

Lebanese Women in Business: Evidence from a Challenging and Evolving Lebanese Society

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Abstract

This study aims to investigate the effect of corporate governance, corporate values and glass ceiling on opportunities and obstacles that face the career progress of women as compared to that of men in the Lebanese society. Accordingly, the study aims to represent a profile of Lebanese business women and their business, to explore gender differences in entrepreneurial characteristics in Lebanon, to challenge gender stereotypes, to identify problems unique to Lebanese women in setting up and running their business, to establish factors that lead to higher levels of Women entrepreneurship in Lebanon to suggest policies that may enhance the national level of Women business activity in Lebanon, and to discuss how Lebanese women can stay competitive.

Keywords: Women in Business, Obstacles, Lebanon, Corporate Governance.

1. INTRODUCTION

Lebanese history has been formed by many cultural traditions reflecting the diversity of its inhabitants. For long time ago, the geographical position has meant that Lebanon was a major location for the seagoing trade in the Mediterranean. Being part of the Arabic Islamic culture in general and its unique openness with Western World endowed Lebanon with characteristics and traits rarely found in the region (Y. Sidani, I. Zbib, M. Rawwas and T. Moussawer, 2008). The Lebanese Republic provides a unique living laboratory where we can explore entrepreneurship and family businesses. This cosmopolitan culture or the so called "Lebanese culture" had great and many effects on the economic and social aspects, where for example Women in the traditional Arab culture have been viewed mostly in terms of their roles as mothers and caretakers of the home, where as the Lebanese women were allowed to increasingly assume functions outside the traditional mother-home roles. Recovering from the civil war that started back in 1975, we are seeing an increasing trend of women populating the Lebanese organizations and over the years Lebanese women have earned various rights, such as earning equal political rights as those of men as early as 1953, the right of women to be involved in business that was granted in 1994. But this advancement in the women's contribution to the working force in Lebanon isn't enough and it is bounded by many constraints such as the male dominated culture that characterizes the Middle East region which affects Lebanon to a large extent. In addition, the belief that women have socially constructed roles that forbid them to attain

a top management position is still prominent in the region. Moreover, the continued existence of structured corporate inequalities and institutional discrimination, in the Middle East and in the Lebanese sector, leads to preference for male candidates in recruitment, promotion, assignments, pay discrepancies, limited education and training opportunities, which are further emphasized by the confluence of Islamic values and patriarchy. A recent UNDP report suggests that the Lebanese women are generally paid less than men even in the same occupations. Furthermore, women executives gained approximately 67 percent of men's earnings (UNDP, 2004). With time there was an improvement in the economic involvement of women. In the early 1970s, women's participation in the labor force was 17.5 percent mostly concentrated in traditional sectors such as teaching, nursing, and low-level administrative work. This rate has increased but the economic activity rate of women has nevertheless remained at a modest 30.3 percent in 2002 equivalent to approximately 39 percent of the male rate (UNDP, 2002).

Women-owned businesses are one of the fastest growing entrepreneurial populations in the world and they make significant contributions to innovations, employment and wealth creation in all economies (Burke and Vinnicombe, 2005). Many women are entrepreneurs worldwide; however, the global impact of Women entrepreneurs is just beginning to gain intensity. The number of Women business owners continues to increase steadily worldwide, today women in advanced market economies own more than 25 per cent of all businesses (Katley, 1998). Not only does Women entrepreneurship contribute to employment creation, but it is increasingly recognized to also enhance the diversity of entrepreneurship in any economic system (Sarry, 2004) and to provide avenues for Women expression and potential fulfillment (Large & Saunders, 1995). Evidence shows that the rate of Women entrepreneurial activities is significantly lower than those for males (Neal et al, 2005).

The last decade has witnessed increased research attention devoted to women joining the workforce. This resulted from the steady increase in occupational ambition, coupled with education expansion and economic necessity. Wentling believes that "Women in workforce" is not a new phenomenon. This proliferation in the workforce is a global trend (Wentling, 2003). Many women have worked when given opportunities (ILO, 2004). Although the representation of women in the labor force is rising all over the world, their participation rates are still lower than men's (Neal et al, 2005). Historically, some women were not given the career choices (neither personal nor professional choosing) but rather the choice was the result of constrained opportunities (Rutherford, 2001; Schein and Mueller 1992). Mainly, this is a consequence of the community view of pursuing of a career as fundamentally male right or privilege (Jamali et al, 2005). There is some agreement on the barriers women face in organizations (Burke and McKeen, 1992). "There is considerable evidence that women encounter a 'glass ceiling'" in seeking business opportunities (Bass, 1994). Glass ceiling is a concept popularized in the 1980s to describe a barrier so subtle that it's transparent, yet so strong that it prevents and limits women from moving up" the management ladder (Akande, 1994). Generally speaking, women are underrepresented in upper managerial positions (Cooper, 2001). According to recent survey, middle and senior management is still fundamentally a male preserve with, 4% of senior managers being women. Further evidence of unequal opportunities is provided by recent study which reported that although 27% of all managerial posts were held by women, only 4% of middle/senior posts were held by women (Large and Saunders, 1995). Women access to several sectors is further constrained by different gender discrimination and factors such as lower educational attainment and family structure (composed of a mated couple and their dependent children). Moreover, given that many women have more than one aspect of life, they are often obliged to incorporate and balance conflicting demands (Evenson, 1983). Indeed, they have little choice but to have gaps or breaks in their employment patterns (Ragins et al, 1989). Literally, hundreds of empirical studies have been published investigating why women don't advance in management as much as men as shown in several reviews (Powell and Butterfield, 2003). In Lebanon, Morocco, Turkey and Yemen, women constitute more than 25% of labor force. These countries witness the highest levels of MENA countries in Women labor force participation. However, these rates are considered lower than those found outside the region. (Valentine M. Moghadam, 1998).

Based on review of literature it is found that 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. As a result, it is found that many of the enterprises that are owned by women in which women hold the controlling share, are in fact run in their names by men who control operations and decision making (Vishwanathan, 2001). In fact, women may have gone too far in their attempt to fit into the system, especially the married women who ultimately find that they have to make other trade-offs, such as giving up private time, friends, hobbies, or ambition. Some women are so engaged with work activities that they're not home much. Generally speaking, Lebanese males and Womens lack entrepreneurial skills because they lack having a well-designed high school and university education which build confidence through case studies and simulation. As regard women they also lack knowledge and awareness of the availability of credit through institutions such as KAFALAT. Another obstacle could be the lack of managerial skills or marketing skills and to make things worse we observe a universal silence on the violence against women. But the most important factor for why so few women are at the top of corporations you will find that stereotyping and preconceptions about women's roles and abilities is the core reason.

Even though 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 and even if most of these barriers can equally be experienced by Lebanese 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 will be explored in this study.

Today, the picture is changing and we started to observe an increase in Women labor participation which is due to several economic, demographic and social factors. Especially in the Lebanese context, the main factor is the changing attitudes toward women who are now leaving their homes to get into the labor force (Jamali et al., 2005). A World Bank Survey, that was carried out in Lebanon in 2007 covering 615 workers (342 Womens and 273 males) revealed that: "Women workers are better educated than male workers; Women workers tend to be single and younger and younger women tend to be more evenly spread across main sectors of economic activity, while older ones are heavily concentrated in manufacturing sector." (Gooch, 1994). It is important to note that in the traditional Arab culture, women's roles are mostly seen as mothers and caretakers at home. Lebanon is one of very few Arab countries where women are permitted to "increasingly assume functions outside the traditional mother-home roles." Many specific reasons are behind this issue. (Sidani et al, 2008). In the first case, Lebanon has traditionally been more open to the West compared to other Arab countries. In addition, males are migrating to the Arab Gulf oil-producing countries searching for better business opportunities, and thus causing shortages in the male work force and resulting in the flood of women into non-traditional jobs. (Sidani et al, 2008). Hence, over the past decades, the role of women in Lebanon has been given significant concern, followed by comparative advancement and an invasion of women into new sectors (Jamali et al, 2005). Indeed, despite the rapid raise in recent years in the number of women in flowing into professional occupations (doctors, engineers, etc.), their contribution to decision making in the professional associations has remained low (McDonald, 2004). According to the gender statistics released by the Economic and Social Commission for Western Asia, the number of women enterprise owners in Lebanon is significantly low, with women employers constituting only 1.5 percent of the Women workforce in Lebanon (weeks, 2009). Also, according to the Lebanese Bankers Association, "the percentage of women in the banking sector, which requires relatively advanced skill and education levels, reached 37 percent in the 1990s." (Jamali and Safieddine, 2006). However, in both of these sectors, women in general occupy positions that do not go beyond middle-level posts. Another recent study by the Lebanese Bankers Association reveals that "19 percent of assistant general managers or general managers of banks are women". (Jamali et al, 2005). Women participation in public life also remains pretty insignificant. "Almost 4 percent of the Lebanese parliament members are women

and women lead only three out of more than 300 municipal councils. Statistics cited in the National Report about the Situation of Women in Lebanon for the Year 2000 illustrate women's limited participation in decision-making positions at different levels" (Sha'rani, 2004). The UNDP Human Development Report for 1995 constructed two new indicators to measure women's business opportunities aspects: the gender-related development index (GDI), which reflects the difference in accomplishment between women and men; and, the gender empowerment measure (GEM), "which measures the participation of women in decision making at various levels." The GEM focuses mainly on the manner of taking advantage of life opportunities by using capabilities, whereas GDI is concerned with intensifying these capabilities. (UNDP - Human Development Report, 1995). The GEM focuses on women's opportunities as opposed to capabilities. For Lebanon it indicates a very low level of achievement, as Women participation in politics and power over economic resources are very limited. Hence, this gender deficit needs to be made a priority national objective in order to redress the situation. (UNDP - Human Development Report, 1995). During the past few decades, women have reached elevated ranks in their education in many parts of the world consisting of around 40 percent of workers worldwide. (ILO, 2002). Many countries are witnessing high enrollment rates of women in schools and universities. However, at higher levels in the organizations, there is no equivalent access to business opportunities. (Jamali et al, 2005). There has been a surplus of literature explaining this phenomenon. Two of the main factors are Organizational and cultural dynamics. These comprise gendered cultures and sex role stereotypes (Rutherford, 2001). Thus, in order for senior managers to better grasp and address this gender imbalance, suitable explanations must be provided.

A study such as the one conducted here is recommended by previous research. The significance the present study is determined by experts in this area. Jamali, Safieddine and Daouk , as an example report that their study " can nevertheless be considered as a gateway for future research on the topic. These rather optimistic, yet inconclusive findings need to be revisited. More research in the context of Lebanese banks and other vital sectors of the Lebanese economy could add an interesting comparative component." (Jamali, Safieddine and Daouk,2006).

The purpose of the study is to investigate the effect of corporate governance, corporate values and glass ceiling on opportunities and obstacles that face the career progress of women as compared to that of men in the Lebanese society. Accordingly, the emphasis in this study will be on the following objectives:

- To represent a profile of Lebanese business women and their business.
- To explore gender differences in entrepreneurial characteristics in Lebanon.
- To challenge gender stereotypes: Lebanese perspectives
- To identify problems unique to Lebanese women in setting up and running their business.
- To establish factors that lead to higher levels of Women entrepreneurship in Lebanon.
- To suggest policies that may enhance the national level of Women business activity in Lebanon.
- To discuss how Lebanese women can stay competitive.

RESEARCH QUESTIONS

- Are Lebanese Women able to turn obstacles into opportunities?
- Is it difficult for Lebanese woman to escape abusive marriages and to have abortions?
- To what extent does Lebanese working woman run into family – business conflict?
- Do Lebanese women have access to government fund aimed at women Entrepreneurs?
- Does Lebanese woman believe strongly in the quality of her work? Do they have self-confidence?
- Does self-employed Lebanese woman consult with others to develop alternative solutions?

Therefore, our problem statement is: **What is the effect of corporate governance, corporate values and glass ceiling on the career progress of women in the Lebanese society?**

Ower hypothesis is: The career progress of women in Lebanon is negatively related to corporate governance, corporate values and glass ceiling.

2. LITERATURE REVIEW

Dima Jamali, Yusuf Sidani and Assem Safieddine (2005) found similarities of responses between Lebanese women managers and those reported worldwide with some differences associated with limitations due to cultural values and traditional roles of women in a society governed by men. The suggested that constraints facing Lebanese women can be classified into three main environments: (1) Socio-cultural environment, (2) Corporate environment and (3) structural environment.

Moreover, D. Jamali, A. Safieddine and M.Daouk in 2006 found an absence of glass ceiling theory in the Lebanese banks; and positive implications reported by Lebanese women in relation to their daily work environment and daily work experiences. In addition, Yusuf Sidani, Imad Zbib, Mohammed Rawwas, Tarek Moussawer in 2009 found differences among ethical sensitivity in four out of the 18 situations where Womens showed more sensitivity to issues of ethical nature. Also, differences were found on the age level in six out of the 18 situations, where age of the respondents seemed to better explain some ethical differences. (Sidani, Zbib and Rawwas. 2009).

Kamal Nasser, Wojoud Rashid Mohammed and Rana Nuseibeh in 2009 conducted a research about the factors that affect women entrepreneurs at work in the United Arab Emirates. They found that factors such as government support, self-fulfillment, knowledge, skills and experience, and relationship to spouse/father business, contributed in the development and motivation of women entrepreneurs.

When it comes to women as leader or managers it is found that women receive several critics for their aggressive and bossy management style, while they are viewed as ineffective leaders when using feminine management style. This disparity in roles often results in discrimination against women especially when it comes to top management positions (Cooper, 2001; Ragins et al., 1998).

To mention the role of other factors that play an important function in women job opportunity we project light on the article written by Mark Neal, Richard Tansey, Jim Finlay, titled "My father knows the minister", which is a comparative study of Arab women attitude towards leadership authority. This article is comparing women's leadership authority values in three Arab countries, which aim to filter existing gender-neutral research on leadership in the "Arab world". The investigation found evidence of common leadership authority values in the Gulf countries like Oman and the United Arab Emirates. Lebanon, for the meantime, was distinguished by relatively low levels of "traditional" authority, and very high levels of "charismatic" authority. The conclusion demonstrates important regional similarities and differences in leadership authority values in the "Arab world." All of these studies relate our research problem in a way or another and reflect the design of the study. (Neal,2005).

3. RESEARCH METHODOLOGY

3.1 Population and Sample Selection

The population of the study consists of a large convenient sample that was selected from the whole population. The population is represented by all women actually working or potentially planning to work in Lebanon. Since the researchers were unable to have access to the names of Women working in Lebanon and therefore, were unable to randomly select a representative sample of potential working women and the actual number of women working in Lebanon. Therefore, the researcher decided to use judgmental sampling technic which consisted of potential and actual working women in Lebanon in an attempt to determine the opportunities and obstacles surrounding women in our evolving Lebanese Society.

The size of the random sample drawn from that population is 200 Women drawn from families having their own family business in different sectors in Lebanon.

3.2 Instruments

Through a review of literature, informal discussion with university colleagues in management, we constructed a pilot instrument that was distributed on a trial basis. Since the pilot questionnaire was found to be lengthy, wordy, and inappropriately scaled, the final draft was revised to correct for these problems. Different women found in family business were asked to respond to attitude items related women in business using Likert –five-point scale format. The present study asked Lebanese women in the family business, for the barriers preventing them from having their own business. Each woman was asked to choose one of the two types for being with her family business: (1) working full time in her family business, (2) she is still a student but visiting and helping her family in their business (Potential full time). Factor Analysis and construct validity

4. FINDINGS

Factor analysis was carried out as a data reduction technique. Two statistical tests were conducted in order to determine the suitability of factor analysis. First, the Kaisers-Meyer-Olkin (KMO) measure of sampling adequacy score of 0.801 was well above the recommended level of 0.5. Second, the Bartlett test of sphericity was significant (Chi Square = 2905.208, P < 0.01), indicating that there are adequate inter-correlations between the items which allow the use of factor analysis. Principal axis factoring was used as an extraction method and oblique rotation was used as a rotation method. **Four factors** were extracted using Eigenvalue greater than one criterion. The four factor solution accounted for 82.335 per cent of the total variance. The four factors were easy to label (See TABLE -3-). The first factor accounts for 50.168 percent of total variance and is defined by six items. We call factor one "**Corporate Governance and the Succession Problem**". The second factor accounts for 13.933 percent of total variance and is defined by its four items with factor loadings greater than 0.70. We call this factor "**Corporate Values**". The third factor accounts for 10.288 percent of total variance and is defined by two items with factor loadings greater than 0.70. We call factor three "**Glass Ceiling**". The fourth factor accounts 7.946 percent of total variance and is defined by two items with factor loadings greater than 0.70. We call factor four "**Work – Life Balance**". As shown in TABLEs 1 , 2, and 3 below:

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.801
Bartlett's Test of Sphericity	Approx. Chi-Square	2905.208
	df	91
	Sig.	.000

TABLE 1: KMO and Bartlett's Test.

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings ^a
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total
1	7.024	50.168	50.168	7.024	50.168	50.168	5.535
2	1.951	13.933	64.101	1.951	13.933	64.101	5.358
3	1.440	10.288	74.389	1.440	10.288	74.389	1.837
4	1.113	7.946	82.335	1.113	7.946	82.335	2.448
5	.647	4.620	86.955				
6	.519	3.710	90.665				
7	.414	2.959	93.624				
8	.264	1.889	95.513				
9	.252	1.799	97.312				
10	.130	.927	98.239				
11	.093	.664	98.903				
12	.068	.489	99.392				
13	.047	.334	99.726				
14	.038	.274	100.000				

Extraction Method: Principal Component Analysis.

a. When components are correlated, sums of squared loadings cannot be added to obtain a total variance.

TABLE 2: Total Variance Explained.

	Component			
	1	2	3	4
The lack of control of government over management (board of directors) is an obstacle to women advancement	.939	-.379	-.170	.355
Corporate Governance basically means that while involving you and your brother \ sister in management the final decision maker is your father (mother)	.880	-.573	-.294	.200
The lack of control of shareholders over management (board of directors) is an obstacle to women advancement	.867	-.330	-.211	.279
Corporate Governance basically means that in case of vacancy in management the priority is given to oldest boy in the family in managing the firm	.789	-.321	-.419	.328
Corporate Governance basically means that in case of vacancy in management the priority is given to family members in managing the firm	.785	-.698	.075	.200
The lack of separation between ownership and management is an obstacle to women advancement	.737	-.541	.195	.286
Your company's succession plan ensures equality of treatment between genders	.504	-.971	-.093	.272
Your company's corporate vales ensures equality of treatment between genders	.539	-.955	-.056	.358
Your company's vision statement ensures equality of treatment between genders	.434	-.916	-.139	.398
Your company's mission statement ensures equality of treatment between genders	.341	-.902	-.043	.024
Women career progress in your company is limited by glass ceiling effect	-.135	.180	.831	-.313
Married women are equally hired as compared to single women in your company	.385	-.109	-.800	.082
Women in your company work on flexi- time	.256	-.144	-.138	.930
Married women in your company run into family work conflict	.512	-.566	-.273	.803

Extraction Method: Principal Component Analysis.

Rotation Method: Oblimin with Kaiser Normalization.

TABLE 3: Structure Matrix profile of Lebanese women in their family business.

TABLE -4 - shows that two third of women in the sample are able to escape abusive marriages

Is it difficult to escape abusive marriages

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid no	82	41.0	41.0	41.0
Yes	118	59.0	59.0	100.0
Total	200	100.0	100.0	

TABLE 4: Escape Abusive Marriages.

TABLE -5 – shows that one hundred and thirty-five out of two hundred lack skills, training and confidence needed to turn obstacles into opportunities

Are you able to turn obstacles into opportunities?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid no	135	67.5	67.5	67.5
Yes	65	32.5	32.5	100.0
Total	200	100.0	100.0	

TABLE 5: Ability To Turn Obstacles Into Opportunities.

TABLE -6 – shows that one third of the sample like to consult with others to develop alternative solutions

Do you like to consult with others to develop alternative solutions?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid no	131	65.5	65.5	65.5
Yes	69	34.5	34.5	100.0
Total	200	100.0	100.0	

TABLE 6: Consulting Peers for Better Solutions.

Figure -1 – shows the educational background of Women in our sample

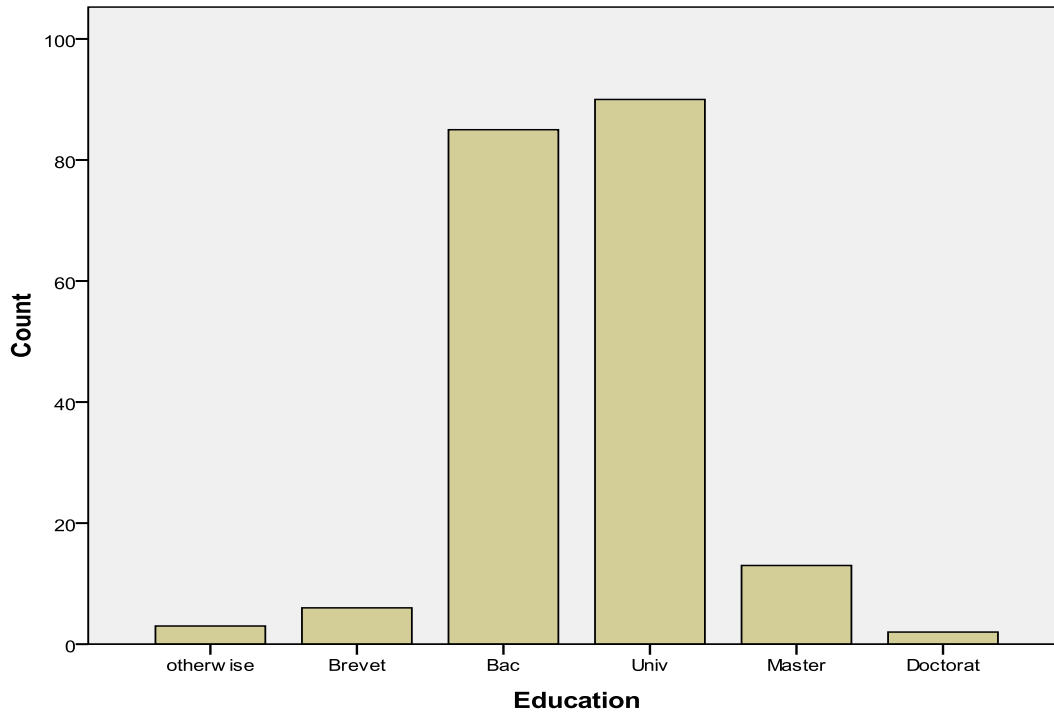


FIGURE 1: The Educational Background of Women.

Figure -2 – shows the starting date of family business

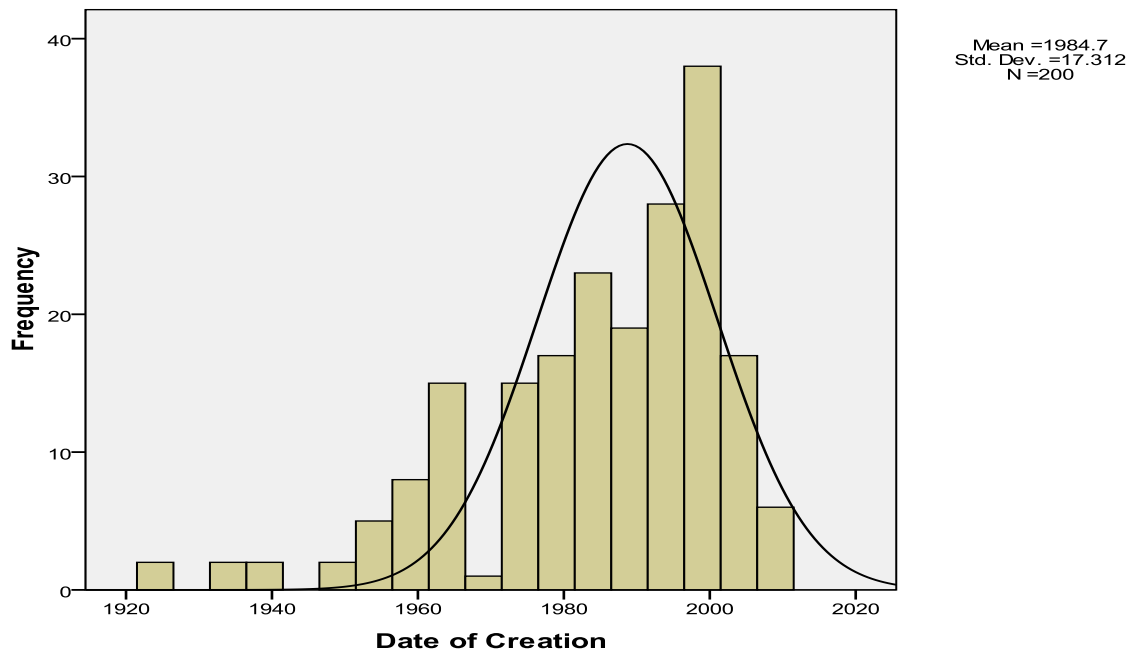


FIGURE 2: The Starting Date of Family Business.

Figure -3 – shows the majority of Women in family business are able to escape abuse marriage

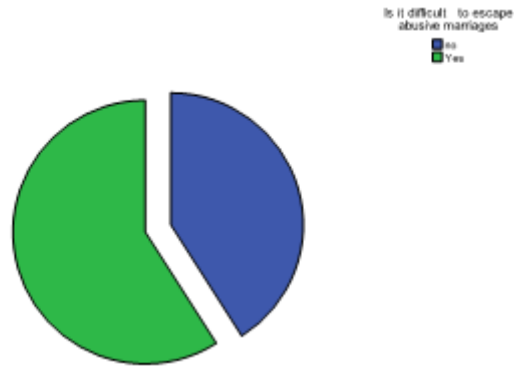


FIGURE 3: The Percentage of Business Women Escaping Abusive Marriage.

Figure -4 – shows the majority of Women in family business don't like team work

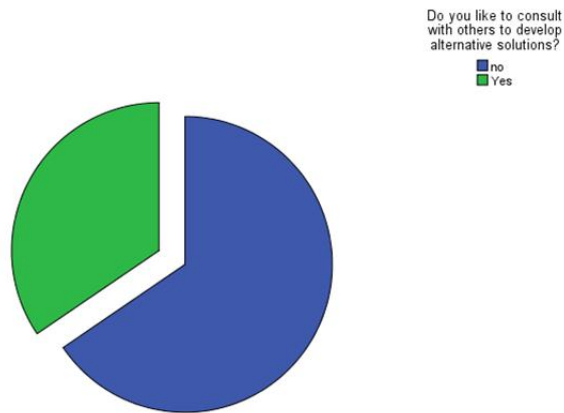


FIGURE 4: The Percentage of Women In Family Business Who Do Not Work In Teams.

Graph -5- shows the type of family business

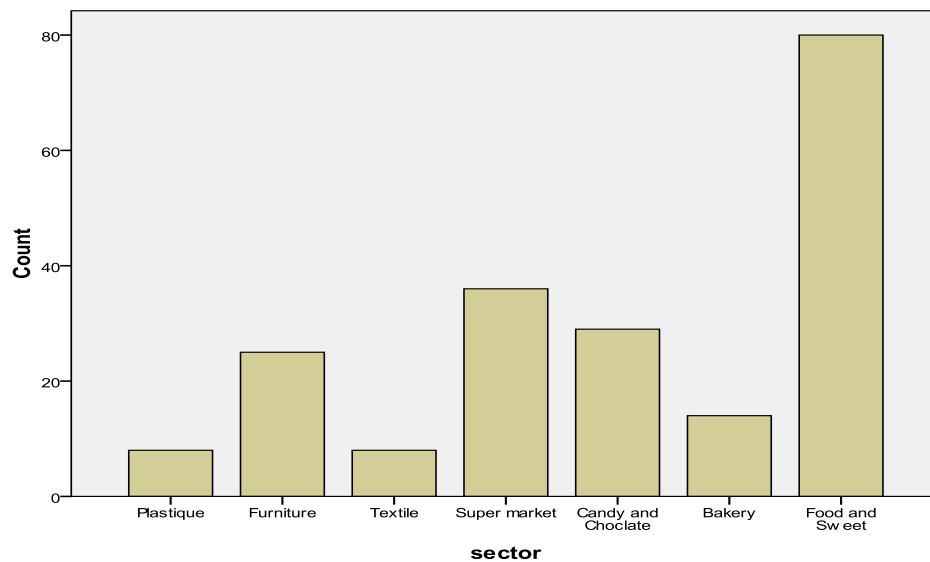


FIGURE 5: Family Business by Sector.

TABLE -7 - 8 - 9- show the regression analysis. In explaining and predicting the obstacles facing Lebanese Women in becoming entrepreneur such as succession problem or the lack of separation between ownership and management or in the case of vacancy in management the priority is given to oldest boy in the family in managing the firm etc. and other factors that all were included in the dimension called “Corporate Governance and the succession problem”. It is found that the three dimensions “Corporate Values”, “Glass Ceiling” and “Work-Life Balance” are significantly important in predicting “Corporate Governance and the succession problem”.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.501 ^a	.251	.240	.87189505
a. Predictors: (Constant), REGR factor score 4 for analysis 1, REGR factor score 3 for analysis 1, REGR factor score 2 for analysis 1				

TABLE 7: Model Summary.

ANOVA ^b						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	50.001	3	16.667	21.924	.000 ^a
	Residual	148.999	196	.760		
	Total	199.000	199			
a. Predictors: (Constant), REGR factor score 4 for analysis 1, REGR factor score 3 for analysis 1, REGR factor score 2 for analysis 1						
b. Dependent Variable: REGR factor score 1 for analysis 1						

TABLE 8: ANOVA Test.

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.252E-16	.062		.000	1.000
	REGR factor score 2 for analysis 1	-.407	.064	-.407	-6.401	.000
	REGR factor score 3 for analysis 1	-.124	.063	-.124	-1.985	.049
	REGR factor score 4 for analysis 1	.166	.064	.166	2.588	.010
a. Dependent Variable: REGR factor score 1 for analysis 1						

TABLE 9: Coefficients.

The regression that measure the effects on the dependent variable:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3, \text{ Where:}$$

Y = **Corporate governance and the succession problem**

X₁ = **Corporate values**

X₂ = **Glass ceiling**

X₃ = **Work-Life Balance**

Table -9- shows that corporate values is the most significant variable while work life balance is the second most significant variable and glass ceiling is the least significant variable

5. DISCUSSION AND CONCLUSION

Women in Lebanon suffer from the lack of corporate values that enable them to move ahead and become big managers or owners of their own business. In fact, Lebanon's overall entrepreneurial environment, which is hampered by social values, glass ceiling and work –family conflict remains unfavorable to women's success in business.

Women Entrepreneurship has been an emerging topic in the Arab world. Lebanon is considered a hub for entrepreneurial activities. A new trend of information technologies businesses and companies is on the rise. Therefore, it is expected to witness a surge in Women entrepreneurship. Our study sets the boundaries to enhance the capabilities of Women entrepreneurs. consequently, the current study is a continuum of previous studies applied in Lebanon from other researchers e.g. (Jamali, D., Sidani, Y., Safieddine, A., 2005; Jamali, D. 2009; Nasser, K. Rashid Mohammed, W. and Nuseibeh, R., 2009).

Although most of the barriers can equally be experienced by men and women, the relative underrepresentation of women in the 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 was explored in our present study. Women are trying their best to learn and become educated but they should have better ambition and self confidence in their ability to run their own business. Women need to work on Improving their identification and promotion of female role models to provide examples of women who have been successful as mothers and managers or owners of business. It is true that banks and financial investors are working with government to improve the overall business support offer to all pre-start up, start up and growing businesses in Lebanon but any enhancements to be made, however, must embrace the need to ensure that business support is accessible and appropriate to women in Lebanon. For subsequent research, the results of this study is consistent with previous research and suggest that barriers facing Lebanese women are ones of complex causal sequence. The findings of this study should be elaborated.

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