

## **RMTB**

Homepage: http://publisher.uthm.edu.my/proceeding /index.php/rmtb e-ISSN: 2773-5044

# Study on Challenges Affecting Women Entrepreneurs' Business Success in Aden, Yemen

## Rana Galal Ahmed Nasser<sup>1\*</sup> & Muhammad Asyraf Hasim<sup>1</sup>

<sup>1</sup>Department of Management and Technology, Faculty of Technology Management and Business, Universiti Tun Hussein Onn Malaysia, 86400 Parit Raja, Batu Pahat, Johor, MALAYSIA

\*Corresponding Author

DOI: https://doi.org/10.30880/rmtb. 2023.04.02.052

Received 15 August 2023; Accepted 01 November 2023; Available online 01 December 2023

**Abstract**: This study aimed to investigate the challenges impacting the business success of women entrepreneurs in Aden, Yemen. The research employed a primary data approach, utilizing a well-structured questionnaire to collect quantitative data. The focus of the study was to examine three key factors, which were identified through a literature review and found that these factors significantly influence the success of entrepreneurs. These factors encompassed financial support, family support, and knowledge. Descriptive frequency, normality, and correlation analyses were conducted to address the research objectives. A reliability test was also carried out on the questionnaire variables to ensure internal consistency and data quality. The correlation analysis results demonstrated noteworthy findings. Among the three identified factors, there was a significant positive correlation between women entrepreneurs' business success and financial support. A substantial correlation was observed between women entrepreneurs' business success and family support. The results of this study show a positive relationship between women entrepreneurs' business success and knowledge. Based on the study's results, the solution suggested is to enhance access to financial services, such as bank loans, and implement by doing so, it is anticipated that the overall business environment for women entrepreneurs in Aden would be significantly improved, leading to enhanced business success and economic growth in the region.

**Keywords**: Women, Entrepreneurship, Business Success, Women's Empowerment Framework

#### 1. Introduction

Entrepreneurship has long been a prominent subject in the business world, constantly evolving and presenting new facets for exploration. One particular area that warrants special attention is women's entrepreneurship, which male-dominated practices have historically overshadowed. In the Middle East

and North Africa region, cultural norms and traditions further shape the dynamics of entrepreneurship. Yemen, in particular, has experienced significant challenges due to eight years of conflicts, resulting in the loss of income for many families, rendering their financial means inadequate for survival. Consequently, a considerable number of households have turned to self-employment and established small businesses as a means of sustenance. Notably, women have actively participated in this process, playing a pivotal role in supporting their families by venturing into the world of entrepreneurship.

Despite their crucial contributions, women entrepreneurs often face obstacles such as limited experience, knowledge, and financial resources. Nonetheless, their determination and resilience drive them forward as they strive to impact their families' livelihoods and embrace entrepreneurship opportunities positively. This research wants to spotlight female entrepreneurship subjects and the main challenges that affect their success by answering three questions "What is the impact of a lack of financial capital on women entrepreneurs' business success?". "What is the impact of a lack of family support on women entrepreneurs' business success?" and "What is the impact of a lack of knowledge on women entrepreneurs?". This study guides decision-makers, policymakers, organizations, and government to implement new future strategies and solutions that improve and lead to economic growth.

#### 2. Literature Review

## 2.1 Entrepreneurship

We can define entrepreneurship as establishing a firm or other organization. It includes generating ideas, conducting market research, developing a business plan, launching the business, and managing its operations. Entrepreneurship can be conducted on a small or large scale by a single individual or a group. Also, Schumpeter (2000) has defined entrepreneurship as incurring the risk of purchasing something at a specific price and then selling it at an unknown price, while Ahmad and Seymour (2008) added another meaning: innovation and disruption. The Global Entrepreneurship Monitor (2013) stated that The Middle East and North Africa rank among the lowest rates of entrepreneurship globally, with only an average of 8.6% of adult people involved in the business.

#### 2.2 Entrepreneurship in Yemen

#### (a) Situation in Conflict

Since March 2015 and through the eight years of war. Yemenis' lives had enormously affected, including their health, property, infrastructure, and earning wages for bread. The business sector is one of the fields that was affected in both positive and negative ways. Because the government is still fragile and busy with security issues and war. As a result of conflict and instability, poor healthcare circumstances, and several environmental and climatic shocks, Yemen's GDP per capita has decreased to about half of its 2014 level (The World Bank, 2022). The conflict has caused widespread destruction, displacement, and suffering. The report of the United Nations Office for the Coordination of Humanitarian Affairs (2022) demonstrates that around 21.6 million people will require humanitarian assistance next year, with 13.4 million in urgent need.

#### (b) Self-Employment

In a country with a population of 29 million, there is about 20 million Yemeni youth under 30 (UNESCO, 2019), which forms 70% of the total population. Many of these young people are confronted with high unemployment rates. Self-employment is Two perspectives that emerge from the literature when discussing business success: subjective and objective measurements. Common objective measures of business success include the number of employees and customers; survival and continuation as opposed to closure; market share; a performance that is evaluated based on profitability and income; and the total value of assets, whereas the subjective view focuses on how the entrepreneur

feels about the situation, such as the perception of personal fulfillment, social recognition, and achievement of role goals (Hsu *et al.*, 2014). According to Paige and Littrell (2002), business success is measured by subjective criteria such as freedom and independence, being their employer, and controlling their future; extrinsic criteria include income, profitability, and other factors.

#### (c) Economic Situation

With a significant rise in the price of products and services in 2017, the YER dropped around 40 percent of its value, falling from 250 YER to 1 USD to approximately 500 YER. Later in 2018, the YER experienced a quick and massive decline, reaching a depreciation rate of 194% compared to its value before the crisis and exhibiting extreme levels of volatility (FAO,2018). making it difficult for women's businesses to remain competitive. In addition, the security situation has made it harder for women to travel to and from their enterprises, reducing their access to resources and clients. Lastly, the absence of a functional banking system has made it difficult for women to access the financing they need to launch and expand enterprises.

#### 2.3 Women Entrepreneurship

Women's entrepreneurship is designing, launching, and running a new business venture, and women lead it. It also involves taking on financial risks to make a profit and create something of value. Women's entrepreneurship can involve starting a business from scratch, buying an existing business, or taking over a family business. It can also involve creating a side hustle or freelance business. According to Brush (1992), Some basic demographic factors, problems, and business characteristics seem similar between women and men entrepreneurial owners. Still, men and women have a significant difference in personal measures related to education, job experience, abilities, a method to venture formation, business objectives, problems, and performance. According to the International Labour Organization report (2018), women's enterprises are often smaller than men's and more likely to be informal. Numerous female entrepreneurs choose to work from home on micro-projects since this environment gives a high degree of freedom and is compatible with societal standards and family responsibilities.

#### 2.4 Women Entrepreneur Business Success

Two perspectives emerge from the literature when discussing business success: subjective and objective measurements. Common objective measures of business success include the number of employees and customers; survival and continuation as opposed to closure; market share; a performance that is evaluated based on profitability and income; and the total value of assets, whereas the subjective view focuses on how the entrepreneur feels about the situation, such as the perception of personal fulfillment, social recognition, and achievement of role goals (Hsu *et al.*, 2014). According to Paige and Littrell (2002), business success is measured by subjective criteria such as freedom and independence, being their employer, and controlling their future; extrinsic criteria include income, profitability, and other factors.

In addition to that, Amin & Widiastuti (2019) said that success is the result of a long journey that requires creative, persistent, patient, and self-confident personalities; environmental support in the form of spouse, family, and government support; participation in business institutions and managerial skill. A Yemeni study found that successful female entrepreneurs are those who reach their goals (Alshebami & Alzain, 2022). This indicates that establishing clear objectives and possessing the essential resources and skills can contribute to the success of Yemeni women entrepreneurs.

## 2.5 Women Entrepreneurship Challenges

Entrepreneurial women confront challenges not only from their social and familial circles but also from within their businesses, such as a lack of capital, insufficient knowledge, a lack of basic materials, and a lack of marketing opportunities (Rahman *et al.*, 2013). As reported by Hassan *et al.* 2011, the

primary challenges encountered by small and medium-sized enterprises (SMEs) are limited access to capital and persistent difficulties in acquiring funds from financial companies and governments. Women entrepreneurs have difficulty allocating enough time and money to their enterprises and their families, making it difficult to achieve a work-life balance (Rudhumbu *et al.*, 2020).

## (a) Financial Support

Women entrepreneurs are often denied access to capital due to a lack of collateral, credit history, and access to traditional sources of capital, such as banks and venture capitalists. According to Rahman *et al.* (2013), women entrepreneurs mostly depend on NGOs to fund their businesses when they start up. Financial support is important for women to establish their own businesses because they are facing difficulty funding their own businesses through bank systems. There may be a shortage of support and financing options for women entrepreneurs because of the negative perceptions of financial institutions regarding women entrepreneurs (Rudhumbu *et al.*, 2020).

This lack of access to capital can limit the growth potential of women-owned businesses and can lead to a lack of innovation and job creation. The truth is that having access to capital is crucial to the survival of small and medium-sized businesses. Without adequate financial resources, company owners are unable to produce new goods and services, commit to growth plans, generate jobs, and engage in a number of other activities. (Tur-Porcar *et al.*, 2017). Supporting women entrepreneurs is also dependent on social capital. Cliffton & Jaafar (2023) emphasized the significance of both official and personal social capital in procuring initial business funding, managing finances, and developing efficient marketing strategies.

#### (b) Family Support

According to Rahman *et al.* (2013), family support is the most influential factor in women's decisions to become entrepreneurs. Without the support of family members, women entrepreneurs may experience increased feelings of isolation, self-doubt, and tension when starting and operating a business. The absence of encouragement and empathy from family may decrease a person's confidence and motivation, making it harder for them to cope with the challenges and uncertainties of entrepreneurship. Another study by (Mwale *et al.*, 2022) explained that Family responsibilities have the greatest effect on women entrepreneurs' business success. This is due to the fact that women have formed coping mechanisms for navigating and achieving a work-family balance.

Women in a society like Yemen often take on big responsibilities at home. Lack of assistance with domestic tasks, childcare, or care for the elderly can significantly strain their time and energy, reducing their available time and ability to concentrate on business activities. Therefore, their abilities to allocate adequate time to strategic planning, networking, and business development may be compromised. Without proper family support, it is difficult for female entrepreneurs to balance these duties with their entrepreneurial ventures.

#### (c) Knowledge

To be successful, female entrepreneurs require a variety of skills and training. These include business skills like accounting, marketing, and management, as highlighted by Rahman *et al.* (2013). The local business environment, the availability of market access, the stability of the country's labour force, primary materials, and the appropriate procedure for product development are all fundamental elements of the business environment. And the lack of knowledge from women entrepreneurs is a great obstacle to their success. Financial education also acts as a mediator between the behavioural stereotypes of female entrepreneurs and their investment decisions. Iram *et al.* (2023) discovered that financially literate, overconfident female entrepreneurs can make more accurate investment choices.

Moreover, women entrepreneurs should be able to network and develop relationships with potential clients and business partners. Regarding internal considerations, women who launch a firm at a relatively young age face higher difficulty in managing workers but face fewer obstacles regarding education and securing infrastructure. (Akehurst *et al.*, 2012). Imdad (2022) emphasizes the significance of education in fostering business growth and efficacy. Furthermore, even among literate urban women entrepreneurs, ignorance of technology has been highlighted as a critical issue.

#### 2.6 Framework of Study

This research relies on the women's empowerment theoretical framework developed by Sara Longwe of Zambia in 1990 (Longwe, 1995). The framework describes women's development as enabling women to occupy the same position as men and contribute equally in the development procedure to attain equal control over production variables. Longwe (1995) has defined the levels of women's empowerment into five levels, control, participation, conscientization, access, and welfare. Based on the framework described above, this study identifies three factors influencing business.

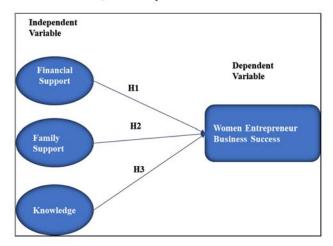


Figure 1: Conceptual framework

#### 2.7 Hypothesis Development:

H1: There is a significant relationship between Financial Support and women entrepreneurs' business success.

H2: There is a significant relationship between Family Support and women entrepreneurs' business success.

H3: There is a significant relationship between knowledge and women entrepreneurs' business success.

#### 3. Research Methodology

## 3.1 Research Design

This study aims to study the relationship of business challenges among Yemeni women entrepreneurs with their business success using quantitative methodology. A quantitative methodology is an approach to study that highlights the collection and analysis of numerical data. It explains, predicts, and comprehends situations based on scientific facts. Frequently, quantitative research is used to study relationships between variables, test hypotheses, and predict outcomes.

A questionnaire is an instrument for collecting information from a sample of respondents. This questionnaire comprised six sections: demographic profile (age, education, marital status), business

profile (type, location, age, source of capital, employees, ownership, experience, employment status, and parents' background), and business information. Utilizing a 5-point Likert Scale, the questionnaire measures factors of the third part of the research and assesses the business success of female entrepreneurs using six variables. Three items are objective (sales, continuity, and profit), and three are subjective (work-life balance, job satisfaction, and community involvement). Ephrem *et al.* (2021) is the adopted source, which was verified by (Leszczyński, 2014), (Chandler & Hanks, 1993), and (Walker & Brown, 2004).

The fourth part measured financial support such as access to capital, loans, interest rate, and NGO assistance. The fifth section measures family support, including family encouragement, spouse and father occupation, obligations to spouses and children, and restrictions on pregnancy and marriage. The last part was the knowledge factor which examines the impact on business success of access to knowledge, training, and academic credentials. The Arabic translation of the questionnaire's simplified form was conducted success, financial support, family support, and knowledge to facilitate comprehension. Connecting these challenges to the empowerment model developed by (Longwe, 1995), the research obtained the relationship between the challenges and factors that affect the women entrepreneur's success. Developing the conceptual model's framework examined the relationship between the independent and dependent variables.

## 3.2 Population and Sampling

According to Currivam (2003), the sampling frame is a set of characteristics that permits a researcher to pick a sample group based on demographic criteria. Based on that, the population targeted for the study is women entrepreneurs living in Aden- Yemen. According to the Union of Small Project Owners (USPO), an organization licensed by the Aden Chamber of Commerce, the total number of women entrepreneurs registered in the union until May 2022 is about 1200 (Alrashidy, 2022). Based on Krejcie & Morgan's (1970) table, the research sample size was 291 entrepreneurs.

#### 3.3 Sampling Method

The study sample consists of women residing in Yemen – Aden who are at least 18 years old and above business owners. The researcher employed convenience sampling techniques to access the greatest number of individuals. The use of convenient sampling was required because the research questionnaire was administered online, and it was difficult to collect information from different neighborhoods within the city.

## 3.4 Data Collection

The data collection process was a survey distributed to the women entrepreneurs in Aden city, the form was designed in Google form, and it contained the voluntary consent section that ensures they have the right to not answer, and this data is protected. In Addition to that a search of online journals, and previous articles from reliable sources such as the UTHM library portal, since direct ScienceDirect and Emerald Insight were taken as references of information.

#### 4. Data Analysis

#### 4.1 Introduction

This chapter presents demographic information and findings of research objectives. The data presentation is organized and guided by three specific research objectives, which are: to examine the financial support factor that influences women entrepreneur business success, to determine the family support factor that influences women entrepreneur business success., and to identify the knowledge factor that influences women entrepreneur business success.

#### 4.2 Distribution and Return of the Questionnaire

The online survey was distributed to a group of women entrepreneurs with about 355 members to collect the sample size. The collected answer were 170 questionnaires from the respondents. This constitutes a sum of 58.41% response rate. Fellows *et al.* (1997) state that the normal usable response rate ranges from 25% to 35%. Therefore, the total response received is considered sufficient for this research. Table 1 shows the questionnaire distributed and returned in this research.

Table 1: Cronbach's Alpha coefficient

Alpha Coefficient Range, α	Level of Reliability
0.80 to 0.95	Very good Reliability
0.70 to 0.80	Good Reliability
0.60 to 0.70	Fair Reliability
$\alpha < 0.60$	Poor Reliability

#### 4.3 Reliability Test and Validity Test

#### (a) Reliability Test and Validity Test for Pilot Study

Firstly, to proceed with this pilot test, the first 18 survey answers from respondents have been selected to examine the credibility of the question. The purpose of the pilot test is to examine the level of understanding of the respondents about the instruction and the context of the questionnaire. Feedback obtained could be used to improve the weak parts of the questionnaire. Table 2 shows Cronbach's Alpha value for the pilot test.

Table 2: Reliability test for the pilot test

Cronbach's Alpha	No. of Questions	No. of Respondents
0.866	21	18

According to Table 2, Cronbach's Alpha value for the pilot test was 0.866. A total of 18 respondents were selected to conduct this pilot test to test the reliability of the identified variables. Cronbach's Alpha value for this pilot test was 0.866 means the instrument reliability in this research is medium.

## (b) Reliability Test and Validity Test for Actual Study

The actual study for the research was conducted online and distributed to women entrepreneurs in the small business union group. The questionnaire was divided into six sections. The first section of the questionnaire asked about the respondents' demographic, and items from the second part were about the business profile. The third part was business success, and the fourth was financial support. The fifth part was questions about family support, while the last part was about knowledge. Table 3 shows Cronbach's Alpha value for the actual test.

Table 3: Reliability test for the actual test

	Reliability Statistics	
Cronbach's Alpha	No. of Questions	No. of Respondents
0.860	21	170

Table 3, the total number of questions was 21. The Cronbach's Alpha for the actual study was 0.860. This showed that the items studied have excellent internal consistency. The total number of respondents

for this research was 170 respondents. Cronbach's Alpha value for the actual test was 0.860 means the reliability of this research was high.

## 4.4 Data Analysis

## (a) Analysis of Respondent's Personal Information (demographic)

The subsequent section presents an overview of the demographic of respondents. The respondents' characteristics were examined in terms of their gender, marital status, and education level.

Table 4: Results of overall respondent personal information

Personal	Element	Frequency(N)	Percentage (%)
Information			
Gender	Male	0	0
	Female	170	100
Marital	Single	41	24.1
status	Married	110	64.7
	Divorced	15	8.8
	Widowed	4	2.3
Education	No Formal Education	9	5.2
level	Elementary School	9	5.2
	High School	34	20
	Diploma	21	12.3
	Bachelor's degree	92	54.1
	Others	6	3.5

#### (b) Analysis of Business Profile

The subsequent section presents an overview of the business profile. Most of the respondents are managing their business online from home 88.2 %, and the majority are working alone 71.76 %. Besides that, the main resource of capital was their own or family money 85.88%

Table 5: Results of business profile

Business Profile	Element	Frequency(N)	Percentage (%)
Place of Business	Online	150	88.2
	Store	15	8.82
	Other	5	2.94
No. of employees	Alone	122	71.76
	2 to 5 Employees	48	28.24
	6 to 10 Employees	0	0
	More than 10	0	0
Source of capital	Bank Loan	5	2.94
	NGOs	11	11.18
	Other (Parent, husband, own savings, property)	146	85.88

#### 4.5 Descriptive Mean Analysis

The data collected from the second part of the questionnaire were analyzed using descriptive analysis of mean SPSS 21 software. The items listed were about four factors, Women entrepreneurs' business success (WEBS), Financial Support (FIS), Family Support (FMS), and Knowledge (KN), to find the level of relationship with business success. Respectfully total of 21 items was asked, and

respondents were required to answer the items according to their extent of importance to the statement. To understand the respondents' sense of agreeableness, each respondent's central tendency was reviewed. Table 6 below shows the Agreeableness level of Mean Measurement (Wiersma 1995).

Table 6: Agreeableness level of mean measurement

Mean	Central Tendency Level
High	3.67-5.00
Medium	2.33-3.66
Low	1.00-2.32

## (a) Women Entrepreneur's Business Success

From the table below, the total elements listed were 6 items. The overall mean value obtained by Women Entrepreneurs Business Success was 3.68. The items that obtained the highest value of mean were survival of business in the future 3.75 and balance between business and family life 3.69 respectively. While other items remaining orders were for business growing at 3.68, being socially known at 3.66, and equally for earning profit and satisfaction of business at 3.65.

Table 7: Analysis of women entrepreneurs' business success

Element	Mean	Stage
The sales of my enterprise are potentially growing over time	3.68	High
I am confident about the survival of my business in the future	3.75	High
My enterprise is earning profit gradually since I started.	3.65	Medium
I find a balance between my business and my family life	3.69	High
I am satisfied with my business	3.65	Medium
I am socially known, because of my business.	3.66	Medium
Total Average Mean	3.68	High

#### (b) Financial Support

From the table below, the total elements listed in Financial Support were 4 items. The overall mean value obtained for Financial Support was 3.68. The items that obtained the highest mean value were 3.81. Financial support from NGOs is an encouraging factor in establishing the business. The reasonable interest rate of the financial system, an influential factor in setting up a business, was 3.72, the ability to access financial resources at 3.56, and the ease of getting loans from the banks is an influential factor in setting up a business at 3.61.

**Table 8: Analysis of financial support** 

Element	Mean	Stage
My ability to access financial resources influences my	3.56	Medium
business decisions		
Easy to get loans from Yemeni banks is an influential factor	3.61	Medium
in setting up a business		
The reasonable interest rate of the loan system in Yemen-	3.72	High
Aden is an influential factor in setting up the business		
Financial support from NGOs is an encouraging factor in	3.81	High
establishing business for women in Yemen - Aden		
Total Average Mean	3.68	High

#### (c) Family Support

From the table below, the total elements listed in family Support were 6 items. The overall mean value obtained by family Support was 3.69. The items that obtained the highest mean value were 3.81. Spouse occupation effects, encouragement from family influence on starting and continuing business 3.76, and responsibility for children and husband affects was 3.71. other elements that get medium values were pregnancy restricts women from doing business 3.66, marriage restricts women from doing business 3.61, and Father's occupation affects 3.60.

**Table 9: Analysis of family support** 

Element	Mean	Stage
Encouragement from family is an influential factor in	3.76	High
starting and continuing my own business.		
Spouse occupation affects positively my involvement in	3.81	High
developing self-enterprise		
My Father's occupation affects positively my	3.60	Medium
involvement in developing self-enterprise		
Responsibility for my children and husband affects	3.71	High
negatively my performance in developing my business		
Pregnancy restricts women from doing business.	3.66	Medium
Marriage restricts women from doing business.	3.61	Medium
Total Average Mean	3.69	High

#### (d) Knowledge

Table 10 shows that the total elements listed in knowledge were 5 items. The overall mean value obtained by effectiveness and efficiency was 3.68. The items obtained the highest value of means where business information is easy to exploit, access was 3.77, and academic qualification influence was 3.76. The remaining items get medium values, 'limited access to various learning resources to enhance my knowledge' was 3.66, 'I don't have sufficient business training to compete in the Yemeni market' was 3.64, and 'knowledge, skills, and experience affect my involvement in developing my business' was 3.55.

Table 10: Analysis of knowledge

Element	Mean	Stage
I have limited access to a variety of learning resources to enhance my knowledge	3.66	Medium
I don't have sufficient business training to be able to compete in the Yemeni market.	3.64	Medium
My business information is easy to exploit and access	3.77	High
Academic qualification is an influential factor to start and continue of business	3.76	High
Knowledge/skills/experience affect my involvement in developing my business	3.55	Medium
Total Average Mean	3.68	High

## 4.6 Summary Analysis of Challenges of Women Entrepreneurs' Business Success

The tables below show a summary analysis of the Challenges of Women Entrepreneurs' Business Success by each average of the mean. This research had four factors: Women Entrepreneurs' Business Success, Financial Support, Family Support, and Knowledge.

Table 11: Analysis of challenges of women entrepreneurs' business success

Factors	Mean	Stage
Women Entrepreneurs' Business Success	3.68	High
Financial Support	3.68	High
Family Support	3.69	High
Knowledge	3.68	High

## 4.7 Test of Normality

Table 12: Kolmogorov-Smirnov analysis, and Shapiro-Wilk analysis

Tests of Normality							
	Kolmogo	rov-Smiri	nova	Shapiro-Wilk			
	Statistic	df	Sig.	Statistic	df	Sig.	
Women	.269	170	.000	.856	170	.000	
Entrepreneurs'	.229	170	.000	.867	170	.000	
Business Success	.246	170	.000	.877	170	.000	
	.266	170	.000	.859	170	.000	
	.262	170	.000	.862	170	.000	
	.207	170	.000	.878	170	.000	
Financial Support	.220	170	.000	.884	170	.000	
	.261	170	.000	.866	170	.000	
	.269	170	.000	.847	170	.000	
	.226	170	.000	.856	170	.000	
Family Support	.251	170	.000	.859	170	.000	
	.265	170	.000	.845	170	.000	
	.260	170	.000	.863	170	.000	
	.252	170	.000	.868	170	.000	
	.254	170	.000	.872	170	.000	
	.226	170	.000	.870	170	.000	
Knowledge	.249	170	.000	.857	170	.000	
_	.277	170	.000	.835	170	.000	
	.263	170	.000	.855	170	.000	
	.237	170	.000	.861	170	.000	
	.231	170	.000	.864	170	.000	

a. Lilliefors Significance Correction

## 4.8 Results of correlation between independents and dependent variables

(a) Correlation between the Women Entrepreneurs' Business Success and Financial Support in Yemen – Aden.

Table 13: Correlation between Women Entrepreneurs' Business Success and Financial Support

Spearman	Item		Women Entrepreneurs'	Financial Support
			<b>Business Success</b>	
_	Women	Correlation	1.000	.482**
	Entrepreneurs'	coefficient		
	Business Success	P-value (Sig.)		.000
		N	170	170

Financial Support	Correlation coefficient	.482**	1.000
	P-value (Sig.)	.000	
	N	170	170

<sup>\*\*.</sup> Correlation is significant at the 0.01 level.

Table 14: Correlation between the women entrepreneurs' business success and family support

Spearman	Item		Women Entrepreneurs' Business Success	Family Support
•	Women Entrepreneurs'	Correlation coefficient	1.000	.477**
	Business Success	P-value (Sig.)		.000
	Success	N N	170	170
	Family Support	Correlation coefficient	.477**	1.000
		P-value (Sig.)	.000	
		N	170	170

(c) Correlation between the Women Entrepreneurs' Business Success and Knowledge in Yemen – Aden.

Table 15: Correlation between women entrepreneurs' business success and knowledge

Spearman	Item		Women Entrepreneurs' Business Success	Knowledge
_	Women Entrepreneurs'	Correlation coefficient	1.000	.245**
	Business Success	P-value (Sig.)		.000
		N	170	170
	Knowledge	Correlation coefficient	.245**	1.000
		P-value (Sig.)	.000	
		N	170	170

## 4.8 Hypothesis Testing

The following are the study hypotheses:

There is a significant relationship between women entrepreneur's business success and Financial Support (at the level of significant  $\alpha = 0.05$ )

<sup>(</sup>b) Correlation between the Women Entrepreneurs' Business Success and Family Support in Yemen – Aden.

Table 16: Correlation coefficient between women entrepreneur's business success and financial support

Hypothesis	Spearman Correlation	P-value (Sig.)
There is a significant relationship between women entrepreneur's business success and Financial Support (at the level of significant $\alpha = 0.05$ )	.482	.000

Table 16 summarizes women entrepreneurs' business success and financial support among women entrepreneurs in Aden, Yemen. Table 13 shows a significant positive correlation between the two variables. There is a significant positive relationship between women entrepreneurs' business success and financial support, with N= (170), Correlation coefficient =.482, and P-value= .000. Therefore, it can be concluded that the respondents agreed with the field of financial support.

There is a significant relationship between women entrepreneur's business success and Family Support (at the level of significant  $\alpha = 0.05$ )

Table 17: Correlation coefficient between women entrepreneur's business success and family support

Hypothesis	Spearman	P-value (Sig.)		
	Correlation			
There is a significant relationship between women	.477	.000		
entrepreneur's business success and Family Support (at the				
level of significant $\alpha = 0.05$ )				

Table 17 summarizes women entrepreneurs' business success and family support among women entrepreneurs in Aden, Yemen. As shown in Table 14 above, there is a significant positive correlation between the two variables. There is a significant positive relationship between women entrepreneurs' business success and financial support, with N= (170), Correlation coefficient = .477, and P-value= .000. Therefore, it can be concluded that the respondents agreed that women entrepreneurs' business success and family support.

There is a significant relationship between women entrepreneur's business success and knowledge (at the level of significant  $\alpha = 0.05$ )

Table 18: Correlation coefficient between women entrepreneur's business success and knowledge

Hypothesis	Spearman Correlation	P-value (Sig.)
There is a significant relationship between women entrepreneur's business success and knowledge (at the level of significant $\alpha = 0.05$ )	.245	.000

Table 18 summarizes women entrepreneurs' business success and knowledge among women entrepreneurs in Yemen- Aden. As shown in table 15 above, there is a significant positive correlation between the two variables. There is a significant positive relationship between women entrepreneurs' business success and knowledge, with N= (170), Correlation coefficient =.245, and P-value= .000. Therefore, it can be concluded that the respondents agreed that women entrepreneurs' business success and knowledge.

#### 5. Discussion and Conclusion

#### 5.1 Introduction

The purpose of this study is to challenges of women entrepreneurs and their effects on business success the analysis was conducted to answer the research questions and attain the research objectives. This chapter summarizes the previous chapter's results and findings and connects the information from previous research to support the research hypothesis. In addition, this chapter includes study limitations and future recommendations. The conclusion to this research is presented in the final section of the chapter.

#### 5.2 Discussion

In this section, the findings from the previous chapter are discussed in more detail and divided according to the research objective.

#### (a) The Relationship between Financial Support and Woman Entrepreneur Business Success.

The relationship between financial support and the success of women entrepreneurs has been extensively studied, and numerous studies have highlighted its significance. This research has a significant relationship between WBES and FIS with a p-value of 0.000. In Yemen, access to financial resources is vital in empowering women entrepreneurs. Lack of capital is often cited as a main barrier for women wanting to start or grow their businesses. Financial support, such as loans, grants, or venture capital, can give women entrepreneurs the necessary funds to invest in their ventures, purchase equipment, hire employees, and expand their operations. Studies have shown that increased access to financial support positively correlates with higher success rates among women entrepreneurs in Yemen (Almaamari & P, 2020)

## (b) The Relationship between Family Support and Woman Entrepreneur Business Success.

The relationship between family support and the success of women entrepreneurs has been widely studied, and many studies have emphasized its significance. This research has a significant relationship between WBES and FS with a p-value of 0.000. In Yemeni society, where traditional gender roles are prevalent, family support can determine the success of women entrepreneurs. Supportive families can provide encouragement, advice, and assistance with childcare responsibilities, allowing women to focus on their businesses. Moreover, family networks can be instrumental in connecting women entrepreneurs to potential customers, suppliers, and mentors. Research has indicated that women who receive strong family support have higher levels of entrepreneurial success in Yemen (Alshebami, A. S., & Alzain, E., 2022).

## (c) The Relationship between Knowledge and Woman Entrepreneur Business Success.

The relationship between knowledge and the women entrepreneur's business success has been extensively studied, and various studies have underlined its significance. This research has a significant relationship between WBES and KN with a p-value of 0.000. Access to knowledge and information is vital for women entrepreneurs in Yemen. Knowledge about business management, marketing strategies, financial planning, and market trends enhances their decision-making capabilities and enables them to adapt to the dynamic business environment. Additionally, acquiring specific industry knowledge or skills relevant to their ventures can give women entrepreneurs a competitive advantage. Training programs, workshops, mentorship, and networking opportunities that provide knowledge and skill development have positively impacted the success of women entrepreneurs in Yemen Al-Radami, A., & Al-Abed, M. S. (2021).

#### 5.3 Recommendations and Conclusion

This study provides valuable insights into women entrepreneurs' challenges and their impact on business success in Yemen, specifically in Aden. However, it is important to acknowledge that this study serves as a starting point for further research. Considering this, the following recommendations are proposed for future studies:

Firstly, it is recommended to provide women entrepreneurs in Aden with more training opportunities to develop entrepreneurial skills. These training programs should cover various aspects such as financial management, marketing strategies, customer service, leadership skills, and overall soft skill development. Equipping women entrepreneurs with the necessary knowledge and skills can enhance their business acumen and increase their chances of success.

Secondly, there is a need to facilitate access to financial resources for micro and small-scale female entrepreneurs in innovative ways. Conventional approaches to accessing funding often require guarantees, capital, and other stringent conditions that may deter women entrepreneurs. Future research should explore alternative funding arrangements and programs that address these barriers and provide more inclusive financial support to women entrepreneurs. This may involve collaborations between government entities, financial institutions, and non-profit organizations to design tailored financing options that meet women entrepreneurs' unique needs and circumstances.

In conclusion, future research should prioritize implementing training programs to enhance entrepreneurial skills among women entrepreneurs in Aden. Additionally, exploring innovative approaches to facilitate access to financial resources can contribute to the success and growth of micro and small-scale female-owned businesses. These recommendations aim to address the challenges identified in this study and provide a foundation for further research in women's entrepreneurship in Yemen.

## Acknowledgement

The author would like to thank the Faculty of Technology Management & Business and all the respondents involved in this study.

#### References

- Al-Radami, A., & Al-Abed, M. S. (2021). Women Entrepreneurship Development in Yemen: The Role of Decision-Making Empowerment. Journal of Impact, 2(2), 71–86. https://doi.org/10.48110/joi.v2i2.41
- Almaamari, O. A., & D. (2020). The successive crises in Yemen and their impact on micro, small and Medium Enterprises (MSMEs) sector. International Journal of Research GRANTHAALAYAH, 8(12), 5–14. https://doi.org/10.29121/granthaalayah.v8.i12.2020.2519
- Alshebami, A. S., & Alzain, E. (2022). Toward an Ecosystem Framework for Advancing Women's Entrepreneurship in Yemen. Frontiers in education, 7. https://doi.org/10.3389/feduc.2022.887726
- Brixiová, Z., Kangoye, T., & Ncube, M. (2017). Entrepreneurship and employment in Rwanda: Results from a representative firm survey. The European Journal of Development Research, 29(2), 333-349.
- Brush, C. G., De Bruin, A., & Welter, F. (2009). A gender-aware framework for women's entrepreneurship. International Journal of Gender and Entrepreneurship, 1(1), 8-24.
- Brush, C. G., Gatewood, E., Carter, N. M., Greene, P. G., & Hart, M. M. (2006). The role of social capital and gender in linking financial suppliers and entrepreneurial firms: A framework for future research. Venture capital: An international journal of entrepreneurial finance, 8(4), 355-374.
- Fairlie, R. W., & Robb, A. M. (2008). Gender differences in business performance: Evidence from the characteristics of business owners survey. Small business economics, 33(4), 375-395.
- Hisrich, R. D., & Brush, C. G. (1987). The woman entrepreneur: Management skills and business problems. Journal of Small Business Management, 25(4), 30-37.

- Marlow, S., & McAdam, M. (2013). Gender and entrepreneurship: Advancing debate and challenging myths; exploring the mystery of the under-performing female entrepreneur. International Journal of Entrepreneurial Behavior & Research, 19(1), 114-124.
- Alrashidy, G. (2022). Wartime Economy Fosters Surge in Female Entrepreneurship in Aden The Yemen Review, July 2022 Sana'a Center For Strategic Studies. 2022. Retrieved January 1, 2023, from https://sanaacenter.org/the-yemen-review/july-2022/18398
- Al-Qahtani, M., Fekih Zguir, M., Al-Fagih, L., & Koç, M. (2022, March 30). Women Entrepreneurship for Sustainability: Investigations on status, challenges, drivers, and potentials in Qatar. MDPI. Retrieved January 19, 2023, from https://www.mdpi.com/2071-1050/14/7/4091
- Aljuwaiber, A. (2020, July 23). Entrepreneurship research in the Middle East and North Africa: Trends, Challenges, and Sustainability Issues. Journal of Entrepreneurship in Emerging Economies. Retrieved January 19, 2023, from https://www.emerald.com/insight/content/doi/10.1108/JEEE-08-2019-0123/full/html
- Akehurst, G., Simarro, E., & Mas-Tur, A. (2012). Women entrepreneurship in small service firms: Motivations, barriers, and performance. Service Industries Journal, 32(15). https://doi.org/10.1080/02642069.2012.677834
- Al-Radami, A., & Al-Abed, M. S. (2021). Women Entrepreneurship Development in Yemen: The Role of Decision-Making Empowerment. Journal of Impact, 2(2). https://doi.org/10.48110/joi.v2i2.41
- Al-Shami, S. A., Mamun, A. al, Rashid, N., & Al-Shami, M. (2021). Microcredit impact on socio-economic development and women empowerment in low-income countries: Evidence from Yemen. Sustainability (Switzerland), 13(16). https://doi.org/10.3390/su13169326
- Alshebami, A. S., & Khandare, D. M. (2015). The Role of Microfinance for Empowerment of Poor Women in Yemen. International Journal of Social Work, 2(1). https://doi.org/10.5296/ijsw.v2i1.7752
- Amin, S., & Widiastuti, F. (2019). What the Meaning of Success in Female Entrepreneurs' Perceptions? An Interview-Based Study. International Journal of Human Resource Studies, 9(4), 133. https://doi.org/10.5296/ijhrs.v9i4.15260
- Basit, A., Hassan, Z., & Sethumadhavan, S. (2020). Entrepreneurial Success: Key Challenges Faced by Malaysian Women Entrepreneurs in 21st Century. International Journal of Business and Management, 15(9), 122. https://doi.org/10.5539/ijbm.v15n9p122
- Bui Huy, N. (2019). Barriers to Woman Entrepreneurship in Vietnam. Journal of Economics and Development. https://doi.org/10.33301/2019.jed.spi.12
- Cardella, G. M., Hernández-Sánchez, B. R., & Sánchez-García, J. C. (2020). Women Entrepreneurship: A Systematic Review to Outline the Boundaries of Scientific Literature. Frontiers in Psychology, 11. https://doi.org/10.3389/fpsyg.2020.01557
- Egbo, O. P., Ezeaku, H., Igwemeka, E., & Okeke, O. M. (2020). Financial literacy and access: revisiting the bridges and barriers to women entrepreneurship in Nigeria. Revista Amazonia Investiga, 9(29). https://doi.org/10.34069/ai/2020.29.05.48
- Ephrem, A. N., Nguezet, P. M., Charmant, I. K., Murimbika, M., Awotide, B. A., Tahirou, A., Lydie, M. N., & Manyong, V. (2021). Entrepreneurial motivation, psychological capital, and business success of young entrepreneurs in the DRC. Sustainability, 13(8), 4087. https://doi.org/10.3390/su13084087
- Fenwick, T., & Hutton, S. (2000). Women crafting new work: The learning of women entrepreneurs. In Proceedings of 41st Annual Adult Education Research Conference, Vancouver, Canada: University of British Columbia (pp. 127-132).
- Gender, culture and entrepreneurship in the Middle East and north ... (n.d.). Retrieved January 19, 2023, from https://www.researchgate.net/project/Gender-Culture-and-Entrepreneurship-in-the-Middle-East-and-North-Africa-MENA
- Global Entrepreneurship Monitor (GEM) (2013), "Global report, fifteen years of assessing entrepreneurship across the globe", available at: www.gemconsortium.org/docs/download/106 (accessed 6 January 2015).
- Gorji, M. B., & Rahimian, P. (2012). THE STUDY OF BARRIERS TO ENTREPRENEURSHIP IN MEN AND WOMEN. Australian Journal of Business and Management Research, 01(09). https://doi.org/10.52283/nswrca.ajbmr.20110109a05
- Internal Displacement Monitoring Center. (2021). Yemen | IDMC. https://www.internal-displacement.org/countries/yemen
- Gupta, N., & Mirchandani, A. (2018). Investigating entrepreneurial success factors of women-owned smes in UAE. Management Decision, 56(1), 219–232. https://doi.org/10.1108/md-04-2017-0411
- Hassan, N., Jian Ai Yeow, Noor Ashikin, & Mohd, B. (2011). Financial Constraints and Opportunities of Micro Entreprise Entreprenuers: A Theoretical Framework.
- Hsu, S. H., Wang, Y. C., Chen, Y. F., & Dahlgaard-Park, S. M. (2014, May 7). Building business excellence through psychological capital. Total Quality Management & Business Excellence, 25(11–12), 1210–1223. https://doi.org/10.1080/14783363.2014.913349

- Islam, N. (2016). Factors Influencing the Development of Women Entrepreneurship in Bangladesh. SSRN Electronic Journal. https://doi.org/10.2139/ssrn.2851786
- Jacob, K. (2021). Barriers to micro-entrepreneurship for low-income women: a study of India and sub-Saharan Africa. International Journal of Economics, Business and Management Research, 5(05).
- Jschur, & Actualize. (2021, March 26). Jschur. Integra LLC. Retrieved January 19, 2023, from https://www.integrallc.com/female-entrepreneurship-and-empowerment-in-the-middle-east-and-north-africa-mena-region/
- Koller, M. T., López, M. M. M., & Villalobos, J. C. G. (2021). Digital female entrepreneurship for social and economic development: Characteristics and barriers in Spain. REVESCO Revista de Estudios Cooperativos, 138. https://doi.org/10.5209/REVE.75561
- Kumari, M. (2021). Role of Entrepreneurship in Indian Economy. SSRN Electronic Journal. https://doi.org/10.2139/ssrn.3784046
- Louw, L., Van Eeden, S. M., Bosch, J. K., & Venter, D. J. L. (2003). Entrepreneurial traits of undergraduate students at selected South African tertiary institutions. International Journal of Entrepreneurial Behavior & Research, 9(1), 5-26. https://doi.org/10.1108/13552550310461027
- Mahajan, R., & Bandyopadhyay, K. R. (2021). Women entrepreneurship and sustainable development: select case studies from the sustainable energy sector. Journal of Enterprising Communities, 15(1). https://doi.org/10.1108/JEC-11-2020-0184
- Mahmood, Aarakit, S. M., Alarape, A. A., Al-swidi, A. K., Al-Hosam, A., Aminu, I. M., Shariff, M. N. M., Zhongfeng Su, En Xie, and Y. L., Ahmed, I., Ali, G., Ramzan, M., Andersén, J., Anderson, B. S., Eshima, Y., Arbaugh, J., Larry, W., Camp, S., Arief, M., Thoyib, A., ... Me, N. (2013). Entrepreneurial orientation and business performance of women-owned small and medium enterprises in Malaysia: Competitive advantage as a mediator. International Journal of Business and Social Science, 4(1).
- Mathew, V. (2010). Women entrepreneurship in Middle East: Understanding barriers and use of ICT for entrepreneurship development. International Entrepreneurship and Management Journal, 6(2). https://doi.org/10.1007/s11365-010-0144-1
- Mele, G., al Akkaoui, M. K., Saki Handley, Geoff Davies, & Fiona Malvina. (2022). Yemen Economic Monitor: Clearing Skies Over Yemen? 1–46. http://documents.worldbank.org/curated/en/099445406102232164/IDU02c5915390fb9604bd10ae55053ca4 15f59f9
- Merza, Z. (2019). The Role and Importance of Social Media on Women Entrepreneurship. SSRN Electronic Journal. https://doi.org/10.2139/ssrn.3408414
- Mwale, A., & Den Journal of Business and Management, 10(04), 1695–1723. https://doi.org/10.4236/ojbm.2022.104087
- Nair, S. R. (2020). The link between women entrepreneurship, innovation and stakeholder engagement: A review. Journal of Business Research, 119. https://doi.org/10.1016/j.jbusres.2019.06.038
- Naser, K., Rashid Mohammed, W., & Nuseibeh, R. (2009a). Factors that affect women entrepreneurs: Evidence from an emerging economy. International Journal of Organizational Analysis, 17(3), 225–247. https://doi.org/10.1108/19348830910974932
- Nassif, V. M. J., Andreassi, T., & Tonelli, M. J. (2016). Critical incidents among women entrepreneurs: Personal and professional issues. Revista de Administração (São Paulo), 51(2), 212-224.https://doi.org/10.5700/rausp1235
- Nurbani, H., Susan Tee, S.C., Jian, A.Y. and Noor Ashikin, M.R. (2010) Financial Constraints and Opportunities of Micro Entreprise Entreprenuers: A Theoretical Framework, 2010 International Conference on Business and Economics Research vol.1 (2011) © (2011) IACSIT Press, Kuala Lumpur, Malaysia.
- Paige, R.C. and Littrell, M.A. (2002) Craft's Retailers Criteria for Success and Associated Business Strategies, Journal of Small Business Management, 40(4)
- OCHA. (2022). Yemen Humanitarian Needs Overview 2022 (April 2022). https://reliefweb.int/report/yemen/yemen-humanitarian-needs-overview-2023-december-2022
- Rahman, S. M., Alam, Md. K., & Kar, S. (2013). Factors considered important for establishing small and medium enterprises by women entrepreneurs—a study on Khulna City. Business and Management Horizons, 1(1), 171. https://doi.org/10.5296/bmh.v1i1.3924
- Sara Hlupekile Longwe (1995) Opposition to gender-sensitive development learning to answer back, Gender & Development, 3:1, 47-50, DOI: 10.1080/74192175.
- SFD (2019), Annual archive of loan portfolio, The Small & Micro Enterprise Development (SMED) Unit, Accessed in July 2021, https://smed.sfd-yemen.org/index.php/ar/2018-09-06-09-22-20/324-ar112019