businesses in the region. Any enhancements to be made, however, must embrace the need to ensure that business support is accessible and appropriate to women. Anyone setting up or growing a business faces potential barriers relating to accessing finance, whether that relates to knowing who to talk to and

what type of finance will fulfill their specific business needs, or being 'investor ready' with a robust business plan and an ability to confidently deliver it to potential investors. Extensive research undertaken in this area, however, suggests that access to finance is a particular barrier for women. (Global Entrepreneurship Monitor United Kingdom). Women are less courageous and have a higher need for security. Therefore, they are less comfortable borrowing for start-up or growth and this could inhibit the success of women's businesses²⁰; typically, "women use only one third of the start-up capital that men use; 80- 99% of women use personal savings as start-up capital while only 30-59% of men do this."²¹

Women are still responsible for 80% of caring and domestic responsibilities which can severely slow down their ability to enter self-employment, although for many women the need to juggle home and work lives is the very thing which drives them to consider self-employment. This issue has been discussed earlier and led us to a clear conclusion: support in developing part-time as well as full-time businesses is required. Provision of support at times and locations which are accessible to those with caring responsibilities is essential, as is the improved accessibility and affordability of care for children, adults and elders.

Fewer women in business naturally results in fewer female role models. Improving our identification and promotion of female role models to provide examples of women who have 'been there, done that' is essential if we are to drive an increase in the participation of women.

Women always look for successful stories to imitate; money isn't that big a mystery, but it is the final business frontier for women. Women care about achievement and success more than about

²⁰ (November 2003). *Women in Business Finance Survey*. Bank of Scotland.

²¹ Anderson, C. &. (2001). *Unequal Entrepreneurs*, The Industrial Society.

checks and balances. Therefore, their stories have less impact in the society. This may be an essential reason behind not having so many women role models.

This barrier is possibly the most controversial and as a result it has been well debated. We do not believe that it is helpful for us to suggest that women lack self-esteem. More helpful, perhaps, would be a link between women's lack of self-belief and insufficient women seriously pursuing their ambitions to set up their own business; or with difficulties experienced in accessing finance. Improving the number of female role models may go some way to alleviating this barrier, together with providing opportunities for women to network with other women through initiatives such as Women into the Network.

Although most of these barriers can equally be experienced by men and women, the relative underrepresentation of women in the regional (national) economy would suggest that support provided to women is not as effective in helping them to overcome barriers as it is for men. The impact of these barriers on women's journeys into employment and self-employment and to driving business growth is explored in the Prowess report 'Business Support with the 'F' Factor.

Unfortunately, women contribute to lack of recognition by minimizing their own contributions by failing to define the value that they bring, by failing to communicate that value, and by staying in the background instead of stepping into the limelight. They should remember, as Plato said, when it comes to leadership "A thing is not visible because it is seen. A thing is seen because it is visible."

Women are reputed to be better than men at relationships, so why do so many fail to reach top jobs where relationship skills set people apart?

Wanda Wallace, president and CEO of the Leadership Forum, surveyed 46 male executives at large global organizations about the social mistakes they saw their female direct reports and colleagues making. She presented her findings at the 11th annual Women on Wall Street Conference in New York on Oct. 19, attended by 2,300 women in the financial-services industry.

Women forget the human side of relationships, the men told Wallace. Women tend to single-mindedly pursue performance excellence—but at the top, success is not all about work.

Relationship building is about finding common interests with others, Wallace reminded the audience. Children are an obvious touchstone for fellow parents, yet executive women have been conditioned to downplay their maternal roles. Instead, they needlessly sacrifice their authenticity by trying to learn golf or feigning interest in football. Men say go ahead and talk about the kids, just don't make it about how guilty you feel.

Successful men seem to know what women have forgotten: more can be learned about a person's style and passion in two minutes of chatting than in an entire afternoon of presentations.

Authenticity, approachability and personality are as important, or more so, than mere ability.

"You can only be a leader if your peers are willing to follow you," Wallace said.²²

4.1.5 How can we compare the workplace barriers and environment of self-employed women in both the United States and Lebanon?

Actually, the barriers facing women in the workplace differ from the United States to Lebanon. In Lebanon, these barriers and limitations are more than in the United States.

²² Sherwood, S. (2005, October 20). Are Women Really Better At Relationships? *DiversityInc* .

Women in Lebanon are not as free as women in the United States from a business running perspective

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	D	7	4.7	4.7	4.7
	N	25	16.7	16.7	21.3
	A	36	24.0	24.0	45.3
	SA	82	54.7	54.7	100.0
	Total	150	100.0	100.0	

The majority of the people who filled out the questionnaire agreed that women in Lebanon are not as free as women in the US in terms of starting a business. People answered that way because of the stereotyping they have, whether in Lebanon or in the US. People in Lebanon believe that the US women have more rights and are more supported, and the opposite is what American people think about Lebanese women.

US laws and regulations governing the rights of women in business is conducive to women in business

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	6	4.0	4.0	4.0
	D	22	14.7	14.7	18.7
	N	66	44.0	44.0	62.7
	A	46	30.7	30.7	93.3
	SA	10	6.7	6.7	100.0
	Total	150	100.0	100.0	

Almost 50% were neutral while answering this question. This is because people in Lebanon are not sure about the rights in the US. These kinds of laws are not necessarily published and therefore people cannot really know about them.

Other self explanatory frequency tables are found below. These give general useful information, indirectly related to my findings and helped in analyzing the situation better.

1 Are you familiar with female managed businesses?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	6	4.0	4.0	4.0
	D	22	14.7	14.7	18.7
	N	40	26.7	26.7	45.3
	A	60	40.0	40.0	85.3
	SA	22	14.7	14.7	100.0
	Total	150	100.0	100.0	

The above table presents the % of the respondents answers when asked about the familiarity with the female managing businesses 4% of the respondents strongly disagree, 14.7% of the respondents are not familiar with female managing businesses, 40% are neutral, 14.7% are familiar with female managing businesses and 22% are very familiar with female managing businesses.

3. Women's style in conducting and managing businesses is similar to men's

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	6	4.0	4.0	4.0
	D	58	38.7	38.7	42.7
	N	34	22.7	22.7	65.3
	A	40	26.7	26.7	92.0
	SA	12	8.0	8.0	100.0
	Total	150	100.0	100.0	

The above table presents the % of the answers received when asked about women's style in conducting and managing businesses in a similar way to men. 4% of the respondents strongly disagree, 38.7% of the respondents disagree, 22.7% are neutral, 26.7 % agree, and 8% strongly agree that women's style in conducting and managing businesses is similar to men's.

Women face more barriers than men do in running their businesses.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	6	4.0	4.0	4.0
	D	16	10.7	10.7	14.7
	N	62	41.3	41.3	56.0
	A	42	28.0	28.0	84.0
	SA	24	16.0	16.0	100.0
	Total	150	100.0	100.0	

The above table presents the % of the respondent's opinion when asking them about women facing more barriers than men when running their businesses. 4 % of the respondents strongly disagree, 10.7% disagree, 41.3% are neutral, 28% agree, and 16% strongly agree that women face more barriers than men do in running their businesses.

5. It is more difficult for women than men to gain financial support for their business

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	10	6.7	6.7	6.7
	D	24	16.0	16.0	22.7
	N	40	26.7	26.7	49.3
	A	36	24.0	24.0	73.3
	SA	40	26.7	26.7	100.0
	Total	150	100.0	100.0	

The above table clearly shows that 6.7% of the respondents strongly disagree that it is more difficult for women than it is for men to gain financial support for their businesses, where 16% disagree, 26.7% were neutral, 24% agree, and 26.7% strongly agree that it is more difficult for women than it is for men to gain financial support for their businesses.

6. Women generally have Lower levels of confidence and self-esteem than men

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	6	4.0	4.0	4.0
	D	70	46.7	46.7	50.7
	N	34	22.7	22.7	73.3
	A	30	20.0	20.0	93.3
	SA	10	6.7	6.7	100.0
	Total	150	100.0	100.0	

The above table presents the % of the respondent's opinion when asked about women generally having Lower levels of confidence and self-esteem than men do. We can see that 4% totally disagree, 46.7% disagree, 22.7% were neutral, 20% agree, and 6.7% strongly agree.

9. Lebanese social environment is conducive to women being in business.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	6	4.0	4.0	4.0
	D	22	14.7	14.7	18.7
	N	53	35.3	35.3	54.0
	A	39	26.0	26.0	80.0
	SA	30	20.0	20.0	100.0
	Total	150	100.0	100.0	

The above table presents the % of the respondent's opinion when asked if Lebanese social environment is conducive to women being in business. 4% strongly disagree, 14.7% disagree, 35.3% are normal, 26% agree, and 20% strongly agree.

Women are viewed as inferior to men

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	2	1.3	1.3	1.3
	D	34	22.7	22.7	24.0
	N	48	32.0	32.0	56.0
	A	48	32.0	32.0	88.0
	SA	18	12.0	12.0	100.0
	Total	150	100.0	100.0	

The above table presents the % of the respondent's opinion when asked if women are viewed as inferior to men. 1.3% strongly disagree, 22.7% disagree, 32% were neutral, 32% agree, 12% strongly agree.

Women are actively seeking self-employment

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	22	14.7	14.7	14.7
	D	26	17.3	17.3	32.0
	N	37	24.7	24.7	56.7
	A	45	30.0	30.0	86.7
	SA	20	13.3	13.3	100.0
	Total	150	100.0	100.0	

The above table presents the % of the respondent's opinion when asked if women are actively seeking self-employment. 14.7% strongly disagree, 17.3% disagree, 24.7% were neutral, 30% agree, 13.3%strongly agree.

The barriers that women face in running their businesses are social barriers

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	6	4.0	4.0	4.0
	D	50	33.3	33.3	37.3
	N	38	25.3	25.3	62.7
	A	38	25.3	25.3	88.0
	SA	18	12.0	12.0	100.0
	Total	150	100.0	100.0	

The above table presents the % of the respondent's opinion when asked about the barriers that women face in running their businesses some social barriers. 4% strongly disagree, 33.3% disagree, 25.3% were neutral, 25.3% agree, 12%strongly agree.

Single women have fewer business barriers than married women

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	D	7	4.7	4.7	4.7
	N	38	25.3	25.3	30.0
	A	91	60.7	60.7	90.7
	SA	14	9.3	9.3	100.0
	Total	150	100.0	100.0	

The above table presents the % of the respondent's opinion when asked if single women have fewer business barriers than married women. 4.7% disagree, 25.3% were neutral, 60.7% agree, 9.3%strongly agree.

4.2 Regression

The first regression analysis involved the following independent variables:

- Women can be successful business leaders
- Lebanese social environment is not conducive to women in business
- Women are viewed as inferior to men
- US laws and regulations governing the rights for women in business is conducive to women
- Women generally have lower levels of self-esteem than men

The dependent variable was: "Women's ability to conduct and manage is as good as men".

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.876 ^a	.768	.760	.56

a. Predictors: (Constant), 12. Women can be successful business leaders, 9. Lebanese social environment is conducive to women being in business., 10. Women are viewed as inferior to men, 8. US laws and regulations governing the rights of women in business is conducive to women in business, 6. Women generally have Lower levels of confidence and self-esteem than men

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	149.167	5	29.833	95.199	.000 ^a
	Residual	45.126	144	.313		
	Total	194.293	149			

a. Predictors: (Constant), 12. Women can be successful business leaders, 9. Lebanese social environment is conducive to women being in business., 10. Women are viewed as inferior to men, 8. US laws and regulations governing the rights of women in business is conducive to women in business, 6. Women generally have Lower levels of confidence and self-esteem than men

b. Dependent Variable: 2. Women's ability to conduct and manage businesses is as good as men's

In ANOVA table, $p = 0.000 < 0.01$ which indicates that "Women's ability to conduct and manage businesses is as good as men's" is significant at 1% and thus related to the other variables.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.101	.184		.546	.586
	8. US laws and regulations governing the rights of women in business is conducive to women in business	1.654	.125	1.328	13.192	.000
	6. Women generally have Lower levels of confidence and self-esteem than men	-.651	.138	-.586	-4.736	.000
	9. Lebanese social environment is conducive to women being in business.	-.579	.070	-.552	-8.282	.000
	10. Women are viewed as inferior to men	2.244E-02	.065	.020	.343	.732
	12. Women can be successful business leaders	.521	.096	.494	5.411	.000

a. Dependent Variable: 2. Women's ability to conduct and manage businesses is as good as men's

For the variable "US laws and regulations governing the rights of women in business is conducive to women in business" $p = 0.586 > 0.05$, there is no significance at $\alpha = 0.05$

For the variable "Women generally have lower levels of confidence and self-esteem than men" $p = 0.000 < 0.05$, there is significance at $\alpha = 0.05$

For the variable "Lebanese social environment is conducive to women being in business" $p = 0.000 < 0.05$, there is significance at $\alpha = 0.05$

For the variable "Women are viewed as inferior to men" $p = 0.732 > 0.05$, there is no significance at $\alpha = 0.05$

For the variable "Women can be successful business leaders" $p = 0.000 < 0.05$, there is significance at $\alpha = 0.05$

The second regression analysis involved the following independent variables:

- Lebanese social environment is not conducive to women being in business
- Single women have fewer barriers than married women
- Women are viewed as inferior to men
- Women are actively seeking employment

The dependent variable was: "women in Lebanon are not as free as women in the US from a business running perspective".

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.705 ^a	.497	.483	.65

a. Predictors: (Constant), 9. Lebanese social environment is conducive to women being in business., 13. Single women have fewer business barriers than married women, 10. Women are viewed as inferior to men, 11. Women are actively seeking self-employment

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.417	.314		4.510	.000
	10. Women are viewed as inferior to men	2.725E-02	.074	.030	.367	.714
	11. Women are actively seeking self-employment	.121	.060	.169	2.015	.046
	13. Single women have fewer business barriers than married women	.898	.095	.680	9.484	.000
	9. Lebanese social environment is conducive to women being in business.	-.280	.078	-.336	-3.568	.000

a. Dependent Variable: Women in Lebanon are not as free as women in the United States from a business running perspective

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	61.012	4	15.253	35.868	.000 ^a
	Residual	61.662	145	.425		
	Total	122.673	149			

a. Predictors: (Constant), 9. Lebanese social environment is conducive to women being in business., 13. Single women have fewer business barriers than married women, 10. Women are viewed as inferior to men, 11. Women are actively seeking self-employment

b. Dependent Variable: Women in Lebanon are not as free as women in the United States from a business running perspective

The last regression analysis involved the same previous independent variables, however the dependent variable was: "Women's analysis to conduct and manage business is as good as men's"

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.783 ^a	.613	.605	.72

- a. Predictors: (Constant), 13. Single women have fewer business barriers than married women, 10. Women are viewed as inferior to men, 8. US laws and regulations governing the rights of women in business is conducive to women in business

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	119.160	3	39.720	77.184	.000 ^a
	Residual	75.134	146	.515		
	Total	194.293	149			

- a. Predictors: (Constant), 13. Single women have fewer business barriers than married women, 10. Women are viewed as inferior to men, 8. US laws and regulations governing the rights of women in business is conducive to women in business
- b. Dependent Variable: 2. Women's ability to conduct and manage businesses is as good as men's

In ANOVA table, $p = 0.000 < 0.01$ which indicates that "Women's ability to conduct and manage businesses is as good as men's" is significant at 1% and thus related to the other variables.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.553	.343		1.614	.109
	10. Women are viewed as inferior to men	-.146	.080	-.128	-1.823	.070
	8. US laws and regulations governing the rights of women in business is conducive to women in business	1.119	.092	.898	12.126	.000
	13. Single women have fewer business barriers than married women	-.149	.095	-.090	-1.575	.118

a. Dependent Variable: 2. Women's ability to conduct and manage businesses is as good as men's

For the variable "Women are viewed as inferior to men" $p = 0.07 > 0.05$, there is no significance at $\alpha = 0.05$

For the variable "US laws and regulations governing the rights of women in business is conducive to women in business" $p = 0.000 < 0.05$, there is significance at $\alpha = 0.05$

For the variable "Single women have fewer business barriers than married women" $p = 0.118 > 0.05$, there is no significance at $\alpha = 0.05$

4.3 Correlations

Correlation is the measurement of association of variables. In research, the purpose of correlation and regression often is to enable predictions of a dependent variable from information possessed about an independent variable. A dependent variable is the variable whose variation is likely to be explained, and an independent variable is a variable used to explain the variation in the dependent variable. Moreover, my research includes several correlation and regression analysis with 1% and 5% level of significance.

Correlation:

The below correlations were studied with a significance level of 1% and 5%.

Thus, the results are represented in the following table:

- Women's style in conducting and managing businesses is similar to men's:
P= 0.000 < 0.01. This implies that it is significant at $\alpha = 1\%$, and therefore there is a relationship.
- Women face more barriers than men do in running their businesses: P= 0.000 < 0.01.
This implies that it is significant at $\alpha = 1\%$, and therefore there is a relationship.
- Women in general have lower levels of confidence & self esteem than men:
P= 0.000 < 0.01. This implies that it is significant at $\alpha = 1\%$, and therefore there is a relationship.
- Women in Lebanon are not as free as women in the United States from a business running perspective: P= 0.003 < 0.01. This implies that it is significant at $\alpha = 1\%$, and therefore there is a relationship.
- US laws and regulations governing the laws and regulations governing the rights of women in business is conducive to women in business: P= 0.000 < 0.01. This implies that it is significant at $\alpha = 1\%$.

- Women in Lebanon are not as free as women in the United States from a business running perspective: $P = 0.781 < 0.01$. This implies that it is not significant at $\alpha = 1\%$ and $\alpha = 5\%$.
- The barriers that women face in running their businesses are social barriers: $P = 0.000 < 0.01$. This implies that it is significant at $\alpha = 1\%$.
- The barriers that women face in running their businesses are financial barriers: $P = 0.000 < 0.01$. This implies that it is significant at $\alpha = 1\%$.
- The barriers that women face in running their businesses are managerial barriers: $P = 0.000 < 0.01$. This implies that it is significant at $\alpha = 1\%$.
- The barriers that women face in running their businesses are familial barriers: $P = 0.683 < 0.01$. This implies that it is not significant at $\alpha = 1\%$ and $\alpha = 5\%$.

Correlations

		1. Are you familiar with female managed businesses?	3. Women's style in conducting and managing businesses is similar to men's	Women face more barriers than men do in running their businesses.
1. Are you familiar with female managed businesses?	Pearson Correlation Sig. (2-tailed) N	1.000 150	.585** .000 150	.849** .000 150
3. Women's style in conducting and managing businesses is similar to men's	Pearson Correlation Sig. (2-tailed) N	.585** .000 150	1.000 150	.525** .000 150
Women face more barriers than men do in running their businesses.	Pearson Correlation Sig. (2-tailed) N	.849** .000 150	.525** .000 150	1.000 150

** Correlation is significant at the 0.01 level (2-tailed).

Correlations

		5. It is more difficult for women than men to gain financial support for their business	6. Women generally have Lower levels of confidence and self-esteem than men	Women in Lebanon are not as free as women in the United States from a business running perspective
5. It is more difficult for women than men to gain financial support for their business	Pearson Correlation Sig. (2-tailed) N	1.000 150	.453** .000 150	.243** .003 150
6. Women generally have Lower levels of confidence and self-esteem than men	Pearson Correlation Sig. (2-tailed) N	.453** .000 150	1.000 150	.145 .076 150
Women in Lebanon are not as free as women in the United States from a business running perspective	Pearson Correlation Sig. (2-tailed) N	.243** .003 150	.145 .076 150	1.000 150

** Correlation is significant at the 0.01 level (2-tailed).

Correlations

		9. Lebanese social environment is conducive to women being in business.	8. US laws and regulations governing the rights of women in business is conducive to women in business	Women in Lebanon are not as free as women in the United States from a business running perspective
9. Lebanese social environment is conducive to women being in business.	Pearson Correlation Sig. (2-tailed) N	1.000 150	.747** .000 150	.023 .781 150
8. US laws and regulations governing the rights of women in business is conducive to women in business	Pearson Correlation Sig. (2-tailed) N	.747** .000 150	1.000 150	.160 .050 150
Women in Lebanon are not as free as women in the United States from a business running perspective	Pearson Correlation Sig. (2-tailed) N	.023 .781 150	.160 .050 150	1.000 150

** Correlation is significant at the 0.01 level (2-tailed).

Correlations

		The barriers that women face in running their businesses are social barriers	The barriers that women face in running their businesses are financial barriers	The barriers that women face in running their businesses are managerial barriers	The barriers that women face in running their businesses are familial barriers
The barriers that women face in running their businesses are social barriers	Pearson Correlation Sig. (2-tailed) N	1.000 150	.691** .000 150	.291** .000 150	-.034 .683 150
The barriers that women face in running their businesses are financial barriers	Pearson Correlation Sig. (2-tailed) N	.691** .000 150	1.000 150	.131 .111 150	-.341** .000 150
The barriers that women face in running their businesses are managerial barriers	Pearson Correlation Sig. (2-tailed) N	.291** .000 150	.131 .111 150	1.000 150	.278** .001 150
The barriers that women face in running their businesses are familial barriers	Pearson Correlation Sig. (2-tailed) N	-.034 .683 150	-.341** .000 150	.278** .001 150	1.000 150

** Correlation is significant at the 0.01 level (2-tailed).

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.877 ^a	.768	.759	.56

a. Predictors: (Constant), 9. Lebanese social environment is conducive to women being in business., The barriers that women face in running their businesses are financial barriers, The barriers that women face in running their businesses are managerial barriers, The barriers that women face in running their businesses are familial barriers, The barriers that women face in running their businesses are social barriers, 6. Women generally have Lower levels of confidence and self-esteem than men

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1.	Regression	149.307	6	24.884	79.101	.000 ^a
	Residual	44.986	143	.315		
	Total	194.293	149			

- a. Predictors: (Constant), 9. Lebanese social environment is conducive to women being in business., The barriers that women face in running their businesses are financial barriers, The barriers that women face in running their businesses are managerial barriers, The barriers that women face in running their businesses are familial barriers, The barriers that women face in running their businesses are social barriers, 6. Women generally have Lower levels of confidence and self-esteem than men
- b. Dependent Variable: 2. Women's ability to conduct and manage businesses is as good as men's

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	149.307	6	24.884	79.101	.000 ^a
	Residual	44.986	143	.315		
	Total	194.293	149			

- a. Predictors: (Constant), 9. Lebanese social environment is conducive to women being in business., The barriers that women face in running their businesses are financial barriers, The barriers that women face in running their businesses are managerial barriers, The barriers that women face in running their businesses are familial barriers, The barriers that women face in running their businesses are social barriers, 6. Women generally have Lower levels of confidence and self-esteem than men
- b. Dependent Variable: 2. Women's ability to conduct and manage businesses is as good as men's

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.759	.188		4.030	.000
	The barriers that women face in running their businesses are social barriers	1.046	.096	1.016	10.919	.000
	The barriers that women face in running their businesses are financial barriers	.396	.069	.432	5.728	.000
	The barriers that women face in running their businesses are managerial barriers	.463	.058	.494	8.054	.000
	The barriers that women face in running their businesses are familial barriers	-.210	.056	-.231	-3.770	.000
	6. Women generally have Lower levels of confidence and self-esteem than men	-.638	.117	-.574	-5.438	.000
	9. Lebanese social environment is conducive to women being in business.	-.393	.093	-.375	-4.239	.000

a. Dependent Variable: 2. Women's ability to conduct and manage businesses is as good as men's

Chapter Five:

Research Conclusion and Recommendations

5.1 Research summary conclusions

In conclusion and after obtaining the final results, it is obvious that there is a positive relationship and correlation in respect to the barriers that face women in the United States and Lebanon. In addition, it is apparent that women have a variety of barriers in the workplace.

To sum up all the results, I can conclude that some points of my research hypothesis have been reached. However, others were not reachable. In other words, I have reached the hypothesis that women are looked at as inferior to men in the workplace and that women suffer from a variety of barriers in the workplace that would disable them from reaching successful positions and performance. In addition, I was able to come to the conclusion that women in Lebanon suffer from more obstacles than in the United States due to the fact that in the United States women have more rights and work with more freedom.

5.2 Limitation of the Study

Although the research was successful, I faced throughout it many problems related to the fact that some respondents refused to give certain information about this subject matter. In this respect, the following limitations affected my study:

I had several problems in my research. My study was not free from some limitations, which lead us to get some inaccurate results. The first major limitation was observed is the sample of the population. The sample was small and did not give us a good presentation of the whole population.

- Errors of selection : 150 selected randomly
- The subject is a perception matter and this affected my study
- Response error: inaccurate answers due to misunderstandings

Consequently, the findings may not be generalized, but that would give an idea about the people's opinions regarding the barriers facing self-employed women.

5.3 Recommendation for Future Research

For better researches in the future, the sample has to be bigger and the questionnaire shall be enlarged and distributed on a larger scale of the respondents. In addition, the following aspects shall be taken into consideration:

- Choose each topic alone and study its effect on satisfaction , then on performance
- Take each business sector aside: education, banking, industries, as they may differ due to other causes.
- Add locations from all over Lebanon and the US

In addition, I would recommend that governments and regulatory authorities to initiate laws that would protect women in the workplace and that would allow them to avoid their barriers and reach better working performance due to the fact that women can be as good as men in the workplace.

Appendix

Questionnaire

This is a survey about barriers facing self-employed women. It takes no more than 6 minutes to complete it. There are no right or wrong answers but simply different types of responses according to individual preferences. It is anonymous and confidential and the overall findings could be published in academic/scientific journals.

Thank you for your cooperation and help with the survey.

Please choose on rating only for each question below; the preference scores range from 1=lowest preference or not at all like me, to 5=highest, yes very much like me.

	Strongly Disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly Agree 5
1. Are you familiar with female managed businesses?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. Women's ability to conduct and manage businesses is as good as men's	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. Women's style in conducting and managing businesses is similar to men's	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. Women face more barriers than men do in running their businesses.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5. It is more difficult for women than men to gain financial support for their business	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6. Women generally have Lower levels of confidence and self-esteem than men	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

7. Women in Lebanon are not as free as women in the United States from a business running perspective	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
8. US laws and regulations governing the rights of women in business is conducive to women in business	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
9. Lebanese social environment is conducive to women being in business.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

	Strongly Disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly Agree 5
10. Women are viewed as inferior to men	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
11. Women are actively seeking self-employment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
12. Women can be successful business leaders	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
13. Single women have fewer business barriers than married women	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

The barriers that women face in running their businesses	Strongly Disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly Agree 5
14. Social Barriers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
15. Financial Barriers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
16. Managerial Barriers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
17. Familial Barriers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

18. Please answer the questions below by Yes or No:	Yes 1	No 2
I like to be a member in a social club	<input type="radio"/>	<input type="radio"/>
I enjoy having a wide circle of acquaintances	<input type="radio"/>	<input type="radio"/>
I like to have at least one trip per year	<input type="radio"/>	<input type="radio"/>
I like to ask the advice of others when I buy new things	<input type="radio"/>	<input type="radio"/>
I rapidly get involved in social life at a new workplace	<input type="radio"/>	<input type="radio"/>
I am almost never late for my appointments	<input type="radio"/>	<input type="radio"/>
I like to be engaged in an active and fast-paced job	<input type="radio"/>	<input type="radio"/>
I am usually the first to react to a sudden event: the telephone ringing or unexpected question	<input type="radio"/>	<input type="radio"/>

I usually plan my actions in advance	<input type="radio"/>	<input type="radio"/>
It is in my nature to assume responsibility	<input type="radio"/>	<input type="radio"/>
I prefer to act immediately rather than speculate about various options	<input type="radio"/>	<input type="radio"/>
I trust reason rather than feelings	<input type="radio"/>	<input type="radio"/>
I tend to rely on my experience rather than on theoretical alternatives	<input type="radio"/>	<input type="radio"/>
I think that almost everything can be analyzed	<input type="radio"/>	<input type="radio"/>
I enjoy putting things in order	<input type="radio"/>	<input type="radio"/>

Which of the following general characteristics describe you best?

19. My age group is: 18 - 25 26 - 40 41 - 60 61 & older

20. My gender is: Male Female

21. My educational qualifications are:

Up to High School Degree Post Graduate

22. My present occupational status is: Student Worker Employee

Professional or Manager Business Owner Part-timer

Unemployed Retired

23. My personality is described as:

Calm Energetic Ambitious Stable Risk Taker

24. In life, what is your most important value?

Family Work Money Achievement Life

25. The activity that I like most:

Theater Beach Reading Sports Travel

26. My life preferred lifestyle is:

Family Community Smart Powerful Rich

27. My marital status is: Single Married Widowed Divorced

28. My annual financial resources are (US \$):

less than 3,000 3,000 - 6,000 7,000 - 10,000

11,000 - 40,000 41,000 - 70,000 71,000 & above

29. Please indicate your cultural or ethnic background:

Lebanese European Arabian American Asian

Thank you very much for your patience and cooperation

References

(2003). *Catalyst Survey: Women in U.S. Corporate Leadership*.

(2005). *DiversityInc* .

(n.d.). Retrieved from 2006 statistics: <http://www.census.gov/csd/mwb>

(n.d.). Retrieved from http://www.womensbureau.com/womens_enterprise.html

(November 2003). *Women in Business Finance Survey*. Bank of Scotland.

Anderson, C. &. (2001). *Unequal Entrepreneurs*, The Industrial Society.

Burby, Liza N. (1999). "Children of workaholics." Newsday Inc., Online.

Chao, L. (12/5/05). For Gen Xers, It.s Work to Live: Finding the Right Job/Life Balance. *Wall Street Journal* .

"Clouding the issue for working mothers." (1999). Minneapolis Start Tribune,
Online.

Harrison, Bryan. (1999). "Families pay the price for women's liberation."

Infaunotics Inc., Online.

Heffeman, M. (August 2002). *The Female CEO* . Fast Company.

Heffeman, M. (2007). *How She Does It. How Women Entrepreneurs are Changing the Rules of Business Success*. *Viking* .

Ismail, Ghena. (Winter 1997). "Women-headed households in Lebanon." Al-

Raida.

Millman, Jennifer. (March 20 2006). "Female Accountants Gain Ground, But Work/Life Issues Hurt Progress." Retrieved from *DiversityInc.com*.

O'Brien, G. (April 2006). *Women's History: How Are You Shaping It?*

Recer, Paul. (1999). "Study: No lasting harm for working mom's kids: Quality of parenting matters more, experts say." The Dallas Morning News,
Online.

Reh, John F. (n.d.). "Why Men Earn More." Your Guide to Management.

Shaw, Dr. E. (November 2006). *Department of Trade and Industry*. Retrieved from Department of Marketing : <http://www.dti.gov.uk>

Sherwood, S. (October 20 2005). "Are Women Really Better At Relationships?" *DiversityInc*.

Small Business Service (SBS) Household Survey of Entrepreneurship Survey. (2003). Retrieved from http://www.esf.gov.uk/_docs/AIR_2001_FINAL.doc

Success through Self-Employment. (n.d.). *Women's Business Center*.

Williamson, Arnold. (1995). Human Resources Development: A Critical Perspective. New York: MacGraw Hill Inc.

Zanden, James. (1994). Human Development. New York: MacGraw Hill Inc.