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The role of women in establishing and developing small business projects, and their participation in the development process: A field study of a group of small business projects in Libya

# Samya Ibrahim Eljamel

A thesis submitted to the University of Huddersfield in partial fulfilment for the degree of Doctor of Philosophy (PhD)

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#### Abstract

Small business projects are an important aspect of the structure of the Libyan economy. It has recently appeared that there is a real trend towards economic reform and diversification of income sources, apart from the main source of income which is oil. Using human capital theory, this study aims to identify the role played by Libyan women in establishing and developing small businesses and the extent to which such projects contribute to supporting the development process. It highlights the impact of culture and religion as main barriers to Libyan women starting their own businesses.

This study uses mixed methods. Ninety-five Libyan female business owners participated in the questionnaire. The results show that there is a lack of follow-up from the financing authorities. There were difficulties and challenges in relation to training, internal and external competition, professional technological management, and materials.

Participants in qualitative research state that the main reasons for choosing to run their own businesses are that they give them the opportunity to show their inventions, express their ideas, and display their talents. Some believe that small business projects in Libya enable them to gain access to international markets, owing to their relative advantage and unique traditional peculiarity.

Concerning obstacles Libyan women face when establishing their small business projects, participants declare that the obstacles were mainly financial, cultural, there is also a lack of government support and weak infrastructure in all Libyan cities. Women believe that the opportunities to engage in business are enough and available for Libyan women but it needs more care and attention from the competent authorities.

This study contributed to the literature through the justification of the phenomenon and the ability to overcome the limitation that women face when starting their own businesses. Moreover, it also fills part of the gap in the literature by identifying the types of small business projects within the Libyan economic sectors that are either neglected or conflated in previous studies. The study has specific implications for researchers and practitioners.

## Acknowledgment

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# **Dedication**

I dedicate my research and its fruit to the martyrs of beloved Libya, who since early history have sacrificed their lives for Libya, at their forefront, my brother, the hero martyr, Mohammed Ibrahim Eljamel. I dedicate my research to everyone working to build Libya with unwavering sincerity and dedication, and contributing to the Libyans living in love, safety, and prosperity.

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## **List of Abbreviations**

AMF Arab Monetary Fund

ARADO Arab Administrative Development Organization

ATF Arab Thought Foundation

CBL Central Bank of Libya

EU European Union

FDI Foreign Direct Investment

GDP Gross Domestic Product

IAIGC Inter-Arab Investment Guarantee Corporation

IBRD International Bank for Reconstruction and Development

IMF International Monetary Fund

ILO International Labour Organization

NCID National Commission for Information and Documentation

LD Libyan Dinar

LIB Libya Investment Board

LSM Libyan Stock Market

PhD Doctor of Philosophy

SMEs Small and Medium-Sized Enterprises

SPSS Statistical Package for Social Science

UN United Nations

UNCTAD United Nations Conference on Trade and Development

UNDP United Nations Development programme

US\$ United States Dollar

WB World Bank

WTO World Trade Organization

## **Chapter 1** Introduction

#### 1.1 Introduction

Small business projects have had many advantages at a global level, one of which is the enhancement of the economic capacity of both developed and developing countries, and that is by opening up the space for initiative and innovation. Their significance lies in the fact that they increase production capacity and create new job opportunities with the increasing needs required by the labour market and they cannot be overlooked as a major source for the application of new ideas. Small businesses in collaboration with large companies offer a variety of products and services. Small businesses could also fulfil the renewable needs that larger companies may find difficult to meet as they are closer to consumers and are therefore more responsive to their needs.

However, accelerated global developments in the economy and technology are still trying to understand the real role that small businesses play, as well as their regulatory features and flexible production philosophies that meet the ever-changing needs of customers.

In addition, World Bank Expert reports emphasise the importance of small and medium-sized enterprises, but they devote no effort to gather information from international meetings and conferences in order to understand the importance of small business enterprises (henceforth, SMEs) and the pivotal role they play in improving the economy and industry and their active contributions to exports, trade and development (Cibela, 2016).

This thesis concerns the role played by Libyan women in establishing and developing small business projects, and the extent to which these projects contribute to supporting the development process in Libya. This topic brings together two key elements of equal importance, namely the role of women in small business projects and the development process.

The Libyan society, as any other Arabic society, is distinguished by a unique cultural flavour, with the existence of an extensive space of traditional and religious values, which define roles and social positions for its members. This makes societal acceptance an objective that society members seek to achieve, especially women, who are considered a cornerstone of society through the family system. In this context, the family represents the primary unit, the most important social organisation and the primary reference group to which the individual belongs. Society depends on the family for the upbringing and preparation of its members (Eljamel, 2008).

The interest in issues related to women has increased in many parts of the world, following the ratification of the UN agreement on eradicating all forms of discrimination against women in December 1979. Many member states joined this agreement, and supporting legislation was enacted to improve the situation of women in many countries worldwide. Libya is a signatory to this agreement and has played its role in supporting the woman as an effective and vital member within society (Elmahaishi, 2006). The basis of this was the principle of (knowledge for all, and work for all). Women were equally needed to participate in the economic development of society as men. This is especially so since Libya has been in a transition period regarding the restructuring of the national economy in 2009.

In view of the worldwide trend of stimulating the employment market and the optimal investment in human resources, many countries have chosen to achieve this through the establishment and development of small business projects (Eljamel & Elmahaishi, 2008). In the opinion of many social economists, and development sociologists, the encouragement and development of small business projects is an important contribution to the development process of any country. This is because it is a fundamental basis for expanding production capacity and achieving development and progress, on the one hand, while contributing to solving the twin problems of unemployment and poverty, on the other (Enbe, 2004).

This has been the case since small business projects have considerably achieved for the economy of many countries in the development sphere as well as improved economic and social indicators. Moreover, such projects have easily and rapidly interacted with, and adapted to, the prevailing social environment. Furthermore, small business projects have demonstrated the advantage of providing a higher rate of job opportunity creation compared to other sectors (Ablkhail, 1999).

From this perspective, it has become necessary today to adopt the view that considers small business projects an inevitable necessity rather than a mere option. This view is derived from key, robust economic philosophy and reasoning, and related to principal factors, such as resource allocation efficiency and investment, and intensifying the jobs factor rather than the capital factor (Alkadr, 2011).

Furthermore, applying the concept of small business projects in an active manner will bring about an economic resurgence in a highly efficient and ideal form to achieve all the goals of development (Haikal, 2003).

#### 1.2 Literature Review:

Small business projects are an important aspect of the economic structure of any developed or developing country, "besides being integral to the industrial structure within these countries. Therefore, high hopes are pinned on these businesses, to drive the economy forward as a major component of the economic reform strategy" (Alhajeri, 2012, p. 4). Therefore, the research problem may be outlined as follows:

- 1. Are these businesses given due attention in terms of research and study?
- 2. How can Libyan women contribute to establishing, developing, and achieving success in small business projects, and the extent to which such projects participate in supporting the process of development?

It was the intention of the researcher to bring together these last two elements in an objective scientific study. Indeed, women as a social group and their role in establishing and developing small business projects were chosen for a number of reasons; most importantly, entry of the Libyan woman into the employment field generally, and the field of small business projects in particular, is a modern phenomenon, witnessed by Libyan society since the 1950s. This was due to social reasons, and the existence of many traditions and customs indicated previously (Eljamel & Elmahaishi, 2008).

In order to understand these points, a review of previous studies and related literature was performed to identify the results of such studies, as a starting point or baseline for further research. Previous studies are very important for any scientific study seeking to achieve substantive results because they are considered a reliable basis from which to launch, in respect to a sound scientific approach. Following an in-depth exploration of the relevant literature, it was found that many studies have been conducted within the topical scope of this research. An initial review of the literature found a number of relevant publications. The researcher found some studies sign to the problems facing small businesses. A similar study by Sidihoum (1969) "highlighted some of the industrial regulatory problems in the small business sector in Egypt"; his aim was to find ways to overcome these problems. Sidihoum (1969) concluded that these industries operate without important economic ties and there was a lack of industrial organisation to guide their journey. Furthermore, there were no production cooperatives that could unite them, and there was an urgent need to find solutions to their administrative issues. In addition, these projects faced other problems in relation to marketing and finance.

Awrikat (1998) published a study on "The social values and their relation to the employment of women in Karak Governorate, Jordan", which aimed to discuss the following:

- 1. knowing the working and non-working women's attitudes towards work in general and women's work in particular.
- Identifying the most suitable fields of women's work according to the respondents' point of view.
- 3. Determining if there are differences of relevant significance between working and non-working women's attitudes towards causes of work in general and the causes of women's work in particular.
- 4. Determining where there are significant differences between the working and non-working women's attitudes towards family, and the social and economic value of work.
- 5. Stating the effect of religion, age, gender, monthly income, place of residence, parents' education and family size to work trends for both the working and non-working women.

The study sample was composed of 400 women, of whom 200 were employed in the public sector, namely in education, health, communications and government property and 200 non-working women. The province is administratively divided into three sections according to the number of population, excluding the workers in the farming activity out of the total unemployed women. As for the characteristics of the sample, individuals were identified by the researcher as follows: 92.75% of the respondents were of the Islamic faith, 7.25% were Christian, 66.5% were married, 26.75% were unmarried, 5% were widows and 1.75% were divorced. The study reported the following results (Awrikat, 1998):

- 1. The administrative functions are considered the most important areas for women's work in the opinion of the respondents.
- 2. There is a positive attitude of women towards the work, and work has positive value in family, social and economic fields.
- There are no significant differences between working and non-working women towards the motivation for work.
- 4. There are no significant differences between working and non-working women with respect to the family values to work. Female workers have shown a positive trend, while the nonworking women showed a negative trend towards the possibility of achieving balance between home and work.

- 5. There are no significant differences between working and non-working women concerning social values female workers have shown a positive attitude towards encouraging the customs and traditions of women's work, while the non-working showed a negative trend.
- 6. There are no significant differences between working and non-working women towards the economic values of work, and the workers have shown a positive trend towards the fact that women are no less efficient than men in the performance of the functional role, while the non-working women showed a negative trend.
- 7. The study showed the effects of many different factors in the interpretation of part of the values of the different areas, particularly each of the following variables: religion, permanent place of residence, age of the researched, and the father's educational level.

The results of this study, which will be presented later, will emphasise the importance of social values as one of the most important primary sources of behaviour control.

The basic features and problems of informal, small and micro-enterprises in the Arab region were also the focus of a study by Abdelfadil (2000). He assessed the survival segment of the informal urban sector in Arab countries, and suggested some activities for growth and technical upgrading. As a result of implementation, he found that the areas of actions and policy instruments for each segment of the informal sector needed to be kept quite distinct. Therefore, new institutional frameworks, credit policy, and more formal sector subcontracts to improve product design and marketing arrangements, and also public action, should concentrate on retraining policies, public works programmes, and better social protection mechanisms for the very vulnerable groups. The problems of graduation from informal to formal status needed to be addressed by public policies. This required (a) closing the skills-gap between formal and informal enterprises; (b) upgrading low-productivity activities in artisanal enterprises; and (c) re-skilling the labour force in informal SMEs. A study of e-commerce adoption barriers in small and medium-sized enterprises (SMEs) in developing countries, took Libya as the case study.

In his study of small businesses, Al Romey (2000) "explained the problems and solutions in the short life of the Kuwaiti experience for small businesses". A comparative study presented success stories in a group of countries including the United Arab Emirates, the United Kingdom and South Korea. The study reached several conclusions, one of which was the absence of Kuwaitis from the small business sector and their preference for the government sector instead. Al Romey (2000), highlighted the existence of significant obstacles to enter the small business sector,

insufficient experience and knowledge in the field of small business management and the difficulty of obtaining the capital to establish the business. Routine and bureaucracy play a major role in creating obstacles to the development and continuation of small businesses, especially with regard to licensing management.

The study by Fathi (2000) entitled "The role of the banks specialised in financing small projects", examined the role of the Development Bank in providing loans needed to finance small economic projects. The study included loans granted by the bank in the period from 1981 - 1998. The study also reviewed the variables, influences and the difficulties facing small projects funded by the Development Bank. This study reported several findings, including:

- 1. The weakness of the bank's departments specialised in microfinance, and its dependence on lending from commercial banks.
- 2. The inability of the Development Bank to realise profits or even its ability to recover its capital counterpart contributions to various companies and institutions, which affected its role in financing small projects.

The applied study entitled "Small Industrial Plants and their impact to activate the Libyan economy" by Toumi (2001) addressed the Libyan industrial structure for the period 1951 - 2000. In the study, the importance of small industrial enterprises in supporting the national economy was identified. Furthermore, the study explored the extent of the realised objectives of existing small industrial plants. The study also dealt with a comparison of some key indicators between small and large industries. This study reported several results, including:

- 1. There is a great difference in the small industries sector that what may be considered a small industry at a given time, may not be classed as such at a later date.
- 2. The study showed that small industrial projects realise advanced industrial performance in case of success, and work to reduce the size of external debt.
- 3. Existence of weaknesses that inhibit the growth of small industries in Libya, namely:
  - a. Most manufacturing strategies in Libya emphasise large scale.
  - b. Most small industries rely on raw material from abroad.
  - c. The Development Bank performs a financing role rather than being a development institution.
  - d. Weakness in the chances of integration between industrial establishments.
  - e. Presence of marketing problems in most small industrial plants.
  - f. Non-application of the quality system in these facilities.

g. Focusing on quantitative and negligence of qualitative methods, which reflects negatively on most of these units.

Qabosa (2003) conducted a study entitled: "Bank Financing for small and medium enterprises and its impact on the Algerian GDP". This study shed light on the specifics of small and medium enterprises and the methodology of funding in Algeria. It highlighted the extent of their contribution to raising Algerian GDP and determined the rates of growth in loans granted to these institutions through an empirical study on the Development Bank of Algeria in the period 1991 – 2001. This study's findings included (Qabosa, 2003):

- Small and medium-sized enterprises did not play an active role in the increase of the Algerian GDP.
- 2. The weakness of loans granted to small and medium- sized enterprises.
- 3. The decline in lending size from the Algerian Local Development Bank.
- 4. Retreat in the rate of utilisation, and decline of the ratio of the traditional resource.

Shorbaji (2004) undertook a study entitled, "The role of information in solving marketing problems for industrial plants". This applied study addressed some industrial cooperatives in Tripoli in the period 1992-2000. It included the definition and nature of small industrial facilities and described the nature and extent of the marketing problems of small industrial facilities. It also identified resources that may help in solving marketing problems of products by these small facilities. The study results included the following:

- 1. There is no standard definition for small-scale industries in Libya, either in the number of employees in the project, or the value of invested capital.
- 2. Small scale industries play a major role in job creation, and contribute to solving the problem of unemployment.
- 3. Small scale industries suffer from many problems, especially in the field of marketing, and also low effectiveness because of the lack of means of success.
- 4. A large number of laws and regulations that confuse owners.
- 5. Non-application of standard measures in most products.
- 6. High taxes and customs values on industrial imports, limiting the ability of these institutions to compete and succeed.

In fact, small businesses are one of the factors of progress; these contribute to: achieving balanced and comprehensive development, transfer and localisation of technology and employment and training.

Welter (2004) focused on the environment for female entrepreneurship in Germany. He opens his study by stating that in Germany, although female entrepreneurship has been rising slowly but continuously over the past 30 years, only 6% of all women classify as entrepreneurs. Women entrepreneurs face specific problems in setting up a business that are different from those faced by male entrepreneurs, and the German government only recently started paying attention to the topic of female entrepreneurs as an important means to raise the overall level of entrepreneurship.

Welter (2004) concluded that most women entrepreneurs, especially those having set up a venture in the professions, do not consider themselves able to compete, but believe that those women who lead larger industry firms are able to.

Anter and Elian (2006) also attempted to highlight the importance of small businesses in stimulating economic activity in the context of current global challenges and intense competition which were the result of the implementation of the provisions of global trade liberalisation. They concluded therefore that there were a number of reasons and strong factors that controlled the failure or success of small businesses; for example, managerial competence, the ability and personality of the business manager, and the quality of decisions taken by the business manager. From their perspective, efficient expansion of business, the development of marketing and financing methods and integration with large companies are all required to achieve success in this field. This would consequently reduce the unemployment rate in developing countries and Arabic countries in particular and that is by creating productive employment opportunities to enhance economic and social development in these countries (Alhajeri, 2012).

A study conducted by Shamia, et al. (2007) aimed to identify the general characteristics of Libyan women working in that city. It also sought to identify economic and social indicators that can be used to identify and determine the motives, problems and ways to improve the integration of Libyan women in the labour market and their contribution to the development process. With respect to the methodology, the study employed a questionnaire tool with a sample of 400 women working in Benghazi. This sample was chosen from the total female workforce in the city, which was estimated at 64,845 in 2005; thus, the sample represented 2.6% of the total study population.

The study sample was considered random in representing women working in the public and private sectors, married, unmarried, and working in various professions. The most important results of the study were as follows:

- 1. Place of work: the proportion of workers in the public sector and its various institutions is estimated in the city of Benghazi to be about 62.2% of all people in work. The study attributed the reason of such a large proportion entering into the public sector to the following reasons: The existence of significant employment opportunities in the public sector; and the working hours in this sector being appropriate to the needs and obligations of women.
- 2. Marital status: the proportion of unmarried women in work is estimated to be about 76.2% of the total sample, the percentage of working married women is about 18.3%, while the remaining 5.5% are widows and divorcees. The study refers the reason for the high proportion of unmarried working women to the following reasons:
  - a. Delayed marriage age for Libyan girls and perhaps that explains their reason for working.
  - b. The difficulty of reconciling the different social roles of women between being wives and mothers, and work. This may be a direct cause leading to low participation of married women in the labour market.
  - c. Similarly, lack of social services related to childcare provision for women in work.
- 3. Age: the average age of working women in the study sample was about 28 years; 46.7% of the women were between the ages 24 29 years, while 23.8% were aged between 30 34.
- 4. Educational level: about 45% of the study sample of women possessed university qualifications, while 26.5% of the study sample held general secondary qualifications or from intermediate institutes; indeed, most of the jobs occupied by working women were clerical and supervisory, which required such qualifications.
- 5. The number of family members: 87% of the families of working women were made up of four or more members, at an average of four members; the woman supports 1 to 2 of her family members.
- 6. Monthly household income: the average monthly income for the family of the Libyan woman working in the city of Benghazi, according to the findings of the study, amounts to about 500 Libyan dinars.

- 7. Aspects of income spent: about 43.3% of the women in work contribute to supporting the family income; moreover, 65% of the sample individuals consider their income as part of the family income and not independent.
- 8. Motives for women's work: the outcome of the study clarifies that the strongest motive for 52% of the woman in going out to work is the desire to prove themselves, followed by achieving physical independence, and then providing extra income for the family.
- 9. Social perception: it was clarified that 82% or more do not consider that customs and traditions are a barrier to women's work, while 18% see a clear impact of social norms on women's work.

Elbendak, (2008) studied the urban transformation and social change in a Libyan city, by conducting an anthropological study of Tripoli. The study revealed the special characteristics of the urban phenomenon, and examined urban transformation within the context of globalisation.

He argued that Libyan society was facing a phase of huge challenges represented in the extent of its ability to condition its circumstances and social policies with the transformation, and evolve rules within the framework of social rules aspects. He further found that behavioural patterns of city people have been modified over time by global culture, but there was also strong social-cultural interaction amongst the people in Tripoli. The most important result of this study was that the majority of individuals have a strong loyalty to primary family members, which influences the characteristics of Libyan urban structure. The sample included 300 people, aged 18 - 83, living in 20 communities in the city, and was designed in such a way that a variety of characteristics could be analysed for the city as a whole.

Hunatiti (2009) Concentrated on the impacts and main challenges facing the growth of e-commerce in SMEs in Libya, and development generally. Libya, along with other developing countries, sharing the same level of economic development and having similar levels of experience in commercial legislation, has not been able to rely on merely one strategy in order to attain the desired outcomes. Therefore, the central aim of the study was to identify the main barriers facing e-commerce adoption in Libyan SMEs. The outcome of the study covered the common major issues regarding e-commerce in Libya, such as whether internet pricing is reasonable, and whether the internet is secure enough for financial transactions. Indeed, the legal system does not govern e-commerce, and postal services are not suitable for online trading, while internet proliferation is a major obstacle for some business establishments, and is not effective for

others. The survey was only conducted within Tripoli, and involved 30 SMEs. The study concluded that over half the businesses participating in the questionnaire survey already have their own website.

Erogul (2011) studied female entrepreneurship in the United Arab Emirates (UAE), from the perspective of legislative incentives and cultural constraints. The purpose being to highlight to the international reader some of the unique realities, which affect female entrepreneurship in the UAE. These issues depict a scenario of a particular kind of female empowerment against a backdrop of what to Western eyes would be regarded as significant female disempowerment. The survey looked at the increasingly important activity and practice of networking in an environment, where female movement is curtailed, and family-based and single-gender networking is overriding. The study also summarised that the country offers women more sectors to work, and illustrates the empowering role of business education in UAE. The study found that Emirati women are active in the traditionally female sectors of the economy. However, the challenge was for them to move away from home-based, low-value sectors and become significant players in high value, innovative entrepreneurial activity. Here, women needed support from family to engage in building their own models of entrepreneurship.

Ataboli (2011) explored the "Gain of the professional status of the Libyan working women in a field study of the working women in Libya". The researcher identified the importance of the study as follows:

- 1. It discussed the status of Libyan women in the labour market.
- 2. It examined the reasons for the participation of Libyan women in the labour force.
- 3. It acknowledged the relationship between family background and the professional status of working women.

The study included 345 employed women of ages ranging from 19 - 64. The study produced several results, including the following:

- The majority of the respondents were between the ages of 20 to 35 years.
- 67% of the respondents were unmarried; perhaps due to the absence of the significant responsibilities borne by married women compared to the unmarried.
- 32% of the respondents were working in the teaching profession, while 35% were employed in clerical jobs and others. This means that Libyan women agree to the Libyan social customs and traditions that look at the teaching profession as most appropriate to Libyan women.

- 40% of the respondents went out to work for the purpose of increasing income or economic need, 36% of them because of the desire to work, and 15% due to the interest to gain a qualification allowing them to work.
- 73% of the respondents wanted to continue to work regardless of circumstances.
- 74% of the respondents' answers indicated that parents and couples encouraged or supported the participation of women in the labour force. Indeed, the vast majority (80%) encouraged the daughter and wife to work in various areas, while (20%) agreed on limited participation and in certain areas.

The results of the study have shown that education is one of the most important factors that influenced the professional status of the respondents, followed by family background which had less impact.

Algaziri (2012) investigated "Women's Work and its role in the development process, in a social field study in the city of Tripoli". The objectives of the study were as follows:

- Disclosure of the importance of the role played by working women in the development process.
- To identify the most important exit motives of the Libyan women to work and the problems they face in their work.

This study was conducted on 190 participants in Tripoli, and the study sample was from schools, health centres, social security centres, administrative units and entrepreneurial enterprises. The findings of the study were as follows:

- The majority of the sample respondents (78%) were young, and their age was 40 years or less.
- About 70% of the respondents enrolled to work before they got married.
- About half of the sample individuals had more than 10 years work experience.
- The most important motives and justifications that drive women to conduct business is the
  desire to self-realise, achieve financial independence, and increase family income to improve
  their standard of living.
- The study revealed the active role of working women in the development process through active contribution in all sectors, commitment to labour laws, and commitment to innovation and desire to work.

Results obtained mentioned by Rufasha (2018) during the study of 392 small businesses in Zimbabwe that eighty-six (86) were formal strategic planners. This constitutes 21.9% of the sample. 219 firms (55.9%) were informal planners, while 87 firms (22.2%) were outright non-planners. This shows that planning in small projects is not a priority for its founders, and there are many reasons for not wanting to plan, the most important of which is the spread of administrative corruption in institutions.

The analysis of Rufasha (2018) indicates that the "tools of business growth were being underutilised as firms concentrated on survival tactics remain afloat" (Rufasha, 2018. p. 206). Studies have proven that Zimbabwe is experiencing a serious economic decline, a multifaceted strategy is needed to guarantee economic recovery and achieving the requirements of sustainable development. Moreover, it appears that the small business sector is not getting the required "protection" which makes the environment low-risk, to ensure survival and continuity, as the protection is insufficient for the planned and smooth work which effectively reduce poverty, stimulate economic development and contribute meaningfully to social constancy, the small and medium business sector needs to be given priority. (Rufasha, 2018).

Olayinka (2020) looks at how e-business technologies are being adopted of six small businesses in Lagos and Nigeria. Research results refer to that small businesses in Nigeria tremendously benefit from e-business systems.

The businesses surveyed in the study were all less than three years old since their formation, 95.7% of Nigerian small businesses made use of IT systems in their companies, especially SMEs owned by women. In most cases of SMEs, businesses in Lagos had websites that are used for advertising their products and services.

Tabah (2021) poses the question that "What are the strategies that a small, UAE-based training company may follow to become profitable and remain in business?" (Tabah, 2021. p. 2).

Four UAE-based training small companies were selected. The study identified five strategies that would contribute to the survival of small projects on the ground and their continuity in work. A small enterprise may follow one or all of these strategies.

Tabah (2021) argued

"This sampling strategy allowed me to explore the actions and the strategies that other similar companies are following to become profitable and remain in business. The study findings identified the resources, capabilities, external threats, and external opportunities that small training businesses need to consider when formulating their strategies. The study also identified five strategies that small training businesses may implement, which are: diversification, customer orientation, entrepreneurial orientation, cost-cutting, and customer-acquisition" (Tabah, 2021. p. 205).

#### 1.3 Research Questions

Therefore, the present study is complementary to the previous ones, and, introduces three research questions:

#### **Overall Question**

What are the success factors required for small business projects? and how do women-led small projects contribute to the development process in Libya?

#### **Factors**

- 1. The training courses provided by the small project
- 2. Existence of a licence to operate the small project
- 3. Preparation of plans for the future by the small project
- 4. Registration of the small project within a union or ministry concerned with small projects.
- 5. Cooperation with other projects
- 6. Contribution to spatial development by small projects

Based on the questions above, the researcher developed three research questions, which were subjected to statistical analysis:

1. To what extent does the small business contribute to achieve spatial development and comprehensive development based on targets of the business?

- 2. What are the factors that women need to consider in starting their own business, such as training programs? How the quality of training programs affect the women in business in Libya?
- 3. What are the barriers for women to start up their own businesses?

#### 1.4 Importance of the Study

The importance of the study lies in clarifying the role played by women in establishing and developing small business projects in Libya. In turn, small business projects play a very important role by virtue of their ability to achieve a number of key economic and social objectives, which satisfy modern economic needs. In addition, they offer adaptability to change and responsiveness to changing circumstances, while having the capability of taking advantage of the production and organisational techniques available at that economic level, and in achieving balanced regional development.

The importance of the study is manifested in the fact that its recommendations can meet the needs of people in charge of small businesses within Libya. Thus, they may be able to identify success factors for small projects to inform the design of assistance programmes provided to these businesses.

Libyan society needs field studies, which help lead to a greater understanding of the reality of our society. In addition, important data is yielded regarding Libyan women's contribution to small business projects, given the few studies that have explored the issue of women's participation in such projects. This would help in supporting development plans that are currently being formulated in Libya.

Moreover, this work is an attempt to call the attention of society and its different institutions, and promote knowledge of the importance of small business projects, the importance of women's participation in these, and supporting such participation.

The importance of the study also stems from the importance of small business projects themselves. The experience of many developed and developing countries has confirmed the success of small business projects, with emphasis on the significant economic gains. Such gains were due to the development of this type of projects, and as a result of prior knowledge, that

small business projects are robust and highly resistant to the negative effects of unstable economic conditions. This was confirmed by many international bodies, which call today for increased support and development of such businesses, due to their positive influence during times of crisis.

In the case of Libya, small business projects also have the ability to solve aspects of economic and social development problems through the following:

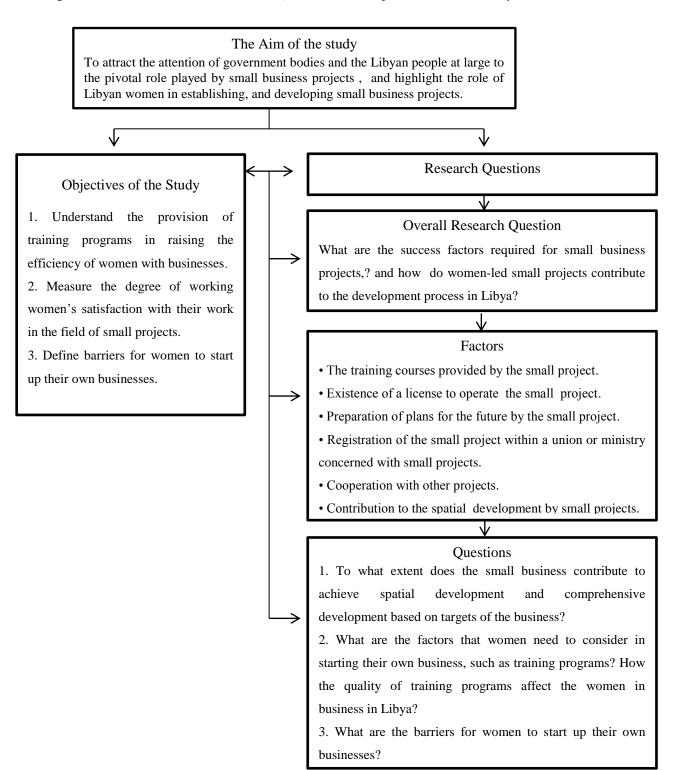
- Contribution to the restructuring of the national labour force, since these projects encourage young Libyans to participate in such activities.
- Contribution to the restructuring of the Libyan economy through the development of small industries.
- Providing the small production unit base needed by the major industries.

## 1.5 Objectives of the Study

The current research is complementary to previous efforts attempting to:

- 1. Understand the provision of training programs in raising the efficiency of women with businesses.
- 2. Measure the degree of working women's satisfaction with their work in the field of small projects.
- 3. Define barriers for women to start up their own businesses.

Figure (1-1) Shows the Aim, Research Questions, and Objectives and How they Link



## 1.6 Theoretical Basis of the Study

The theory is deemed a scientific effort to explain social phenomena through a dialogue with reality. The objective is the interpretation of reality and to achieve generalisations in the understanding of all issues in this study (Algareb, 2009). The following theories will be addressed:

#### 1.6.1 The Theory of Social Pattern

Whereas the small factory, according to this theory, is considered an open social pattern, it draws inputs of raw materials and related items from the external environment. It interacts with manufacturing operations to realise the optimum outcomes. It then plays back through feedback in order to preserve the survival and continuity of the small plant. Consequently, it achieves the industrial integration that ensures the flow of goods among the various industries. Indeed, the input of some industries are deemed as an output for others (Muhamed, 2006).

The small business as an industrial institution is regarded as a dynamic social pattern. Naturally, the dynamic pattern is not relatively static, but active and variable. Moreover, the equilibrium state that the small enterprise aims at is a dynamic rather than static one. In consideration of the fact that the small project is a social pattern, it is necessarily linked to the format of existing values in the society. These are based on many values, such as the value of sanctity of work, humanitarian value of work, equitable distribution of the work output, and the mutual respect between employees, workers, and the employer, besides many other directly and indirectly associated values (Almahrog, 2000).

In addition, the small business as social pattern is linked with the other social patterns prevailing in the society to achieve the overall social objectives. This coincides with the objectives of the establishment of small businesses in contributing to the well-being of the community, and to achieve social and economic stability (Larqet, 2003).

All of this means that the small business is an open dynamic social pattern, which affects, and is affected by, the surrounding environmental conditions and its changes in consideration as patterns. These changes affect the general layout of the small project and affect its ability to deal with them in terms of being permanent or temporary changes, sudden or gradual, and that the

small-scale project is trying to integrate through its flexibility with all these changes in order to preserve and guarantee continuity as a pattern.

#### **1.6.2** Human Capital Theory (Schultz)

The roots of the concept of evaluation of personnel and the need for their qualification dates back to the eighteenth century. Then many attempts were made to draw attention to the importance of human capital and resources and to introduce the individuals' skills and consider it as one of the main components of the capital (Zaid, 2006). The focus was also made on the economic importance of the stock of human resources and the economic value of individuals for society. Moreover, attention was paid to define the concept of economic profitability of human capital resulting from the investment in the field of health, education, training and migration of skilled and unskilled labour. Schultz (1961) tried to find reasonable explanations to understand the income increase. Schultz noted the researchers' neglect of human wealth. His main focus is on the Investment Theory in Human Capital that aimed to realise human and economic development.

Schultz's concept of investment in human capital is a significant contribution to economic and social economic science. From Schultz's point of view, this type of investment has generated faster growth rates in Western societies than the investment achieved in physical capital. Schultz established his concept of human capital on three main hypotheses, which are briefly summarised in (1–3) below (Abuzayan, 2004).

- 1. Economic growth in the spirit of this theory can be explained as a result of the increase in the accumulated stock of human capital.
- 2. It is possible to explain income differences based on the capital size differences between individuals.
- 3. Income justice can be achieved by increasing the human ratio to physical capital.

Schultz highlighted the significance of the process of education for the development of human resources and capital. Thus, education as long as it provides productive service of economic value, can be considered as a form of capital, which cannot be sold or bought or otherwise it will be treated as a right owned by the organisation in question. Schultz (1961) has based his concepts on the imposition of the existence of the national income increase which was a result of investment in human resources. Schultz points out that it is difficult to put such a hypothesis to test. However, there are plenty of indicators that suggest that much of the increase in national

income cannot be explained unless a comparison is made between the increase in the national income (output), and those resources used to achieve this output (input).

In spite of Schultz's studies focus on human investment in education, the concepts of education can be applied to many other areas, such as technical and vocational training. Schultz has identified two types of resources that can be incorporated in education (Hasn, 2012). First, lost revenue per capita could be obtained if it is not enrolled in education. Second, resources are necessary to complete the education process.

Schultz pointed out that the structure of wages and salaries determine the long term through investment in education, training and health, and the search for information to secure better opportunities. Education, as an investment process, thus requires the flow of many resources that include all of the students' revenues during the learning process as well as the resources necessary to provide for schools, related buildings and staff members.

From the standpoint of Schultz, all of the revenues, required resources and the cost associated with the process of education should be studied. However, many researchers believe that the actual purpose of education is cultural and not economic (Woodhall, 1987).

In Shultz's analysis of cost and revenues related to the education process, he focused on the importance of the student's lost revenues from two perspectives:

- 1. To look at the student's study as work, and this work can assist the student and the community in human resource development.
- Assuming that the student had not been enrolled in the educational process, and hence, possibly a participant in the labour force, realising production and performing a service of economic value against which he earns a salary.
- 3. The necessity to invest in human resources (Mandur, 2004).

It is possible through Shultz's Theory, to understand many phenomena, such as the difference in the level of wages, migration of labour, the increase in the various revenues, and the interpretation of the slow growth of developing countries (Bassiouni et al., 2009).

Due to the dependence of small projects on human capital, one may consider the human element as the most important on which the small-scale project depends, being the centre of power in the continuity of the project and its survival. Shultz's theory is considered one of the most suitable theories for the study of small projects. Such research focuses on activities based on the human element, which is deemed a main axis in the production process. Moreover, it is an important supporter for the elimination of the most important problems facing growing economies, such as unemployment and limited physical capital. Indeed, the human element is a primary source for achieving comprehensive and sustainable development goals (Zaid, 2006).

This theory, as developed by (Schultz (1961), is well known in economic and social research. It is a grounded theory constructed on one central criteria, which is the importance of the human element, determining what human capital is, and introducing the skills of the individuals as one of its components (Zaid, 2006). In inductive research, any theory is the outcome of research and draws generalisable inferences out of observations or findings, and at times, in the real world; after reflecting on a set of collected data, the researcher may want to collect further data in order to establish grounds on which a theory may or may not be embraced. It is an iterative process or strategy in which a researcher can move back and forth between the data they try to collect and theory on which is dependant in their study (McGregor et al., 2004).

Although the inductive process appears to be linear in nature, as one-step follows the other in a clear and logical sequence in a clear theory approach, when this process is put into study, it may not necessarily follow a crude linear sequence (Strauss & Corbin, 1990). All the sub-processes involved are often overlapping in nature; for example, analysis of collected data can change the mind of the researcher about theory and literature instead of reinforcing it. This is why the researcher needs a theory to achieve a full understanding about the phenomenon under study.

This iterative process is an integral part of the theory and induction and deduction. As Dey (1999) describes it, Human Capital Theory focuses on the human wealth, Schultz focused his interest on the Investment Theory in Human Capital that aimed to realise human and economic development. The current study examines the interaction between the concepts of the Human Investment Theory and the concepts applied in the current study. This was done in the light of responses of participants gathered through field work. Human Capital Theory can be empirically tested and has scope and significance. The research requires flexibility on the part of the researcher and the structure of the research, i.e. who will be the research participants, what methods will be employed and so on (Dey, 1999). All this cannot be specified at the start of a study, but must be worked out as the research proceeds, as regards the proposed research, it aims to start with

mapping the field in a search to open ways to become focused in testing emerging theoretical insights, probing for inconsistency and exploring ambiguity, in order to produce rigorous and useful theoretical frameworks for understanding. In other words, it intends to discover. I will highlight the research problems through a systematic data collection procedure and the analysis of the data. In this context, the role of the researcher should be flexible, imaginative, adaptive and creative in order to achieve the intended goals of the current investigation (Strauss & Corbin ,1990; Charmaz, 2006).

### 1.7 Methodology of the Study

This study is an analytical study, where such studies are distinguished by collecting, summarising and analysing data. It aims to collect sufficient data about the phenomenon under study and then analyse it in an objective manner. It also seeks to identify the causal and influencing factors. Therefore, this study seeks to identify the characteristics and dimensions of the phenomenon, in addition to analysing the information, and arriving at scientific results.

Regarding the study sample, the researcher will apply the convenience sampling technique, taking into consideration that the overall sample must be appropriate and representative of the entire study population. In the choice of the research instrument, and for considerations relating to the study population, the researcher feels that the best means of collecting information is the interview questionnaire face- to face- method (Adel, 2003).

Therefore, this instrument was selected given its appropriateness to the study population, and because it gives the opportunity for meeting the subjects first-hand. This facilitates building bridges for communication and interaction between the researcher and the subjects. It allows the issues to be addressed more seriously, and guarantees receiving answers to all the questions (Creswell, 2001).

#### 1.8 Structure of the Thesis

The following provides an overview of the thesis structure. The thesis consists of eight chapters. The following is a brief description of each of these chapters.

Chapter One: Introduces the background to this study. It discusses the literature review, the research question, the importance of the study, the objectives, the theoretical basis of the study,

the research methodology, and the structure of the study. This chapter provides the basis for the later chapters of the thesis.

Chapter Two: Includes the definition of small business, the importance and the properties of small business projects. It also addresses the types of small projects, the main pillars and components of the small project, the real status of small and medium-sized projects in Libya, problems and obstacles of SMEs development in Libya. It examines the strategies for the development of small projects in Libya, success factors of the development strategy of small projects in Libya, and the contemporary challenges facing small businesses.

Chapter Three: Reviews some countries' experiences in the field of small business development as models can be emulated in developing countries and how Libya may benefit from the experience of some countries in small business projects. The cases include the experience of Japan, South Korea, Saudi Arabia, Tunisia, and Malaysia.

Chapter Four: Gives an overview of the status of women and work, the evolution of women's situation, Arab women and work, contemporary vision of women's rights and Arab women, and women in Libyan society.

Chapter Five: Explains the research methodology used to accomplish the study objectives. It describes the research design, research philosophy, questionnaire design, pilot study, field study, population and sample and finally qualitative research.

Chapter Six: The research findings, the researcher in this chapter provides description and statistical analysis of collected data. The data was presented in description tables, followed by statistical analysis.

Chapter Seven: Discussion, discusses the findings in relation to the existing literature

Chapter Eight: Conclusion, concludes the thesis and makes suggestions for future research. It presents the limitations, key learning points, the contribution to knowledge and offers general recommendations.

# Chapter 2 Small Business Projects

#### 2.1 Introduction

Small projects of diverse types and activities constitute one of the main pillars for developing the economy of any country seeking to achieve high rates of comprehensive and sustainable development. Indeed, to improve the level of economic development in any society, it is necessary to formulate appropriate administrative and economic policies to create strong capital, and so confront economic challenges. The importance of small and medium enterprises (SMEs) has emerged in recent decades as one of the available avenues for growth policy and an appropriate solution to accommodate the workforce and eliminate unemployment. Such enterprises are key to the realisation of economic growth on the consideration that the human element is of strategic importance, and is active and influential to economic growth in various fields. Hence, many nations attach great importance to small projects as a key tool for development. Based on this, we may say that events in actual economic progress must be planned to control the use of the available human and material resources aiming to achieve high levels of production and development (Sayed, 1994).

In this chapter, the researcher will study small enterprises, in terms of definition, importance, global challenges faced, and the strategy of development in Libya, as this study takes Libya as a case.

#### 2.2 The Definition and Nature of Small Businesses

Due to the wide scale of the concept of small enterprises, its definition is dependent on several factors, making it difficult to have a general definition that applies to all types and forms of small projects. Every state, and probably each institution, has its own definition, which takes into account many of the standards that are consistent with the nature of the community in which the project is growing. Notions are relative and vary from one country to another, and from one sector to another even within a single state. Projects, which for example, in developed countries are considered as small, may probably be deemed a medium in developing countries due to the different perspectives of standards and approaches used in small, medium and large projects. The most important criteria taken by the International Labour Organisation (ILO) in the standards of small projects definition are as follows (Seibel, 2020) (Enba, 2004): The standards of work, capital, sales and revenues, production, techniques used, and power consumption.

There are also other criteria that can be relied upon to determine the small-scale project in accordance with the statistical quantitative standard, which is often relied upon in the classification process. This focuses on some statistical measures, such as employee numbers, the value of investor capital, the volume of sales, size of assets, size of expenses and the ROI. Hereunder are some international standards that distinguish small projects (Aiob, 2010):

- 1. The standard of production volume or value of production: According to this standard, small enterprises are distinguished by small production in terms of quantity and value, compared to large projects. It is also linked to local markets, due to the inability to access foreign markets because of competition. However, this criterion cannot be used alone as it requires constant adjustment according to changes in prices and inflation rates. Moreover, this criterion cannot be used for comparison between countries, or sectors within a single country (Atia, 2009).
- 2. Standard of the investor's capital value: This standard is defined by the value of the project's fixed assets, where SMEs are characterised by the low cost of inception compared to large projects. Also, this criterion is not fit to be used alone, due to the variation in connotation from one country to another and from sector to sector within a single country, and from one time period to another; hence, constant adjustment is required according to inflation and economic development (Elsaid, et al., 2013).
- 3. The standard of techniques used: Small projects may be defined by this criterion that depends on the technical quality of production operations. This criterion is suitable for some small facilities that use various types of available technology, but is not suitable for some others, considering that small businesses often rely on the human element, characterised by intensive labour, and where very sophisticated technology may not be mainly used, especially in developing countries (Yank, 2009).
- 4. Economic qualitative criterion: This standard focuses on a set of characteristics represented in.
- Market share: namely small enterprises enjoy a limited share of the market (Kader, 2002).
- Management style: small projects are those commonly managed by the owner or partner and in a personal and independent way.
- Autonomy in decision making: where it is seen that small businesses are defined as those projects in which the owners enjoy the independence of decision making. (Abdelfadil, 2000):

According to the previous criteria adopted in the definition of small businesses, it is possible to say that small projects are: those of individual or collective ownership and that the administrative decision making process would be independently executed by the owner or owners of the project, and often the decision maker would be the owner themselves, project manager or owners, and they are the founder of that project. Projects accommodate a small percentage of market share, and the number of workers should not exceed fifty members or workers. Moreover, where capital does not exceed ten million Libyan Dinars or the equivalent, in developing and underdeveloped countries (Mkhaiber, 2017).

However, in the industrialised countries where the size of the institutions and capital is larger than that in developing world countries, we find the number of employees in the small project could be up to one hundred workers and capital would be larger compared with developed countries, where the state economy would be strong, such as in Japan and Germany (Rufasha, 2018).. Consequently, each state resorts to defining small businesses according to human and technical resources that are to be utilised, to be able to create legislation and policies in support of these projects according to their development and economic plans (Kader, 2002) (Alasqar, 2006).

Although there are difficulties in defining a small business, definitions have emerged on an international level; some focused on the descriptive side of the small project, while others relied on different quantitative standards in the measurement of the word (small). Descriptive definitions focus on the small project properties in regard to the degree of its influence on the market, or the form of its management and ownership. Some scientists and researchers think that these kinds of definitions are the most appropriate, given the nature of small projects. Examples of these definitions are the ones developed by the Inter-American Commission of Economic Development (ICED); this includes many of the properties, where the small project is defined as that which must meet at least two conditions or characteristics of the following (Alsaid, 2013):

- 1. Independence of management: Directors are themselves owners of the project in general.
- 2. Capital: to be supplied by the individual owner or a small group of owners.
- 3. Working in a local area: where workers and owners live in one community while it is not a condition to focus only on local markets.
- 4. Size of project: This will be relatively small for the industry to which the project belongs.

From the previous review, we conclude that most of the definitions that depend on quantitative standards in the evaluation of the small projects are of specific local nature. This is because they originated in light of the circumstances of each individual country, where the criterion of the number of workers is considered as the most common in this type of definition. However, the standard number of workers is itself relative, as it relates to the number of people in the states and cities, and is also linked to the density of population and the economic status of the state in terms of being a developing or developed country. In developed countries, such as Japan, the USA, Britain and Germany, the maximum number of employees ranges from 100 to 200 workers, while this number is reduced in developing countries such as Egypt, Kuwait, Libya and the United Arab Emirates as up to 100 and perhaps less (Egyptian Banking Institute, 2011).

The capital criterion is used to identify the small project by a number of countries, especially developing countries. This criterion suffers shortcomings, such as currency variation and exchange rates, in addition to the variance in the concept of employed capital. The Capital value may vary from one country to another and from time to time, as it is also different within the same country. This standard frequently requires the introduction of any amendments to keep up with the constant change in the value of money and inflation in prices. As such, many economics researchers prefer not to rely on this as the sole criterion in the definition of small businesses, and try to link with another to realise the benefit being used (Andrew, 1996).

As for the sales standard, it is also a criterion that suffers from deficiencies somewhat. It is a criterion not commonly used, except in a particular type of small business, such as commercial and services projects, as it is less suitable in crafts and industrial projects (Lamptey, 2020).

There are some who depend on the user's standard level of technology (or mode of production) usually to define the small enterprise. This factor is usually combined with the standard of a number of workers, which may be due to the consideration that the size of the project is the final outcome of the interaction of each of work, machinery and capital elements, and as the money collected is small compared to those in the industry (Lyons, 2020).

The following definition is that of the researcher in this study at hand in the description of the small business: The small business is a facility or institution or small factory independent in ownership and management, operating under full market competition in the domestic environment with limited production elements and capital, meets the local market's needs and

achieves the spatial development of the local community in which the activities are practised (Igrirah, 2018).

Libya has its own private and comprehensive definition to deal with businesses in respect of support and related legislation. Small businesses in Libya are known as civil productive and service institutions, and are a tool for economic, social and comprehensive development (Igrirah, 2018). As such, they must accommodate the young workforce of both sexes, where conditions, convenient technical and organisational specifications are available for their efficient management. The number of employees does not exceed 50 persons, and the lending value for the seed capital to be granted for such institution is no more than 2.5 million Libyan Dinar as a maximum. For medium businesses, the number of employees is no more than 100, and the lending value for the seed capital to be granted for such a size of the business may not exceed 5.0 million Libyan Dinars maximum (Salem, 2012).

## 2.3 The Importance of Small Business

Many countries around the world and international organisations are highly interested in the field of small businesses. This is reflected in the complexity of conferences, seminars and workshops on small projects and their role and influence in the community economically, socially, politically and culturally (Rebelo, 2012). The proliferation of studies dealing with small projects and the history thereof, as well as the governmental and non-governmental organisations in support of these studies encourage small business owners in a wide range of countries around the world. Small projects have become one of the most powerful economic and social development tools in many countries of the world, and one of the most important strategic elements in social progress to achieve the goals of sustainable development processes. With the emergence of small projects and the successes achieved at a global level, especially at the beginning of the 21<sup>st</sup> century, many of the economic and economic sociology scientists, as well as workers in the field of projects, discovered the initiative force and self-leadership of small enterprise. Hence, it gained the utmost importance, and plays a major role along with the large institutions, where it acts as a feeder and complement to medium and large industries (Juma, 2009).

Small enterprises play an important role in the national economy in many developing and developed countries. Indeed, many analyses of the studies of global experiences in this field point out that some Asian countries as an example, but not limited to, have realised tremendous achievements during the last two decades. These small enterprises transformed these countries

from consumer powers to strong creative productive powers, restoring micro-producers and small industries that fit with the rapid movement of the market. They enabled proper exploitation of the available raw materials and led to the innovation of management and new marketing styles suitable for the available manpower for the production of goods. These related to daily life, such as food industries, textile and metals industries and met the requirements of both local and export markets (Alkadr, 2011) (Asadi. 2021).

Many countries have adopted small projects as a major pivot for development in increasing the production and provision of services. Therefore, most states are keen to work and increase the success of small businesses by taking several measures, that require. (Karami, 2008). Preparation of Young Entrepreneurs and increase their percentage through the development of plans, curricula and training programmes that prepare them to become able to invent their own business and to maximise the chances of success they have by origination of a creative atmosphere to translate their aspiration into reality (Alalawi, 2020). Also Provision of facilities and benefits to small businesses and their owners, such as licenses, loans, tax exemptions and provide basic necessary and appropriate environment for the establishment of small businesses and any other requirements for realisation and success (Haikal, 2003).

Small projects help develop technology and domestic productive crafts in society. Libya enjoying many competitive comparative advantages to achieve remarkable successes in the field of small projects. The civil community institutions in Libya and the administrative leaders expressed their support for small projects with full support for the youth, especially women, besides provision of legal cover; a matter, which will help secure significant and rapid development and growth (Abuhaje, 2013).

Small projects contribute to the regional balance in the comprehensive development process (industry, trade, services) and also assist in the geographical spread process; the achievement of a balanced pattern in all country regions, increase in the investments in these regions, increase in employment opportunities and removal of regional disparities resulting from the concentration of economic activities in certain regions. Small businesses and the establishment thereof help free activity, self-reliance, harnessing desires and achieving the goals in drawing the attention of other institutions in the scope of education, training and information to work and coordinate together to achieve comprehensive and sustainable development goals (Helal, 2017).

The technological advances and the massive market liberalisation has helped to create new generations of institutions and businesses that can benefit from the advantages of the open global situation. This allows access to knowledge, capital, and markets simultaneously on the one hand; on the other hand, the new environment is ideal for the emergence of growth of small enterprises. This is due to its flexible nature and its greater willingness and suitability to economic openness, which requires rapid response to the market changes and the speedy development of the supply and demand movement. (Omar, 2006).

## 2.4 The Properties of Small Business

There are several characteristics that distinguish the small project, such as the small size of the project compared to the large project; this gives flexibility to the project besides more rapid deployment. Moreover, a small project does not need a large space for implementation and to begin activity (Alsraj, 2012). The small project is also characterised by the combination between management and ownership, individuals and partners, the matter which gives it the characteristic of excellence. The small project also has independence of performance as the project's owner and founder mostly will be the project manager. Furthermore, it does not need substantial funding, whether self-funded or through government or private funding organisations, and the low needs of infrastructure. It is also characterised by the small number of workers in the project, relatively small size of project capital, while project activity and geographical scope is relatively limited. This translates into the low degree of risk in the small project, and is enhanced by reliance on simple technology, especially at the beginning of its formation and start of activities. Small projects help create the industrial balance between urban and rural areas, and satisfy the needs of large industrial projects, as they are considered industries that feed large projects; this grants them great importance due to the adoption of the large-scale projects, as it meets their needs (Al Balushi, 2019).

They contribute to providing employment opportunities, especially for the youth, and consequently, contribute to solving the problem of unemployment experienced by most countries in the world. The small project does not require very experienced administration staff, which reflects positively on the cost of production and products. Small projects are characterised by the ability to interact flexibly with any investment variables, i.e. shift to the production of other goods and services, commensurate with the market variables and requirements. Small projects contribute to the promotion of local manufacturing and expanding the production base. They

provide goods and services that are commensurate directly with the requirements of the local market and the consumer (Jamal & Lbsa, 2013).

## 2.5 Types of Small Business

It is possible to classify small businesses into several types:

- 1. Small productive businesses: There are two types: Businesses that produce consumable goods, such as small handicrafts, crafts and confectionery industry and all kinds of cuisine for daily consumption and businesses that produce capital goods to parts contributing to the production of other goods, such as industries that feed production of garments, car accessories and spare parts; for example, which are complementary to major industrial businesses (Al Buraiki, & Khan, (2018).
- 2. Service projects: Projects that provide certain services to customers, such as medical consulting services, engineering, administration, tourism, legal and computer consulting services (Tomasella, 2019).
- 3. Commercial projects: These are projects that buy a particular product and then re-sell, packaged or wrapped in order to obtain a financial profit, whether wholesale or retail trade (Enba, 2004).

Material Element Human Element Organisational Legislative

Material Resources Labour & Human Resources Organisational Structure Contract & Law

Figure 2-1 Staff of the Business

Source: (Farja, et al., 2017)

## 2.6 The Real Status of Small & Medium- Sized Businesses in Libya

Libya endured four consecutive decades of exceptional political and economic conditions, where there was a status of chaos and dictatorial rule that monopolised decision making. Libya as an oil producing country relied on the oil sector during that period by 95%, and neglected many sectors and other fields, in which Libya has a comparative advantage, such as tourism, and the enormous agricultural wealth. Small projects are one of the fields that the former regime did not pay any attention to, despite exponential growth, and the adoption by many countries around the world, which achieved significant success with economic prosperity as an outcome. In spite of the presence of some supporting legislation to create small projects, this sector continued to suffer negligence, especially women's small projects, with many obstacles that have made the possibility of success witnessed only for a limited period of time (Salema, 2007).

Many researchers called for the importance of concern for living conditions in Libya that may pose a risk to the national economy in the short and long term. Warnings were and still continue regarding the dominance of the oil sector in economic output and the neglect of many other sectors (Enba, 2004).

Some of the information indicated that previously small projects in Libya were very similar; the majority were in the field of manufacturing and plastics industries, which was aimed only at the local market. However, recently, Libya moved towards the policy of encouraging the establishment of small businesses in all fields, where many of the partnerships and collective companies were created. Plans and programmes were developed to support these trends, and included operating financial institutions, such as banks, i.e. (Bank of Development, Bank of Commerce and the Agricultural Bank), to support small projects. This was done by granting loans, provision of banking services and opening new horizons for small businesses, including women's small projects based on the laws previously in force, which are as follows:

- 1. Law No. (9) for 1985 on the provisions for companies and the executive regulation thereof.
- 2. Law No. (22) for 1989 on industrial organisation.
- 3. Law No. (9) for 1992 on the practice of economic activities and the executive regulation thereof (Alnmr, 2012).
- 4. Resolution No. (115) for 2001 on lending to shift for production.
- 5. Resolution No. (20) for 2005 on lending to engage in economic activities, production, service and craftsmanship.

6. Resolution No. (109) for 2006 on the establishment of an employment fund (Abosubai et al., 2013).

All these decisions were issued to support the national economic activity and create work opportunities, and increase the production capacity. The data indicated that some banking institutions played an active role in financing economic projects, whether major, medium or small. The Bank of Development, for example, granted loans amounting to more than a billion Libyan Dinars in three years. More than 12,714 projects and institutions benefited from these loans (Igrirah, 2018). The Bank pursued a small projects finance policy on a bigger scale in the subsequent years. According to the statistics available from the Bank of Development in regard to Resolution No. 115 for 2001. The executed value in accordance with the resolution reached about 579 million Dinars, benefiting about 222,444 citizens. In addition, loans were granted by other financial institutions, such as the Agricultural Bank and other commercial banks, which also contributed to financing small projects. As such, officials and competent authorities were interested and exerted various efforts to restore and strengthen the role of cooperatives and SMEs in economic growth. Despite the magnitude of the efforts in this field, there are still many appeals for greater efforts to achieve the full requirements of economic development and higher levels of productivity (Abosubai et al., 2013).

### 2.7 Problems and Obstacles of SMEs Development in Libya

Small businesses are essential in all global economies, including the Libyan economy, which associates significant importance to the small businesses sector (Cibela, 2016). However, small businesses in Libya and many other countries still face numerous problems and obstacles, which hinder growth and progress. So far there are no purely regulaty framework and exists of the independent and integrated legal system in respect of SMEs in Libya. Where it is important to define the governing rules, the concept, and stages of creation and independence, as stand-alone ventures. This despite being common and popular projects, that are present socially and having acceptance, making them eligible to attract society institutions. Indeed, SMEs need to be legally supported by frameworks to protect their products, and those who are looking after them, either being founders or producers. Indeed, an unstable and disruptive combination of regulations and policies exists, which creates great difficulties for private and small businesses to secure growth and prosperity (Ahmed, 2015). In addition Small businesses in Libya suffer several organisational obstacles according to El Kabbani and Kalhoefer, (2011). Some of these obstacles are represented in the complexity and multiplicity of SMEs establishment procedures. also the difficulty for small

businesses to obtain an independent legal firm in order to distinguish them from other projects, and various activities, such as infinitesimal and temporary businesses, and home economics projects, which cannot be classified within the framework of small businesses. Many of these projects emerged suddenly as a result of the compelling circumstances in Libya during the Libyan Revolution in 2011 (Rajabany, 2020).

Moreover, the absence of private organisations, which would adopt and encourage talented and creative, especially young people, who have the desire to create and establish their distinctive small businesses. Another obstacle which small businesses in Libya suffer is the unstable administrative environment created by the constant changes in Libya, including changes to the structures for decision making, and administrative and organisational bodies. This has hampered the growth of small businesses, making Libya occupy a lower rank than its counterparts, in terms of regulatory framework quality. Furthermore, the presence of complex and protracted bureaucratic procedures hindering the establishment of small businesses, which are an obstacle to potential entrepreneurs, who wish to establish their own business. The process in Libya takes an average of 100 days, a prolonged period compared to other Arab countries (Nawar, 2018).

According to Booth et al. (2001), several human obstacles hinder the growth of small businesses in Libya. Such obstacles can be related to the weakness of the suitability of labour properties, especially skilled or trained workers, in terms of educational level and the level of experience and training. In addition, the lack of interest in training programmes for small business owners, despite the urgent need for that. Furthermore, poor participation of all segments of the society in the field of small businesses, especially focusing on women. The role of the Libyan woman was not highlighted as a leader and pioneer in this field, with the exception of the last ten years, after the Libyan society and economy passed through special circumstances. Consequently, this forced women into facing tremendous challenges, such as engaging in the economic process in an efficient manner and breaking many barriers, despite being active members within the community, but subject to constraints, such as customs and traditions (Maruf, 2004).

Physical constraints are deemed amongst the major obstacles that hinder the growth of small businesses in Libya. Some of these obstacles, as illustrated by Freel and Robson (2004), are difficulty in obtaining the appropriate capital and poor quality of banking services that represent the most crucial criterion in most countries around the world. The lack of such opportunities and access to suitable capital is considered the most significant obstacles faced by small businesses.

Indeed, 47% of the small businesses in Libya face difficulties in obtaining reasonable funding from the banks. Moreover, the financial sector institutions in Libya are still inefficient and nonindependent in financing small projects, and still depend on support from other parties, whether internal or external, to meet the needs of small businesses. Another obstacle that hinders the growth of small businesses in Libya, is the slowness in the activity of banks in the scope of assessment, supervision and lending for small businesses. In addition to the unclear (or vague) criteria used for lending, these create high risk in the possibility of lending to projects, and higher costs for the small size loans. This contradicts with the value of capital specified for small projects, and creates a gap between the necessary capital value and the amount of lending available. Furthermore, small business owners still face difficulties in sourcing or obtaining eligible and appropriate sites with the required spaces and conditions, skilled and trained workers, technology and inputs (Abdullah, 2008). Furthermore marketing constraints must be addressed as Marketing is considered one of the most crucial stages any small business passes through since its inception. As such, the existence of problems and marketing constraints may prevent its growth as required, and limit the possibilities of achieving its goals. Some marketing disadvantages suffered by small businesses in Libya may be related to the weak links between small businesses and marketing network channels. This will in turn limit the faster spread of small businesses. Moreover, some small businesses are confronted with the problem of imported raw material as the quantities required by the project are too small, resulting in a rise in the purchase prices; this is reflected the increase in production cost. Another such obstacle could be the absence of wise administration of adequate knowledge of the markets and marketing. In addition, the deficit in creating the integration between small businesses and medium sized counterparts and large projects is a defect in the action mechanism of small businesses (Almahrog, 2007).

Moreover, the reduced presence of specialised marketing companies in Libya for example is another issue that small businesses endure, as small projects depend on local companies, which may not be qualified for this important process. Added to that, some of the activities of small enterprises lack competitiveness and export capacity, and therefore do not focus on the quality of the product from the owners of these businesses. Hence, there is a lack in many of the properties (Fuchs & Kostner, 2016).

This limits the spread of small businesses and there are fears among many researchers that this may be one cause of the end for some of them. Furthermore, the shortage of technical assistance provided for the small businesses, especially in the scopes of building skills and assets of work

for the owners of these businesses or the staff. As a result, this may lead to a lack of qualification of the businesses for the production of outputs (goods or services) to meet international standards. The absence of contracting in the scope of contracts and tenders, which are considered of great importance in the field of small businesses, is another issue which small businesses in Libya experience. In addition, the lack of accurate field studies, which study small projects, in particular those of women, thereby hindering the process of research and new researchers who are looking for data and studies prior to engaging in studies (Maruf, 2004).

### 2.8 Innovation Capacity Development:

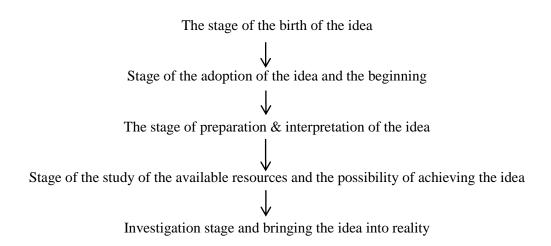
Small businesses are considered one of the sources of creativity and innovation. The superiority of small businesses to larger counterparts is in terms of the number of innovations achieved. These innovations are also to be put on a commercial scale in the markets during a period of time of up to 2.2 years to 3 years for large projects. This is due to the fact that one of the characteristics of most successful leading businesses is the ability to practise creativity and innovation; indeed, the ability to innovate is considered one of the most competitive characteristics between countries, especially the developed ones that encourage small businesses and the ability of its founders to innovate. This standard is considered a challenge before the Arab States and Libya, because this study includes Libya in particular, and for this property to be available in the entrepreneurs and small businesses, the innovation system must be available with all its elements (Ahmed & Brhm, 2007). This system includes six elements leading for innovation, namely (i) the characteristics of the entrepreneur, (ii) the creative stages of the innovation process, (iii) the climate of innovation that should be provided to create these pioneers of business, (iv) methods, and (v) tools to encourage innovation, and finally, (vi) the characteristics of the innovated product that can be presented by the entrepreneur. The following is a brief summary of each element (Mohammad, 1999).

Innovation as a concept means the presentation of something new. This thing may be a new idea, product, or an innovative and novel way in any field. At the level of small businesses, innovation may be a product, a new distribution method, different pricing, or production or promotion method unknown before. This innovation makes the small business different and distinct from other projects. The entrepreneur of a small innovative project has distinctive attributes that make them an innovative and successful business person, and there may be some features that limit the ability to innovate. Some of these features are the following (Elbendak, 2008):

- 1. Intelligence and sense of alertness and knowing what events are going on.
- 2. Imagination and depth of thinking and the long outlook.
- 3. Independence and non-subordination in thinking and acting.
- 4. Positive and optimistic outlook.

These features are partly innate and others are acquired; the latter are acquired through learning and experience, provided that experience is to be renewable and sophisticated to enrich innovation. It should be noted that there are no hereditary innovative differences between men and women, and if any differences are found, they arise as a result of discrimination in upbringing and give attention and freedom in the expression in a wider form for one of them without the other. This happens in some Arab societies, where males are given more rights than women to go out and express their wishes, while the society limits the capabilities of women and the space that is given to them to exercise their rights, and express their creative capabilities. In the innovation process, the innovator passes a number of stages as shown in the following (Enba, 2004):

Figure 2-2 shows the innovation process.



The initial stage of the idea comes as a result of good reading, openness, and the urge to gain experience. Subsequently, the stage of embracing the idea needs research, information gathering for the idea to be adopted and putting the final perception that will show the idea in the future (Etaweel, 2011).

The third stage needs a great deal of deliberation; during this phase, the innovative person may seemingly appear as having no idea, but internally trying to develop their idea and try to manage in their mind (Zagub, & Aljhani, 2006). Here the innovator tries to retrieve a large amount of information stored in the subconscious mind to find the relationship between the information in the intellectual exchange and attempt to reach ways to achieve the readiness of the idea. There is interference at this stage with the following stage, which is the stage of preparation to interpret the idea, where there emerges a clear vision for it, and skipping the stage of just being an idea. This is followed by the stage of the study of resources and capabilities and their adequacy to achieve the idea, postpone or reject it (Mukhaimer & Abdulhalima, 2005). This stage is considered a decisive one, where the aim is to know all the strengths and weaknesses that permeate the idea of small business, and the readiness of this idea and consistency with the available resources, as well as knowledge of the obstacles that can be faced by the small business before commencement. Finally, the stage of investigation or maturity of the idea of a small project that grows and becomes applicable by the business owner (Shaboti, 2008).

As for the possibility of the availability of a climate catalysing innovation; this stems from the child-rearing in families encouraging the child's creative and innovative abilities, such as encouraging interests and answering logically all questions posed by the child; then comes the role of the educational institutions, which in turn must have a creative and encouraging environment for innovation to discover the child's energies and help them in imagination, deep thinking, searching for answers to all that is going on in their mind and to stay away from rote. In addition to the social, cultural and economic atmosphere in general (Al-Asraj, 2006), which is the same as the role played by the media. The environment must be encouraging and assist in the promotion of freedom of expression, expansion of horizons, development of capacity and abilities for decision making, and to create a collective incentive to innovation, attention to research and development. The preparation of human resources is considered as one of the most important pillars of social and economic development as it is deemed a human investment in all fields (Salman, 2005).

For the purpose of encouraging innovation, several methods can be used. The most important is to stimulate the mind, which lies in the attempt to view all the proposed ideas to resolve any problem no matter how simple they might be and then encourage the flow of ideas to evaluate and try to filter through integration, revision and cancellation of what is not applicable, so as to conclude appropriate ideas in all aspects, which may actually be applicable. It is also possible to

use other tools, such as lists of questions or the imposition of relationships to be tested (Lawan, 2017).

The innovation system shall be completed by the innovative product, which does not need to be in the form of a physical commodity or in the form of the invention. It may be new or modern, where modernity maybe the sense of absolute that the concept was unknown before, and may be a relative sense that the concept being new only at the business or to the community. Also, the innovative product should have material or physical value and economically, socially, environmentally and legally acceptable to be applicable (Ali, 2006).

## 2.9 Workforce Growth and the Problem of Unemployment in Libya:

Statistical indicators show the extent of the urgency in the need to find logical and practical solutions to the problem of continuing the increase in manpower capable of doing useful work. Data indicates that the number of people in Libya in 1970 was 2,178,922. This number doubled in subsequent years up to 5,887,319 people in 2006 (AMF, 2018). In the light of these indicators, it necessitated an increase in national output by more than half and the creation of productive jobs to absorb the new labour force in the job market. What is intended by the workforce (labour force) or workers, are those who are participating economically. In this regard, the data indicates that the size of workforce able to participate in economic activities is 3,610,221 people or 65.87% of the total population, which stood at 5,480,887 people, according to the results of the 2012 Economic and Social survey. This ratio includes all manpower that participated economically or not, as well as the unemployed.

Table No (2.1) shows the size of manpower participating economically and the unemployed

Statement	N	Total				
	Male		Female		1000	
	Number	%	Number	%	Number	%
Employed Individuals	1013526	62%	343537	21%	1357063	83%
Unemployed	205729	12%	77817	5%	283546	17%
Total	1219255	74%	421354	26%	1640609	100%

Source: (NCID, 2013).

Table (2.1) represents the following: The labour force participating economically as well as the unemployed represent 1,640,609 people or 30% of the total population in 2003, and the employed and economically participating workforce represent 83%, unemployed also represent 17% of the total workforce. The proportion of females in the potential workforce (employed + unemployed) represents 26%, while for males this proportion is 74%. The low percentage of the female labour force is clear, even though they represent 49% of the total population. As a result, attention is required to be considered for this human power and enable them to contribute in the development process. This calls for action to raise the contribution of females in the workforce, turning part of the population from consumers to producers.

Table No. (2.2) Shows the size of economically untapped manpower

	N	Total				
Statement	Male		Female		Total	
	Number	%	Number	%	Number	%
Students	422062	21.4%	400967	20.4%	823029	41.8%
Housewives	-	-	901284	45.7%	901284	45.7%
Retired	163050	8.3%	13297	0.7%	176347	9%
Others	32744	1.7%	36208	1.8%	68952	3.5%
Total	617856	31.4%	1351756	68.6%	1969612	100%

Source: (NCID, 2012)

In regard to the data and indicators shown in Table (2.2), they indicate that a large part of manpower is untapped and is non-participating in economic life, as represented in the following
categories. For instance, students, an essential segment of the society where their proportion is up
to 41.8% of the total economically untapped labour force. The second category are housewives,
where the percentage is up to 45.8% of the total labour force. This is a large proportion of the
unemployed or disabled to work. The third category are the retired, who are not working, and
whose proportion is 9% of the total labour force outside the economic cycle. The final category
are those who are not willing to work for any other reason not mentioned, despite their ability to
work; they are about 3.5% of the total economically untapped labour force.

In general, all these categories of manpower or labour force outside the scope of the economic work amount to up to 36% of the total population and 55% of the total labour force. This points to the need to take stock of this rate, and work on the possibility to take advantage of this manpower to contribute in the rise of the GDP value, when policies and development programmes are placed on appropriate scientific foundations (CBL, 2011) (World Bank, 2018).

### 2.10 Strategies for the Development of Small businesses in Libya:

In the field of future sciences, in general, and strategic management in particular, the term (message or task) is intended for two basic elements which are:

- 1. Determination of the end: it means the overall objective to be achieved in the long-run.
- 2. Determination of strategy: it means the main track to achieve the goal or the means that will be followed to realise the desired goals. (Alatia, 2004)

It is worth mentioning for the key strategy to be realised, it must be supported by a group of substrategies or policies that should work harmoniously and consistently. It has been proven for both developed and developing countries that the achievement of the national goals and the establishment of development cannot be concluded without strategic plans to develop small businesses projects. From this standpoint, the general purpose of the strategy for the development of small businesses is to make a real positive change in society. This may involve giving up undesirable, policies and levels of economic, technical and social performance, and develop for the better to be the most productive, effective, and comply with the civilisational and cultural weight of Libya (Rajabany, 2020).

A discussion of the most significant factors of success and the integrated policies proposed in various fields to achieve the strategy of small business development shall be presented in the coming sections.

#### 2.11 Success Factors of the Development Strategy of Small Businesses in Libya

As stated by Alsaedi, (2013), the success of the general strategy is associated with many important factors. These are illustrated in the tendency to follow specific scientific methods to formulate the goals, strategies, policies, procedures and programmes. Moreover, stakeholders should demonstrate effective participation, whether they represent commissions and society groups, governmental and non-governmental bodies, donors, banks and representatives from the

private sector and the entire small businesses sector in Libya. Coordinating with institutions which deal with small businesses in Libya with interest in their development and growth is also a significant factor that contributes to the success of the general strategy. There should also be clear arrangements of the priorities of Libyan society in the needs of small businesses (Rajabany 2020).

Another important factor is the constant development and follow-up participation in order to become a feature of policy implementation. This requires the embodiment of this cooperation and participation mechanism, and in clear and effective institutional frameworks (Bochra, 2019).

### 2.11.1 The Scope of Legislation Policy:

According to the Egyptian Banking Institute (2010), major steps should be taken in the field of legislation for small businesses. First, there is a need to specify particular legal frameworks for small enterprises, agreed upon by the public authorities in the scope of small business development in Libya. In addition, there is a necessity to create rules in regard to their establishment and development to facilitate the coordination process between the efforts exerted to develop this sector, and assist to find clear and encouraging policy towards this small business sector.

Furthermore, it is necessary to lay down the principles of organising contracts, facing bankruptcy and default cases, regulating trade for small businesses products and labour. Indeed, it is essential to develop policies for incentives, tax and customs exemptions, and to link to small business start-up policies observing the considerations that encourage entrepreneurs, who seek to contribute to the development of the national economy (Bodah, 2006). In addition, it is a requirement to shortcut and facilitate licensing and other administrative procedures (Mohamad, 1999).

### 2.11.2 The Scope of Small Business Development Policy:

According to Booth et al., (2001), small businesses are required to achieve the desired goal, which is to support the national economy, boost production, and contribute positively to the development process. Therefore, development policies that contribute to their growth and development must be encouraged and create a suitable atmosphere in which small businesses can grow in a healthy and positive form (Rajabany, 2020).

1- Provision of information and data on the small businesses sector: The existence of information related to the size and activities of these facilities, their needs, the strengths and weaknesses within this sector, and examining all available opportunities and threats. This will contribute to the preparation of a correct strategy for the support, development and progress of small businesses (Hejajii, 2013).

In this regard, many researchers in the field of SMEs think it necessary to hold local, national and international conferences in which all institutions and related parties would participate to view the full image of these businesses on a global level. This would help to develop programmes with specific goals. These conferences should be held periodically to follow-up on the results and tasks of the previous conferences, and accordingly provide a deep understanding of small businesses (Suleiman, 2018).

- 2 Development of clear policy with specific goals: development policies must be stipulated by the competent authorities in regard to SMEs in Libya and giving it a priority on its agenda to increasing coordination between the development efforts and the targets of sectors evaluate (Elmahaishi, 2015).
- 3- Establishment of centres for support and development of relations between large and small facilities in Libya: This will be done in collaboration with organisations and institutions that deal with small businesses, whether (industry associations, civil society organisations, chambers of commerce and industry or business associations).
- 4- Focus on high growth small businesses: The most important goal of small business development policies in Libya is to develop the capacity to create new jobs; indeed, achieving this objective should focus on the development of small enterprises with high economic growth and the high ability for growth, creating the largest number of job opportunities (Abdefadil, 2000).
- 5- Work to promote cooperation between SMEs and large businesses in the field of food industries, and industries based on technological base besides production projects licensed by international parent companies (Almahrog, 2006).

6- Establishment of a regulatory framework that encourages the talented, creative and the distinguished of small business owners, because they represent hope and real effective power in the building of Libya and modern renaissance (Al Balushi, 2019).

7- Necessity to continue following-up the experiences of developed countries in the field of small businesses to find out the latest methods used, and apply the suitable new ones to the most promising experiment in Libya (Salman, 2009).

## 2.11.3 The Scope of Marketing and Development of Exports:

Rebelo, (2012) suggests that in order to develop plans in promoting Libyan exports, the following should be involved in the process. First, it is crucial to advertise activities in Libya and abroad in order to market these exports. This could be through printing brochures and managing promotional campaigns of advertising and publicity, in addition to, organising export campaigns through advertisement, magazines, seminars and distribution of booklets containing the products, specifications and prices. Promoting project products through the establishment of promotion offices under the auspices of Libyan embassies abroad could also help in the process. Second, it is essential to participate in both local and international exhibitions. Third, marketing and consulting research studies can also enhance a further understanding in this arena. Training courses for marketers and exporters at home and abroad should also be available to those who are interested. Fourth, developing and implementing an action plan to identify the project and its local products, especially those characterised by comparative advantages in foreign countries (Kader, 2002) is also essential. Fifth, developing an officially approved periodic programme to participate in local and international exhibitions and markets which specify special areas to show small businesses' products. Sixth, it is important to support the use of exporting small businesses and link with information centres specified for efficiency programmes in the trade related to (UNCTAD) to follow and keep up with business opportunities in the world. Seventh, it is crucial to encourage foreign investments to be accompanied by new technology, techniques, business and training of good international quality. Eighth, the establishment of private marketing companies and agencies to perform the marketing of small businesses products and support as channels for the distribution and export of the products (Aiob, 2010). In addition, the establishment of local associations specialising in marketing the products of small businesses to be funded by specialised banks or from social funds is important in promoting Libyan exports.

### 2.11.4 The Scope of Finance Policy:

Introducing legislation allows banks to grant loans to small businesses for the purpose of support and development. These loans should be on preferential terms along with appropriate grace periods for repayment, as this gives opportunities for the establishment and development of small businesses. Further, providing loans to help in preventing bankruptcy cases and risk, especially in the early phase of the business (Salem, 2012).

Also, more autonomy and incentives should be offered to State-owned banks to encourage them to grant loans to the private sector, as well as civil institutions operating in support of small businesses to directly fund small projects (Mkhaiber, 2017).

A financing policy needs to be set in order to guarantee continuity (credit facilities for the provision of liquidity necessary for development, expansion and solving crises). Credit facilities for development, diversification and packages policy to accommodate and suit the different needs of current small businesses, and in the future. Mechanisms for insurance and credit guarantee risk in small businesses should be designed and applied. Supporting mechanisms need to be developed, along with the provision of financial investments, diagnosis of financial distress, resolution, encouraging financing and providing credit facilities policies for small businesses. Finance policy has to consider the allocation of annual awards for distinguished small business owners that have innovative attributes or leave clear imprints in the field of economic, social and overall development. Creation of devices or banks specialised in the scope of financing microbusinesses (Naser & Alabsi, 2013).

## 2.11.5 The Scope of Provision of Technical Assistance to Small Businesses:

This section explores the use of new mechanisms to increase the opportunities for the success of small businesses, such as incubators of science and technology, business parks, and shopping centres. This is probably can be achieved through specific aid provided in a form of quality control services on products in order to improve their image and increase their competitiveness. According to Alatia (2004), it is crucial to provide technical assistance with suitable price and high quality for the small businesses in different geographical areas in the phases of inception and growth. He further supports and encourages the idea of research and studies related to small businesses that help in the transfer of technology and development. The assistance that should be provided by governments should include the establishment of bodies and commissions

specialised in organising, supporting and developing small businesses, including companies and private banks through the provision of loans and guarantees. In this vein, Shaboti (2008) states that such support should also include the establishment of a national centre that encourages innovations that have an economic payoff and can turn into small active businesses. Alasqar (2006) further explains that there should be periodical training for staff working in small businesses management at all levels, and in all disciplines, with equipment of technical and technological information necessary for the small businesses such as specifications, prices, the origin of plant and equipment, raw material, supplies, manufacturing licenses, trademarks, product prices, market movement and supply and demand in all activities.

## 2.11.6 The Scope of Economic Development Policy for Small Businesses in Libya:

Indeed, the infrastructure for small projects in Libya, such as planned areas to house projects is needed for the success of the small businesses. This also includes the distribution of regional balance at the level of the country to avoid economic disparities, and in order to achieve the goals of comprehensive and sustainable development. Ahmed (2015) stress the need for piloting to export stimulation and minimising imports, besides promoting food and cutting- edge industries. He continues to say that good management of financial resources and the local, regional and international investments should be directed towards development, along with constant support of efforts concerned with developing administrative centres in Libya. Similarly, Abuhaje (2013) contends that flexibility, clarity and confidence in the work environment ensure more stability in policies, administrative infrastructure and to get rid of bureaucracy.

Small businesses need new graduates and young investors, who have to be encouraged, on the ideas of working on, owning, managing and operating small freelance projects. This action would cover the gap in demand for goods and services in the economic structure or in the new urban community markets. Such expansion in the application of the franchise system in small businesses in Libya shall minimise the burden of financing, and substantially reduces marketing risks of the projects. Those projects can be fast food "take away" restaurants, cleaning services, maintenance works, gift shops and children's toys, and computer and tourism businesses (Haikal, 2003).

### 2.11.7 The Scope of Social Development Policy:

As stated by Ahmed, (2015), attention and concentration should be given to small businesses on an annual basis to accommodate a large number of entrants to the labour market every year. Encouragement of small businesses specialised in serving environmental protection should also be given importance. Furthermore, it is essential to focus on the realisation of the comprehensive development by spread and intensification of small businesses in urban and rural areas, and to provide cover and financial support for success and growth. Benhalem, (2006) suggests that it is worth concentrating on training, development and qualification of human resources working in the small businesses sector, and to top-up the level of efficiency and the technical, administrative and career levels through ongoing programmes at home and abroad. Motivating and encouraging youth and entrepreneurs to refine their talents, develop their abilities and good direction towards successful and sophisticated small businesses is also extremely important actions that have to continuously be stressed. Moreover, Abosubai et al (2013) state that it is crucial to support the role of women in small enterprises and in the development process by granting them equal opportunities with men. These opportunities need to be suitable to their nature as females, and encourage them to create, own and manage, and develop their small businesses (Sullivan et al., 2009).

### 2.11.8 The Scope of Education and Training Policy:

The most important thing that education really needs in Libya is to develop strategic plans fo technical and vocational training and plant the idea of free and successful work in students' minds at all academic levels, and consolidate the ideas of independence and self-reliance and draw future plans with objectives and fixed steps (Algoga el at, 2011).

Education also needs prepare and qualify the appropriate staff of teachers and trainers in the scope of small business management. Prepare training curricula, scientific subjects and design of training programmes in relation to the small businesses in all education, training and development levels to encourage the idea of self-employment (Koni & Hsni, 2008).

Acording to Gogah, 2006 the development of technical education required preparation and qualification of technicians needed by small businesses with the necessity to find scientific and practical ways and means, and planning of economic and social policies within a framework of a national plan to deal with the preparation and use of the workforce outside the economic activities

circuit. At the same time, not neglecting attention to others, who are economically participating, represented in the segment of students, retirees and part-time home business women (housewives) and others.

#### 2.12 Electronic Commerce.

E-commerce is defined as a set of integrated processes that support business activities which include customers, producers, service providers and brokers using the international information network. According to Mrabet (2017, p. 28) "E-commerce is a vital element to many businesses and has three main issues: immediate access to unlimited information, improved business activities due to technology and the opportunities it provides to personal or business involvement through the internet".

Although there are several definitions of electronic commerce, the use of the Internet and communications technology remains the most important common factor among all definitions suggested (Rahayu & Day, 2016).

Establishments are interested in e-commerce because it helps increase profits by raising sales and reducing costs whereas good advertising on a website helps in attracting potential customers from all over the world. An organisation can use electronic commerce to reach broad segments in terms of geographical distribution. Internet sites depend on creating realistic communities that become model markets targeting certain types of products and services in later stages (Al –Amin, 2020).

Furthermore, any institution can use e-commerce in its purchasing processes when electronic procurement is used to identify new suppliers and business partners and negotiate prices and delivery terms. In fact, these are easier in electronic commerce, where competing bids are available with high efficiency. E-commerce is more accurate and speeds up the exchange of information. It reduces the cost between the two parties involved in the business process. The success in the field of electronic commerce is affected by the extent to which the project is able to successfully exploit technical knowledge and the internal organisational routine that supports competitiveness (Mohammad et al., 2019).

Turban (2010) raises an important point in the field of electronic commerce which is the digitisation of products and services, starting from the sales process down to the method of

delivery. The digital element is considered one of the most important elements of electronic commerce, and it is present in all stages. It can be said that electronic commerce exists. But does it exist in fact? And does it exist totally or partially? The answer here is that this type is called partial electronic commerce. However, if the process is done completely on an electronic basis, then this means that electronic commerce is authentic and complete. When buying a mobile phone from http://www.apple.com, the presence of the physical element, which is the product, and the method of receiving it in this way made commerce here partial e-commerce. However, in the case of purchasing software from the http://www.amazon.com website, this type of e-commerce is called pure e-commerce. This is because the commercial process has been done in a completely electronic way, starting with the purchase of the products to the type of delivery method (Rahayu & Day, 2016).

Small businesses that have succeeded in meeting challenges posed by linguistic and cultural issues still face the challenge of heterogeneity and insufficient infrastructure that supports the Internet all over the world. The Internet infrastructure includes computers and programs connected to the Internet and communications networks on which message packets are transmitted. In many countries such as Libya, regulations should develop the telecommunications infrastructure and expand it to guarantee the achievement of the required work. Policymakers should expand sustainable economic recovery programs to advance the small enterprise sector and all other sectors (Heba et al., 2019).

#### 2.12.1 Electronic Marketing in Libya

The many advantages provided by the modern type of trade exchanges that take place through an electronic medium have contributed to raising the awareness of many countries to the importance of adopting electronic commerce (Shaheen, 2017). With reference to Libya, for example, Egbuniwe & Namreesh (2018, p. 1121) state that "[t]he e-commerce concept in Libya is still absent and has not received sufficient attention from government and various institutions of the country, which as a result reflects the difficulties faced in Libya's integration in the global economy". The adoption of this trade in Libya is still in its early stages, and has not yet risen to levels that can be considered as sophisticated technology, especially at the commercial level (Gharssalla, 2018).

Although the concept of electronic commerce is still new in Libya, it has become a firm conviction that electronic commerce is a major means to support the ability of the economy to effectively integrate into the knowledge economy (Gharssalla, 2018).

Despite all the efforts made in Libya to interact with technological changes and provide the necessary requirements for the establishment of electronic commerce, there is a significant delay in the field of communication infrastructure, especially the internet, which has prevented the expansion of Libyan electronic commerce. In addition, there are many other obstacles to the growth of this trade in Libya, including legal, commercial, cultural and social aspects (Hussain, 2019). It is essential for Libya to activate electronic commerce to realise that the path to switching to electronic commerce requires a number of rearranging steps that involve planning and careful thinking. It is necessary to focus on a set of ingredients and positive factors that give the desired upshot and achieve the actual launch of electronic commercial transactions. This is done through adopting an e-education policy that activates and motivates institutions to adopt this activity and modernise the legislative and legal environment so it becomes more compatible with electronic commerce (United Nations, 2019).

According to Bakeer and Albaour (2021, p. 95) in respect of the digital application "a number of Business models have been developed to establish how an organization can move to an advanced level of comprehensive ICT/IS applications towards digitalization approach". This, in turn, means that there is no specific strategy that can be adopted without others to obtain the institutional digital application (Bakeer & Albaour, 2021).

Bakeer and Albaour add that organisations in Libya must evaluate the environment in which their business operations take place, and work to raise the efficiency of their workers in favour of the institution and the partners who deal with it, and to provide an opportunity for new competencies and experiences to designing digital applications by providing tools and suitable environment for these processes and the institution must identify the opportunities available to companies to enjoy the distinction of excellence and solve the problems that companies may face in their stages of growth (Bakeer & Albaour, 2021).

With regard to the Libyan efforts exerted to implement electronic commerce, there are real endeavours to keep pace with technological and economic changes and face the post-oil stage. The successive governments have done some work to consolidate the components of the

intangible economy and establish a knowledge society. It was one of the demands and aspirations of the revolution of February 17, 2011, to change for the better and establish an e-commerce system in the country. Mrabet (2017, pp. 33-34) argues that "Libyan government seek to provide it as they are serious about achieving realistic economic gains. It is intended to export through an electronic network and establish a virtual 'shopping complex' online".

The Libyan Ministry of Communications and Informatics has initiated a number of national initiatives to place technology in the centre of government operations in order to enhance the services provided to all citizens, residents and commercial institutions in Libya. There was an initiative called 'e-Lbiya 2013' for using modern communication networks and information systems. It was a strategy that focuses on developing the technology and communication sector as it plays a crucial role in moving the national economy and making it an electronic one (Muhamed & Abodaboos 2018).

Electronic Libya is one of the initiatives that came into effect and was commissioned by the Prime Minister's Office in the National Accord Government to provide all electronic government services to citizens in all places and at any time (GACI, 2020). However, this initiative needs many factors to be successful. The state and the private sector should cooperate to create the right environment for e-commerce. More importantly, the state must set the rules and regulations for the recognition of this fact while protecting consumers and producers from manipulation, fraud and intellectual property theft (Mrabet, 2017). To develop a comprehensive information technology strategy in order to implement the main elements of this initiative of e-Libya, it is essential to have an electronic infrastructure including electronic services, networks, systems, shared data, security, and other infrastructure elements. It is also important to redesign and simplify government service operations to provide the best services to the population and companies in Libya. In addition, the government needs to develop human resources to support the electronic development, operation and maintenance of electronic services (Suleiman, 2018).

Laws, regulations, policies, strategic directions, performance control measures, and other elements such as government should be developed to ensure transparency and support of electronic systems. In taking a step forward, Libya summoned major world companies specialised in this field to submit their bids for a project of developing the 'e-Libya' strategy. The project bid was awarded to PwC, and according to the requirements of the administrative contract regulations

in force in the Libyan state, permission to contract with the company was granted by the Prime Minister on 18/11/2012 as well as the Audit Bureau on 1/1/2013 (GACI, 2020).

It will be clear what the digital strategy will achieve in terms of successes for the Libyan Ministry of Communications and Informatics and for the entire Libyan society due to its ability to generalize the use of the Internet in all areas in Libyan institutions. This strategy came to light after several consultations between ministerial bodies, economists, university professors and officials in scientific research centres specialised in information technology. Where this strategy focuses on this strategy focuses on three main topics: Electronic management, electronic institution, and electronic citizen (Gharssalla, 2018).

Libya started its efforts to materialise an information society at the beginning of 2011. However, a comprehensive national plan with a vision - related to modern technologies was not developed until the beginning of 2013. The national plan was launched which aimed to make the information society and digital economy in Libya an effective and influential tool in economic growth (Muhamed & Abodaboos, 2018).

## 2.12.2 The Libyan Electronic Programme 2013.

The scope of work for the project to develop the Libyan electronic strategy was outlined in several stages. The first stage was to evaluate the current situation and benefit from the experiences of others. It also involved the identification of the stakeholders associated with the project to develop the Libyan e-strategy and profiles for those stakeholders. It looked at the areas of knowledge of compatibility and alignment between the Libyan e-strategy and the national strategic directions of the State of Libya and the goals of the Libyan Ministry of Communications and Informatics. The evaluation involved areas to improve the services of the government that were currently provided to citizens and the business sector. This stage provided a detailed evaluation of the current situation and its representation using the SWOT matrix (strengths, weaknesses, opportunities, threats and risks) (Aljabari & Alhayali, 2016). The evaluation included the information technology infrastructure, applications and other aspects detailed in the second party presentation (GACI, 2020). In general, this stage looks at comparative studies related to information technology in order to benefit from the experiences of others and the recent trends in the field of information technology. It emphasises the identification of points and the

short-term development plans (Quick Wins) for Libya's electronic strategy (Egbuniwe & Namreesh, 2018).

The second stage is the strategic framework for Libya's electronic strategy, which includes the vision, the mission, the strategic goals, principles and values. The third stage is the future reference designs for the Libyan e-strategy, which is concerned with developing future reference designs for electronic services. It focuses on infrastructure designs, joint government applications, common electronic services applications, joint data and information (Data-Hubs), and the platform to provide electronic services (GACI, 2020).

The fourth stage is the road map and balanced performance cards. It includes the development of the road map for implementing projects and initiatives for the Libyan e-strategy, as well as the development of risk management and communication management plans. It also includes the formulation and design of balanced performance cards for the Libyan e-strategy that measure performance and responsibility (Hussain, 2019).

The fifth stage is the governance of the Libyan electronic programme. It contains the future operating model for Libya's electronic strategy, standards and policies of information technology, laws and regulations for electronic transactions. It also looks at the financing and spending options for information technology to implement Libyan electronic strategy and develop the strategic frameworks for the government's e-commerce, education and e-health programmes in the next stages. (Muhamed & Abodaboos, 2018).

The sixth stage is knowledge transfer and project management. It includes training, knowledge transfer, project management, quality assurance, change management and project roadmap (Shaheen, 2017). It identifies the main factors for the success of the Libyan e-programme that includes the basics to the project is sponsored by the higher authorities in Libya to ensure the participation of all government bodies and stakeholders. The programme continuously also pursues the implementation of management activities and actual application of the operational model of governance for the Libyan e-programme and is committed to allocating the financial and human resources required for the success of the project and to build and develop special central information which

provides shared technical services and benefit from leading global technologies (ex: Cloud Computing) (GACI, 2020).

It aims to build communication channels and electronic services portals for the Libyan electronic programme. It also aims to pursue Arab and regional awards, e-government excellence awards, and a comprehensive plan to build and enrich the technical capacity of stakeholders. Further, the project invites private sector participation and strategic partnerships with telecom service providers and IT companies in all areas (Mrabet, 2017). Modernising the field of administration will lead to the processing of files in a faster and more effective way. It will provide an appropriate administrative atmosphere, and will eliminate the bureaucracy and centralisation that Libya suffers from (Egbuniwe & Namreesh, 2018). In order to achieve electronic management, it is necessary to complete the information infrastructure by establishing information networks, digital information systems and the electronic management of documents. For example, establishing an electronic library will allow access to documents and information at any time and in any place. It facilitates access to subjects and information from various target departments (Zoubi, 2018).

This project aims to accelerate the use of communication technology in companies, especially electronic banking services, generalise electronic currency, and set up a system for electronic banking services to allow banks to provide electronic services to institutions. This will increase the availability of these banks to conduct electronic transactions between them. It is worth noting here that the commercial banks in Libya launched electronic solutions to address the scarcity of liquidity that struck the banking sector in 2018-2019. Despite the appetite of citizens and merchants to use ATM cards, there are many challenges facing electronic selling. According to reports of the Libyan Central Bank, the currency circulated outside the banking sector reaches 36,724 billion dinars and citizens are turning in their daily dealings, to electronic points of sale in shopping centres, restaurants, pharmacies and other services that allow ATM cards (CBL, 2019).

E-investment creates a portal for companies and businesses of different sizes to attract foreign investment, and activate the electronic commercial register to raise the efficiency of economic activity. This is done by establishing an automated and electronic database for all companies and activating electronic commerce that includes the use of electronic means in the commercial relationship between companies and individuals (Muhamed & Abodaboos, 2018).

It is also the objective of this project to support small and medium enterprises and focus on improving their performance by knowing their needs in terms of technology and communication. When their needs are known, they are to be granted the necessary financial incentives to facilitate the adoption of these technologies. In addition, they set the procedures that aim to create an appropriate and encouraging environment for the intensive development of the information and communication technology industry to be able to prepare their products for export. Therefore, efforts have to also be intensified to achieve self-sufficiency from the practical, technical and human resources competent in the field of research, development and innovations. This of course can be achieved by creating a national network for research and development. The transfer of research and innovation operations to the industry is done by enhancing the incubation of specialised startups and setting incentive measures for small businesses. Such support of these projects is done by reducing taxes and providing the necessary financial impetus through loans with appropriate conditions, creating a legal environment for them. It is also important to enhance in turn the means of protecting intellectual property, and encouraging small business owners to bypass local markets and go to global markets (Hunaiti et al., 2009).

The project also looks to achieve a rapid flow infrastructure for communications, which are safe and with high quality services. For example, there are two programmes launched by the two major mobile phone companies in Libya: Al-Madar Al-Jadeed, and Libyan. They provide fast internet services via mobile phone in all Libyan cities, and according to the information received from engineers and officials of these two companies, work is underway to expand the service to include small villages, with the provision of larger and faster services. This will provide easy and fast access to the internet for all users of the network. It is an essential factor in terms of facilitating the birth of startups of the e-commerce sector as it provides services via the internet (Shaheen, 2017).

The development of human competencies takes place through the inclusion of electronic commerce in all educational curricula, whether in the vocational training and educational system, or higher and vocational education (Abdulghader et al., 2011).

The project also seeks to support research and development and innovation processes: The research to develop products and services calls for the necessity of developing research and innovation activities. It happens through preparing national programmess and research and innovation networks to expedite the process of building research centres (Zoubi, 2019). It is

worth noting that the spread of the culture of entrepreneurship has led to the creation of an environment conducive to the growth of e-commerce. It has also contributed to the development of creative thought through competition and the desire to distinguish between small projects. Further, the contribution of the project helps in diversifying the national economy and the creation of sustainable work. The project lays the foundations for stability through supporting the activities that contribute to building the country and distance it from the cycle of violence, fighting and ongoing wars.

Moreover the Libyan legislative and legal arsenal is not ready to cover all legal issues arising from the use and development of technology and the construction of the information society. Therefore, the level of the legal framework must be adjusted in line with international practices. The requirements of the information society have to take into consideration the Libyan reality and all the difficulties that Libya faces as an unstable country (Egbuniwe & Namreesh, 2018). Thus, the main goal is to create an atmosphere of trust that encourages the establishment of egovernment in an attempt to implement it and make it successful. This necessitates the participation of all parties and institutions. The implementation of the strategy requires follow-up, supervision and coordination between the various sectors in the country (Muhamed & Abodaboos, 2018). The embodiment of the Libyan e-program requires monitoring of large funds and budgets to encourage individuals and institutions to possess the technology and benefit from its services. Thus, transition to the digital economy within a timetable is necessary for the implementation of the various operations of this transformation in parallel with the continuation of funding in accordance with the general budget of the Libyan state. Cooperating with the Central Bank, a number of large companies are currently allocating huge financial resources by launching electronic payment services on a large scale, whether magnetic card services or mobile payment services (Zoubi, 2018). Although the main driver at the present time is trying to alleviate the impact of the liquidity crisis, the spread of electronic payment methods has contributed to providing the necessary financial infrastructure for the establishment of the e-commerce sector in Libya (Mrabet, 2017).

Through the previous presentation regarding electronic commerce, the researcher sees that this project is a national one and will serve all of Libya. However, the success of the project requires the government to intensify efforts and to activate all laws and legislations. Most importantly, the oversight and security agencies need to carry out their assigned roles for the project to succeed. It is to support the efforts to achieve real peace in Libya according to a comprehensive and studied

plan, because any project without a firm ground for action will not be completed and cannot be continued without the presence of local efforts. Therefore, it is significant to have efficient capabilities that work to lay the foundations and achieve its goals to reach the desired change and benefit from useful global experiences.

# 2.13 The Educated Community as a Framed Concept of Development Policies.

The concept of an educated society was developed by Joseph Stiglitz, a former chief economist of the World Bank, it states that learning and innovation are among the most important determinants of economic growth and improvement in terms of living standards. They had not been witnessed before the first industrial revolution at the beginning of the nineteenth century. These factors are affected by the economic and social environments and the structure of the economy, as well as public and private investments in research and education. Learning has an impact on all aspects of modern economics. Further, the difference between the developing and the developed countries is not only a resource gap, but rather a knowledge gap. Therefore, the main focus should be on development policy to bridge this gap, which means promoting learning in the first place (Stiglitz, 2019).

The concept of innovation as a pro-development component dates back to the 1990s. Although many definitions of innovation can be found in the current literature, the main topic addressed by most development policies relates to innovation as a tool to modify prevailing patterns in production and services sectors in a way that promotes economic growth and generates entrepreneurial projects. Innovation is looked at as a means to generate new opportunities for work and reduce poverty. It has gained momentum since the middle of the first decade of the twenty-first century, thanks to initiatives launched by international organizations and charitable foundations in the Indian subcontinent and in Latin America (Lawan, 2017).

In Arab countries, interest in innovation as a means of economic growth and social development began to materialise towards the last half of the 1990s. Some countries across the region developed national innovation policies and created entities, at least partially, that was dedicated to promoting innovation with a particular focus on projects based on digital technologies (Zoubi, 2018).

The transition of Arab countries to a knowledge society and economy is necessary to achieve sustainable economic development and social welfare for citizens. Most global indicators show

that countries which have achieved high levels of economic growth, and social balance has mainly focused on creating a qualitative leap in the fields of education, innovation and technological development. In fact, this represents the characteristics of the epoch of the epistemic revolution. Research and innovation are now seen as a driver of economic growth and sustainable development in both developed and developing countries (Arab Thought Foundation, 2018).

Sustainable development is defined as a deliberate human effort aimed at improving human life. Human efforts consolidate with sustainable development in all aspects of the environment. The cultural, social, political and economic aspects of developments are simultaneously interrelated and complement strategies that are needed for planning societal change. This change is usually made by the cognitive outputs of scientific research and technological development. Innovation has the greatest impact on profound and widespread changes in most aspects of human activity (United Nations, 2018).

Knowledge in general, and its scientific and technological sources in particular, is important for sustainable economic and social development. The world is currently suffering from one of the negative repercussions of the knowledge gap, which has hindered the global this work aims at achieving the goals of sustainable development and upgrading human well-being and happiness (Bassanini et al., 2000).

In the case of Libya, the absence of planning for several decades, development challenges and unemployment have not been thoroughly addressed. The prevailing rentier production systems have remained in place however, it is not an end in itself for any science, technology and innovation strategy (Dutta, & Sobel, 2016). Libya still lacks incentives and support for young innovators. Further, the ineffectiveness of work to develop skills related to modern technological inputs and their investment in order to achieve comprehensive and sustainable economic growth has always been a present factor. This is because the influencing bodies within any rentier economy tend to import the latest equipment and expertise instead of developing national experiences. The latter, of course, requires a long time and may eventually undermine their interests (ATF, 2018).

The unified Arab evidence assumes that good research and innovation performance require an enabling environment and an institutional, economic, social and cultural atmosphere. This has to

be in harmony with modern and information infrastructure, which links between development outcomes and community needs. The success of countries in the areas of research, development and innovation is linked to rates of economic and social performance and the extent to which sustainable development goals are achieved (AMF, 2018). The success of national strategies for innovation requires an educated human capital and acquires knowledge skills and modern information infrastructure. The efforts to preserve a natural environment and reduce its degradation contribute to creating an environment conducive to research, development and innovation. There is also a strong and complementary relationship between innovation and entrepreneurship. Innovation and services are usually funded and marketed through entrepreneurship. Without the advent of new technological innovations, entrepreneurship remains in its traditional space. Without entrepreneurship, innovations remain mere ideas in the minds of their owners (Leonard, 2016).

It must be mentioned here that the "brain drain" problem that Libya has been suffering from for decades is the lack of information databases. No initiatives have been taken previously to communicate with Libyan scientists and technology experts working for international organisations. It may also be unwise to rely on most of them, due to the nature of the Libyan political system and the organisational arrangements put in place before 2011. Although there is no accurate information available on the results of the relatively recent initiatives, these have achieved tangible successes. In any case, innovative solutions will be needed to make the most of these initiatives (AMF, 2019).

Libya is probably to face additional difficulties for many years in the future. It is necessary to acknowledge that at least some institutions have made relative progress in the areas of research and development. They open up new horizons of scientific research and technological development in Libya, there are a large number of graduate students who have recently been trained or are now completing their training in European and North American universities in various disciplines. According to the statistics of the Central Bank of Libya, the number of Libyan students completing their studies abroad in 2017 reached 8,500 students, with nearly 70% on postgraduate courses (CBL, 2018). However, the investment in this human resource requires initiatives that are designed and implemented adequately by Libyan institutions of science, technology and innovation to optimise the best of those students on their return. There is as well a need to establish strong connections with those who may choose to stay abroad (Elfitouri, 2015).

Further, the Libyan government began formulating a new national policy in 2019 targeting the Libyan community in all its spectrum to encourage initiatives in fields of research, development and innovation. This policy has a set of issues related to capacity building in the fields of science, technology and innovation. It encourages those who do research in all areas by granting material prizes. Hence, the door was opened for Libyan universities to compete in all fields. Research centres were established in every Libyan university under the name leadership and innovation, in which all new research and innovation are recorded for future reference and support. Emphasis is given to areas of science, technology and innovation with the appropriate national economy, and concrete and realistic societal improvements. This emphasis is in line with effective government efforts in laying the foundations of peace and creating a favorable environment for research (AMF, 2019). The government also stressed that the success that will be achieved in this regard will necessarily lead to a self-drive that generates more decision-makers' interest in science, technology and innovation activities. It will stimulate the completion of institutional frameworks, the establishment of centres of excellence, and the creation of infrastructure for information and communication technology devoted to the advancement of all state institutions, in particular Libyan universities. The universities established centres of excellence and sought to improve the research environment. There are also endeavors by the government to prepare research programes that lead to building scientific and technological capabilities to support different sectors to serve social and economic development areas. It is a priority as well to include small leading projects, especially those aimed at adopting and adapting technical standards and available resources (World Bank, 2019).

#### 2.14 Summary

The researcher, in this chapter, dealt with the subject of small businesses in regard to definition, nature, importance, types, and characteristics with reference to the definition in Libya, such as productivity and service, civil institutions, and a tool for economic, social and comprehensive development that accommodate the youth workforce of both sexes, and conditions to be available besides convenient technical and organisational specifications to be efficiently managed. By definition, in a small business in Libya, the number of employees must not exceed 50 and the associated capital loan granted for an institution of such size should not exceed 2.5 million Libyan Dinar. However, for medium-sized businesses, employees may not exceed 100 and the association capital loan granted for an institution of such size should not exceed 5 million Libyan Dinar as the maximum limit.

This in addition to the review of the constraints faced by small and medium-sized businesses in Libya, finally highlight workforce and unemployment with reference to electornic commerce in Libya businesses. In this respect, we can say that the economic changes witnessed by the media during recent years have imposed economic reality that greatly and directly affected the economic situation in Libya. As such, we can say that the main targets for economic and social development are the optimal use of raw materials and the maximum utilisation of human resources capable for working for the elimination of unemployment and moving the wheels of production.

# Chapter 3 Select Countries' Experiences in the Field of Small Business Development

#### 3.1 Introduction

In the early stages of their economic growth, the countries known as the advanced industrial nations, relied on a small -scale industry model. This was adopted primarily because of the unique role of small-scale industries in achieving high rates of economic growth by establishing a broad base of independent businesses that feed large industries. In this chapter, the researcher will try to put a general perception, which can be considered as a scientific contribution, for searching ways that can be scientifically and practically applied in developing countries according to the conditions of each country to develop the small businesses (Eltawell, 2011).

In order to develop small businesses, an appropriate strategy must be developed aimed at modernisation of the small businesses sector. This should raise the efficiency of productivity through the development of comprehensive programmes based on key elements, such as providing an appropriate environment for growth and guided by the successful experiences in the field of small businesses that serves as an applicable methodology (International Trade Centre, 2019).

Since Libya is seeking to develop small businesses in a serious and organised manner, it would be possible for Libya to follow the example of countries that have created an integrated and coherent entity for the development of small businesses as a vital sector. For example, the introduction of certain programmes and assistance that have been applied in many countries (Elmahaishi, 2015). Hence, attempting to apply this to Libya, either from the technical or marketing aspects or in the scope of employment and training, as well as that of establishing industrial parks.

On the other hand, trying not to overlook the constraints and problems of small businesses in these countries, which may resemble some extent the problems of small businesses in Libya. Libya should try to take advantage of the solutions arising from different political, social and economic circumstances, depending on the stage of development in each country and the level of industrial development realised. The following are some of the experiences of countries in the scope of small businesses:

- The experience of Japan
- The experience of South Korea
- The experience of Saudi Arabia
- The experience of Tunisia
- The experience of Malaysia

## 3.2 Reasons for Selecting a List of Some countries in the Field of Small Business Projects.

Small business projects represent a substantial issue to which politicians and economists and researchers must pay more attention. They must continuously seek to promote and support small businesses considering what they could add to the national economy as one of the key levers of economic development. This can be seen in the effective contribution of small business projects to employment and production, besides, their assistance to large projects by means of supplying them with the necessary materials and services (Ali, 1991). In addition, they have a light, flexible structure, and ability to be directly adapted and give greater benefits under existing global openness. The historical facts confirm the ability of small business projects to reach the desired levels of development, if the appropriate climate and necessary funding is available, such as legal and legislative frames (International Trade Centre, 2019).

It is notable that many countries succeeded by making use of the advantages these projects allow, by adopting real supporting policies at a national level as one of the most significant means of economic and social development (Fathi, 2005). It is important to know that the success of these experiments has nothing to do with the economic progress of the country, as there are developing countries in which small business projects played a pioneering role in solving many problems these countries face. Despite the increasing importance of the small business projects in treating the structural imbalances in different countries, it is noticed that every country, developing or developed, has its own perspective on these projects, whether in terms of the concept, legislation, funding methods, or evaluation of performance (Dalbouh, 2006).

In this context, this chapter reviews some pioneering international experiments in the promotion of small and medium business projects. It examines the supporting programmes and bodies, to be guided by in trying to find the opportunities to avail of them. The researcher has chosen the experiments of some developed countries, as well as some developing countries alike. The methods and policies of supporting small business projects in each country will be discussed. For instance, the experiment of the Kingdom of Saudi Arabia, whose economic status is similar to

Libya as a country, depending on a rentier economy being an oil producer. Also, there is resemblance in terms of cultural, religious, and geographical background. Further, there is the Tunisian experiment, the most successful example in the Arab world in the promotion of small business projects. Yet, it is a relative novelty, which seeks to achieve human resources development and push forward the wheel of economic development to reduce the negative impacts of Tunisia's economic reform programme (OECD, 2019). Moreover, to reduce the unemployment problem, with training and rehabilitation of targeted employees. As a neighbouring country to Libya, and with long-standing economic and commercial exchange relationships, this makes the correlation between Tunisia and Libya very strong, as both are developing countries (Ali, 1991).

The Malaysian experiment is the most well-known international example that proves it is not necessary to achieve economic development through large companies. As such, success could be realised by means of small and medium business projects, which in time can become major international companies engaged in the export of high quality commodities (Enabah, 2006).

For the Japanese experiment, SMEs represent the core of power and development of the Japanese economy in addition to the numerous activities, and jobs. The small and medium business sector plays a path- finding role in innovation and the new industries it brings about. Moreover, it encourages competition, leading to increased and improved quality of products. Subsequently, enhancing competitiveness, locally and globally, besides helping in sustaining and revitalising the economic movement in different areas (Mukhaimer & Abdulhalim, 2005).

It is worth noting that the most important feature that distinguishes the Japanese experiment from others, and why the research examines this experiment in this study, is that it is an example and pioneering experiment for most countries that seek to empower small business projects. The Japanese example is characterised by the technological advances that large companies give to small and medium business projects. The correlation between these two aspects, resulted in small and medium organisations being privileged with the markets, technology, and capital they need. The nature of the industrial system in Japan, distinguished by a competitive margin, contributes in guaranteeing that large organisations play the role entrusted to them by supplying sub-contractors with know-how, technology, and the administrative and financial support necessary to their business. In addition, providing the assistance in applying standard criterions and quality control (Adomako, 2016).

What makes the South Korean experiment a centre of interest for the researcher is what S. Korea set and achieved in terms of the huge and fast progress it made due to good economic policy. S. Korea secured small business projects with legislations and support to enable these projects to grow, deepening it's economy easily and flexibly. This is exactly what Libya needs in the current stage, especially as small business projects in Libya recently witnessed noticeable development (Eltaweel, 2011).

Attention should be drawn to the fact that the governments of these countries set national policies aimed at providing all technical and administrative assistance and funding, even marketing, to small and medium organisations. These countries were keen, as they paid attention to small organisations, to lay clear-cut methods to sustain these projects, depending on the following pivots:

- 1. Support the new and nascent small business projects, which are seen as a discovery of new horizons for pioneering industries in Japan's case (Donohoe, 2014).
- Directing and funding these organisations to modernise the methods of work and production by means of providing financial assistance and consultation services as in the Saudi, Malaysian and Tunisian cases.
- 3. Enhancing sub-contracting deals as in the Japanese and Korean cases.
- 4. Encouraging serious new projects to make use of the legislations, loans, facilities, opportunities, and business incubators during the initial stage in order to raise efficiency and aid in the acquisition of experience and know-how.
- 5. Constituting a wide basis of independent industries to feed large industries, like in Japan. In addition to the chain of programmes that try to support small business projects with promising potential in terms of development and innovation, as well as the training programmes designated to upgrade the competence of personnel in this area (Aiob, 2010).

#### 3.3 The Experience of Japan

Japan has succeeded since World War II to choose a model of development to maintain the stability of the political, economic and social climate by directing attention to development programmes and the allocation of large sums of money to research and these programmes (Algrnass, 2002). Small businesses have played an important role in the growth and prosperity of the Japanese economy through the development and the manufacturing process. Indeed, small businesses continued to provide jobs and support for the industrial sector through them being a

feeder for large industries. They were distinguished by flexibility and the ability to integrate and subcontract, besides being considered a foundation for new and innovative businesses with comparative advantage (Yaseen, 2000). It is worth mentioning here Japan's definition of small businesses, where it is known in Japan as those units that employ up to 100 workers on a permanent basis, but have no more than a capital of ten million Yen. This number has increased with the increase of population and increase of industrial development realised by Japan. In 1999, the Japanese Corporation for Small and Medium-Scale businesses, was established as an executive body for state policies in regard to these projects. It aims to provide assistance to small and medium businesses, whether technical, financial, administrative or marketing assistance. It could be argued that the economic growth in Japan has gone through three stages as follows (Hmadi, 1995) (Iwagami, 2020):

Phase I: the stage of economic reconstruction (1945 – 1960)

Phase II: the stage of accelerated economic growth (1960 – 1975)

Phase III: the stage of prosperity and realisation of economic stability (1975 to date) At each of these stages, small businesses have played an essential role in Japan's industrial growth experience. Several elements have led to the success of Japan in small businesses; these are as follows:

First: The existence of clear thought and philosophy in attention to small businesses: Since the beginning of the re-building of the Japanese economy in the first stage, there was a conviction in the presence of homogeneous thought and philosophy among the leaders, politicians and economies to employ as much of the Japanese workforce to achieve high production and increase in income. Based on that, the economic philosophy that prevailed considered that each individual represented two sides (Ghayid, 1991)

One of them was the production side, through work, and the other side was the consumption and savings through the income gained by the individual. Hence, the best way to increase production was to direct manpower towards small businesses, thereby increasing the purchasing power in the Japanese market. Japan was therefore able to increase production, with continuity and renewal (Ali, 2006).

Second: The existence of legislation and regulations governing the activities of small businesses: The issuance of legislation and regulations governing the activities of SMEs is the most important evidence of Japan's attention to small businesses and awareness of their importance. The most important of these laws is Basic Law No. 154 issued in 1963, in which policies gave priority to resolving the financial problems and reduction of production constraints faced by SMEs. In conformity with this law, an agreed national definition was developed in regard to small businesses, either for commodity production projects or handicrafts, in terms of invested capital and the size of the workforce (Zagub & Aljhani, 2006).

Third: The existence of special policies regarding updates and development of small industries: In the range of supportive laws to establish and develop small businesses, measures and policies have been taken to help small businesses. These measures aimed at improving and modernising production structures by holding programmes to specify the industrial sectors that need such modernisation, which will realise technological progress. Policies of modernisation are associated with the modernisation of machinery, equipment and encouragement for the use of advanced technology besides development of policies to support small businesses and facilitate the procedure for their establishment (Hmadi, 1995) (Iwagami, 2020).

Fourth: The availability of the Structural Foundation in different organisational forms: During the re-building of the Japanese economy, priority was given for basic industries in the first stage. When the targeted growth in these industries was achieved, the importance of the role that small businesses play in the achievement of development emerged. For the realisation of this purpose, the Japanese government institutions established many of the institutions and bodies that would develop small businesses including (Hironaka et al., 2017):

- 1- A subsidiary was set up in 1948, a body of the Ministry of International Trade and Industry, specialised in the planning and implementation of the necessary policies for the development of SMEs. This body works in collaboration with the other ministries to provide funding resources for the organisations (Al-Asraj, 2006).
- 2- The Small Businesses Development Agency in 1967 has helped to modernise small facilities and provide services in the field of finance, training activities and development of technology. These bodies and institutions work according to the target of the small businesses development policy to upgrade and improve the structure of the economy,

modernise the tax system and correct bad practices in commercial activities through subcontracting (Abdullah, 2008).

Fifth: Programmes and assistance in the scope of financing: Programmes included a range of facilities and privileges, including the following:

- 1. Support of small businesses by creating many financing institutions, including the Small Businesses Agency, the Finance Bank and Commercial Banks.
- 2. Developing a funding system for very small enterprises with funding limits and determining the proportion of lending, while reducing the requirements for obtaining guarantees.
- 3. Developing a tax system that encourages the establishment of small businesses in remote areas, including cuts and tax exemptions for work, and real estate (Alsonosi, & Aldwebi, 2009).

Financing institutions specialising in servicing small businesses, including the Peoples' Finance Authority, which provides loans in emergency situations, and if necessary, to enable them to cope with fluctuations such as recessions and bankruptcy. In addition, small businesses finance organisation, the central bank, commercial and industrial cooperative associations, which implement lending policies to small businesses (OECD, 2018).

Sixth: Subcontracting Programmes: Japan focused on subcontracting programmes since World War II, as a result of preventing the import of some inputs. Small industries began in manufacturing, whose products were subject to an import ban. Moreover, the government also worked at that time to encourage the subcontracting system by urging large factories to waive to small factories the task of doing important parts of the production process, and in 1987, representing 75% of the small-scale industries (NPI, 1985) (Hironaka et al., 2017).

The subcontracting system reflects where small businesses utilise large factories products as the basis for their production processes. The nature of the Japanese industrial organisation technology of a competitive margin (Al-Asraj, 2006), contributed to ensuring that large factories play their technological role through the supply of sub-contractors with the technological knowledge, the necessary administrative and material support, quality control and supply of large and small businesses with information, data and training (Ibrahim, 2000).

In contrast, large-scale projects are highly dependent on small-scale industries in the manufacturing of complementary parts, or to perform certain operations, such as the final product assembly. It is worth mentioning here that the Japanese government's support for SMEs led to high-quality products according to international standards. This led to the adoption of major projects based on the production of small businesses, rather than to be imported from abroad (Fathi, 2005).

The Japanese government has worked to encourage large businesses to integrate with SMEs and to modernise their machinery and equipment, besides regulation of the relationship between the enterprise and business owners. The technological evolution of the industry in Japan has helped large industries to abandon the production of many manufacturing products and outsource production to small businesses that are more specialised. Hence, they realised more savings in the cost of production while ensuring high-quality products (Dalbouh, 2006).

Considering the Libyan case, we took into account that it is in the early stages of promoting small business projects, and as such, the role such projects play in absorbing the workforce is still modest. Libya should adopt some of the policies set by Japan to boost small business projects to formulate a strategy related to developing small business projects. This would realise desired goals, such as creating jobs, overcoming unemployment, and upgrading the level of inclusive and sustainable economic and social development (Helal, 2017). The brightest aspect that could be derived from the Japanese experiment is the legislative and legal system Japan established in 1963. This was applied by all corporations, and formed the main foundation for small business projects in Japan. Moreover, the sub-contracting programme, and integration between SMEs was overseen by the agency for small business project promotion established in Japan in 1967. This agency contributed noticeably contributed to modernising small enterprises by means of financing, training, and technology development. Consequently, this helped in achieving a specific leap in the progress of the small business projects, raising production rates by means of directing the workforce towards small business projects (Helal, 2017). This reduced the financial and production restrictions that SMEs encountered at the time. In addition, improving and modernising production structures, particularly infrastructure, has been basic step to achieving quality and stimulating demand (Hsieh, 2019).

Government subsidies to small projects led to high quality production meeting international specifications. In turn, this made large projects rely on the production of small business projects

instead of importing from abroad (Lawan, 2017). It is worth noting the clear thought and philosophy behind the attention paid to small business projects in Japan. Indeed, the re-building of the Japanese economy in the first stage had a significant impact on the success and continuity of these projects. This philosophy emphasised the certainty of cooperation and consistent thought between leaders, politicians and economists to enable the largest proportion possible of the Japanese workforce to achieve high rates of productivity and income (Naser & Alabsi, 2013).

It could be said that the philosophy of small business projects, especially those run by women, is currently witnessing a boom in Libyan society. They have received significant support from people, thus facilitating growth and development in this encouraging environment. The clarity in economic philosophy and the development and depth of Japanese economic thought played a major role in the rise of production and productivity, directing Japan's workforce towards small business projects (Helal, 2017). As a result, there was increasing consumer purchasing power in the market. Thus, the encouragement of SMEs came as an outreach to the economic and political philosophy and thought that officials pursued in rapidly rebuilding the Japanese economy. Indeed, the spirit of loyalty prevailed, and people were inspired to engage in free and productive work that could lead to prosperity and welfare of individuals and society (Hsieh, 2019).

#### 3.4 The Experience of South Korea

The South Korean economy, before the renaissance in the 1960s, suffered recession and a trade balance deficit. It was typically agrarian, based principally on rice as a commodity crop, while any deficit was covered by American aid, given the scarcity of mineral wealth and small cultivable area. In addition, the country suffered migration from rural to urban areas, as well as unqualified and untrained labour. As such, unemployment and job instability indicators were high, and there was no industrial base to rely on (Abdullah, 2008).

Today, SMEs are regarded as an indispensable part of the Korean economy, and recently, the number reached more than 3 million, constituting a high proportion (up to 87%) of the total number of businesses, and employing about 10.48 million workers out of 12.4 million of the total workforce according to 2003 statistics. SMEs represent about 99.4% of all firms operating in the manufacturing industry, and contributing 52.8% of the total added value generated in this sector (Hatim, 2009).

It is worth mentioning that since the early 1970s, the Korean government shifted the focus of its policy on light industry intensively towards heavy and chemical industries, because of the attrition of Korea's share of exports due to competition from developing countries in the labour-intensive product markets. Since encouraging the establishment of heavy and chemical industries requires the presence of sophisticated support industries, the failure of SMEs to meet this challenge, became a bottleneck in the course of the industrial development process (Ali, 1991). As such, the government have stepped up efforts since the mid-1970s to encourage these businesses that have grown and evolved during this period, because of the widening of the subcontracting deals with major companies that have worked as suppliers for these companies to provide the inputs and parts required by the industry. The development of heavy and chemical industries was not possible without the development of small and medium-sized industries that produced the main parts and components necessary for heavy industries. The main parts and components related to the production of the final products used to be originated under the direct supervision of the major companies (Yank, 2009).

The government provided many incentives to these industries, including tax breaks, and loans policies with attractive benefit rates and tax cuts for the first years of the enterprise's life. Thanks to the diverse support policies, the number of new businesses created on an on-going basis through the 1990s, and excelling in both leadership and work environment, has changed spectacularly. The government propagated the entrepreneurial spirit among citizens, urging them to create new businesses, and provided the appropriate environment for creative and new enterprises (Alasqar, 2006). Moreover, the behaviour of the educated elite of young people has changed. Previously, young people preferred to work in large companies or in the government sector, as security for permanent jobs. However, today, the number of those who intend to establish their own small businesses has risen. The reason for the popularity of business leadership is attributed to unemployment and lack of job stability. It is also attributed to the increasing importance of SMEs in the Korean economy's shift towards a knowledge-based economy (Benhalem, 2006).

The government also legislated support policies for high risk technology businesses, and venture businesses; the Korean Government, at that time, proposed a range of economic plans, and in 1962, put into action the first economic development plan (Song, 2019). The most important characteristic of the Korean development plans in the early sixties is the link to the development of SMEs, where these achieved the following:

- Creation of a specialised bank for SMEs in early 1961, aiming to support the economic activities of SMEs by providing loans and credit facilities in local and foreign currencies, in addition to providing advisory services in administrative and technical matters (Song, 2019).
- 2. Creation of a small and medium industries promotion corporation in 1978, a quasi-governmental organisation that promotes and supports SMEs through a variety of programmes, such as financial assistance, management, marketing, information and training services. The body also helps the government in developing economic policies related to the development of SMEs, and is directed towards the export orientation mode (Booth, et. al, 2001).
- In 1975, the government enacted the Sub-contracting Promotion Act with SMEs. The
  most important measure taken was the allocation of the products of some manufacturing
  sectors to be considered as products for sub-contracting of SMEs by large companies
  (Maruf, 2004).
- 4. Enacted a law to encourage the purchase of SMEs products in 1981 to secure the permanent operation of these businesses, through the government procurement of the products of the said enterprises (Elmahaishi, 2012).
- 5. A support programme in 1983 dedicated to small and medium businesses, under which 1000 promising businesses that have a high potential for growth and development are selected, and provided with various incentives, facilities and given special care and attention. This programme contributed to the rapid growth of these businesses by reason of competition, where each business is keen to be among the 1000 businesses chosen each year (Ali, 2006).
- 6. The procedures and policies adopted by South Korea carried out from time to time and from one stage to another of economic development of the country have varied; however, the following policies and procedures have proven their efficiency and effectiveness in supporting SMEs (Alwronia, 2015):
- 1. The Export Promotion Programme: Where the government developed policies and measures to encourage the exports of these businesses. Export Support Centres were set up to facilitate the exports of SMEs, and the Korea Trade and Investment Promotion Agency was created. This agency has contributed to the promotion of business activities of SMEs in foreign markets (Zagub & Aljhani, 2006).

2. Financing of SMEs to develop new technology: The lack of capital required is one of the biggest obstacles for SMEs for developing and marketing technologies. The Korean government tried to help SMEs to easily obtain the necessary capital from the fiscal market to develop and market their technologies through developing an assistance programme; its mission is to provide the funding needed for technology development and marketing (Alwronia, 2015).

Accordingly, this programme, called the Technology Appraisal and Guarantee Programme, directed specialised institutions in technology assessment to evaluate the technology developed by SMEs. As such, these institutions would review the value of the technology, and then facilitate loans (Benhalem, 2006).

The proportion of SMEs' contribution to total Korean exports in 1988 amounted to about 39% of the annual average. Furthermore, SMEs exports amounted to about 90.385 billion dollars in 2004; this is an increase equivalent to many times the exports in 1988 (Shaboti, 2008).

In terms of the relative distribution of Korean SMEs exports in 2004; electronics and electrical products amounted to 32%, transportation equipment 15%, textiles industries 14.7%, chemical products 12.5%, iron, steel and metallic products 9.7%, plastic, rubber and leather 4.0%, and then other miscellaneous products 10.8% (Alatia, 2004).

Libya can make use of technology evaluation programmes for small business projects, such as what Korean specialised institutions applied, relying on the results of the technological evaluation (Song, 2019). One of the most encouraging policies adopted in 1983 in Korea was the subsidy programme for small and medium projects (Ali, 1991). One thousand projects were chosen from among the most promising projects with high potential for growth. Many incentives and facilities were offered, as well as more care paid to those projects. This noticeably encouraged establishing and developing more SMEs, in addition to government incentives, exemptions, and tax cuts, in favour of these projects in their early years. If Libya adopts the Korean approach and similar encouraging policies, there will be substantial progress in its own experiment of small business projects. Indeed, government subsidies and promotion policies will effectively and positively influence the development of SMEs in Libya. This will contribute to the creation of an appropriate environment for their sustainability and achieve high rates of progress.

# 3.5 The Experience of Saudi Arabia

SMEs played a significant and important role in supporting and satisfying the needs of large businesses in Saudi Arabia. The support and encouragement by the government and nongovernment institutions to small businesses and entrepreneurs was either through supporting laws or through bank loans granted to small businesses. Hence, giving the opportunity to establish new businesses and implement ideas (Mohammed, 2020). This contributed positively to driving the wheel of the Saudi economy, reducing the rate of unemployment, dissemination of ideas about the importance of small businesses and the necessity of realisation. In addition, many Saudi Islamic banks provide financial assistance to SMEs in the form of interest-free loans (Helal, 2017). The government's clear cooperation and interest have been demonstrated in the establishment of local organisations to stimulate trade and exports (Ablkhail, 1999). Their mission is to help small business owners, especially exporters, and provide studies on international markets, organise conferences and training programmes regarding trade, international markets and their needs. In addition, these bodies encouraged innovative entrepreneurs through incentive awards, and classifying them as prominent actors in the Kingdom, especially youthful businesses (Hejajii, & Martin, 2007). Saudi Arabia has implemented several programmes to encourage, establish and develop SMEs, such as (Alsaleh, 2016):

- Establishment of the Saudi Credit Bank which gives interest-free loans to small business
  owners, and also including them under a professional loan programme (Aiob, 2010). This
  aims to encourage and support vocational trainees and technicians to practice their
  professions smoothly and start their businesses with confidence, and apply these within a
  supportive legal basis.
- 2. Development of SMEs loan assurance programme: The programme ensures that SMEs, whose sales volume do not exceed 20 million Riyals obtain concessional loans allowing them flexibility and movement within local markets (Ahmed, 2004).
- 3. Many other government programmes were launched to support SMEs, including the General Organisation of Technical and Vocational Training programme for the owners of small businesses, and for those who actually intend to establish their own businesses. This programme is implemented by the Small Facilities Management by the corporation, which finances the small enterprises that young people intend to establish and develop, within the limit of the capital not exceeding 200 thousand Riyals (Alaradi, 2012) (Mohammed, 2020). Funding is granted after conducting a feasibility study of the enterprises and enrolling the owners in training courses within the scope of their activity,

- and field of investment. Assistance also includes formulating proposals for their enterprises, and assessing the extent of their abilities to carry out these enterprises and the possibility of success and rate of growth (Ahmed, 2015).
- 4. In addition to the official and governmental programmes that have been previously noted, many private charities including, but not limited to the Prince Sultan Bin Abdul Aziz Fund and the Abdul Latif Jameel Fund provide support for small businesses. The capital, SR 100 million is fully funded by Abdul Latif Jameel Co. Ltd. The Fund finances small enterprises, where the number of workers is 50 persons or less, and the value of the loan for the enterprise does not exceed 100,000 SR, to be paid back in 3 5 years (Biekpe, 2004).

Libya can adopt and make use of this distinctive plan in this significant stage of initiating small business projects in the country. Similar steps can be followed considering the similarity in the cultural, social, and economic environments. Indeed, through supporting banks that give interest-free loans to owners of small business projects. These loans can be included under the occupational loan programme, which aims to encourage and support technicians engage in and implement their project, according to the legal basis (Helal, 2017).

Libyan officials and economists in the authority responsible for SMEs should study the programme followed during the last decades in Saudi Arabia for development of sponsorship for these projects and provision of technical and vocational training programmes for owners, especially those run by young people and women (Mukhaimer & Abdulhalim, 2005). In turn, this would support SMEs in Libya, contribute to their proliferation, and provide a good environment for their continuity.

## 3.6 The Experience of Tunisia

SMEs are deemed to occupy a privileged position in the development strategy in Tunisia. These have been included among the priorities of the overall development schemes that Tunisia is seeking to achieve. Indeed, it is recognised that SMEs contribute greatly in the provision of job opportunities to combat youth unemployment, enhance the chances of prosperity, and in the creation of social and economic balance. Previously, the Tunisian government focused on many of the basics for the development of SMEs in order to play an active role in stimulating the economy. Measures included addressing the pivotal role of finance investment and promoting the establishment and running operations of the facilities, in addition to the role of human resources,

consultancy offices and the optimum strategic planning for their development (Ali, 1991). Overall, the aim is to provide all the means of success and to ensure the sustainability of the SMEs sector. The Tunisian government has allocated programmes and funds to embrace small businesses and to support them in an essential and effective manner (Enba, 2004). As such, the Tunisian experience in the field of SMEs development is deemed as one of the most important and leading experiences in the Arab World. Domestically, it is considered a great national business that many combined efforts were exerted to implement, for the development of various economic sectors on the one hand, and to provide decent sustainable jobs for combating unemployment on the other. Tunisia developed the following mechanisms (El Kabbani, & Kalhoefer, 2011).

- 1. Creation of the Tunisian Solidarity Bank in 1997 as a bank specialised for small businesses and financing in various economic sectors with shareholder capital raised for subscription in the following manner (Abusnina, 1999):
- 46%: by the private sector and public citizens.
- 54%: by some government institutions.

This was one of the ways of contributing to solving the problem of unemployment and the reduction of migrating labour, by giving access to finance to entrepreneurs, who lack funding for their small businesses, to professionals and tradesmen, and to holders of vocational and higher education certificates in order to integrate into the national economy. The bank provided short or medium-term concessional loans, ranging from 10,000 to 33,000 Tunisian Dinars with a simple interest rate of no more than 5% per annum and recovery period ranging from six months to seven years, and a grace period of between three months and one year (Nasar & Alabsi, 2013).

- 2. Establishment of the National Employment Fund in 2000; its mission was the training and qualification of those wishing to create their own businesses or those looking for work, through funding specialised training courses aimed at upgrading their qualifications and abilities in the areas consistent with their training needs (Abuzayan, 2004).
- 3. Creation of a national fund to ensure lending in 2003; the mission was to ensure that people were able to secure guarantees for their loans when they requested funding for the businesses they intend to create (Meepiarn, 2009).

- 4. Creation of incubators for small enterprises, whose mission is to host small businesses, in order to assist them to secure the place, supplies and services for their small enterprises for a certain period, and to try to enable them to pursue their enterprises on their own after the end of the specific period for them to follow-up. Hence, they would have the required support and leadership capabilities to drive their enterprises forward (Hunatiti, 2009).
- 5. Empowerment of civil society organisations, such as the social institutions, advisory committees or accredited national associations; the first mission of which is the provision of support and assistance to small businesses, and those who intend to implement their own businesses as the implementation of the National Development Enterprise all over Tunisia (Hoddy, 2018).
- 6. Provide marketing services, such as the annual exhibitions by the Tunisian Bank of Solidarity, for the purpose of presenting the products of small businesses funded by the bank free of charge as they shoulder upon themselves all fees and expenses (Hejarii, 2013).
- 7. Developing an information network to help in supporting lending and financing programmes and the decision-making in this regard (Hoddy, 2018).
- 8. The creation of a new financing bank for SMEs in 2006, in order to support industrial and technological pilot businesses and the enterprises operating in the field of energy and renewable energy that require large amounts of capital, exceeding that offered by the BTS for small businesses (Elmahaishi, 2006).
- 9. The establishment of the National Fund for the advancement of traditional craftsmanship, and provision of support on the consideration that they are small businesses where comparative advantages are available (Alnajar, & Alali, 2009).

The advantage of the Tunisian experiment is that Tunisia is a neighbouring country and an important economic partner for Libya. In addition, the mutual social and economic factors, which mean both countries have been through similar history, (Enabah, 2006).

Libya can apply the same effective basics and methodologies in Tunisia experience taking into account political and economic conditions of Libya

# 3.7 The Experience of Malaysia

Malaysia's experience is deemed as one of the most important leading experiences in the scope of encouraging and stimulating SMEs. It is possible for many countries to take advantage of many aspects to develop their policies for the encouragement of small businesses, especially in countries with similar economic and cultural aspects (Shafie, 2013).

The volume of SMEs reached 89.3% of the total business establishments in Malaysia in 2007, which provides many opportunities for those seeking work. This has been considered as a remarkable development for the year 2000, where SMEs absorbed about 56% of the total labour force. These were the result of the efforts of the Malaysian government and the institutions concerned, which have long sought to stimulate SMEs through the development of a competitive, productive and flexible sector (Zaki, 2019). The aim was to achieve balanced economic development and remedy the situation that had prevailed in the past, when economic development in Malaysia was driven primarily by the investments and exports of multinational companies. It is possible to focus the efforts exerted in order to stimulate SMEs through the entities established to perform different roles in supporting small businesses, including the following (Isa, 2008):

- 1. The National Council for the Development of Small and Medium Businesses, which is considered the supreme body for special policies on these businesses. The Board is also concerned with developing policy for the comprehensive and coherent development of SMEs. This included the Design Council and a direct comprehensive strategy for the development of small and medium businesses in the different sectors of the Malaysian economy. Furthermore, supervision of each initiative for the development of SMEs and management aimed to secure effective implementation of policies (Shafie, 2013). In addition, the Council periodically reviewed the roles and responsibilities of members of ministries and commercial offices, and coordinated cooperation and communication. It also provided guidance to all concerned parties to ensure the effective implementation of work policies and plans related to SMEs development. The Council has realised achievements in many areas, such as the reinforcement of the possible infrastructure for the activity of small businesses, building capacities and skills and enhanced the connectivity of funding appropriate to the nature of the businesses (Hashim,2015).
- 2. The Small and Medium Industries Development Corporation is a specialised institution to stimulate SMEs development and provide infrastructure, facilities, financial support,

advisory services, and facilitate access to markets and other support programmes. The main goal is to set up efficient and flexible small and medium businesses to compete in global markets and comply with the incentives offered by the Small and Medium Industries Development Corporation using four instruments, which are (Abuhaje, 2013): tax incentives to encourage investment, support services, credit loans and participation in stock and infrastructure to suit the nature of small businesses.

- 3. The Central Bank of Malaysia (Bank Negara) originated the development and projects financing department to support viable businesses to continue and obtain funding. Although there are many banks financing SMEs, Bank Negara also provides financial advice to SMEs through information on the various funding sources available for these businesses. (Ibrahim, 2000). It also supports and facilitates the process of submission of the application for funding from other banks, which are the main source of SMEs financing. Indeed, banks contribute an estimated value of 87% of this financing, according to 2009 data (Shafie, 2013).
- 4. The Credit Guarantee Corporation (CGC) aims to support SMEs and start-ups that mainly have no collateral or sufficient financial history to obtain credit facilities from financial institutions by providing guarantees to cover these facilities (Abuhaje, 2013). A guarantee institution was established related to Negara Bank for the formulation and management of the credit guarantees programme with a contribution of partners from the lending institutions (Lawan, 2017.
- 5. The Credit Bureau for SMEs aims to provide reports on SMEs to help assess the creditworthiness of SMEs through the compilation of basic information about the performance of the company and the date of its payments (Fathi, 2005).
- 6. The Agricultural Bank operates like any other bank but focuses on financing and banking services for agricultural businesses and associated sectors (Zaki, 2019).
- 7. The Financial Brokerage Office is an independent authority established because of the conflicts between SMEs and providers of financial services, who are members of the Financial Brokerage Office (Elsaid, et al. 2013).

This experiment is distinguished by a specific leap that small and medium business projects achieved in 2007, when these projects amounted to 89.3% compared to only 56% in 2000 of the total workforce. This means Malaysia paid all its attention to SMEs, providing them with appropriate support to attain the desired progress (Shafie, 2013). Thus, the Malaysian experiment is considered to be the most successful in this area. In Libya's case, where the official authorities try to follow the successful internal experiments, the Malaysian example will be a good one that could help Libya in the current stage. For example, the official Malaysian government bodies, which play a major role in balanced economic development (Zaki, 2019)

#### 3.8 Summary

Through the previous presentation of the experiences of some countries in the field of small businesses, the researcher thinks that Libya with all its institutions and entities as a state looking for growth and progress, must take advantage of all leading and successful experiences in the scope of SMEs. In particular, the experiences of countries that have economic and social circumstances similar to Libya. This would maximise the required benefits for the development of the SMEs sector. The researcher recommends that all institutions responsible for the development of this sector in Libya, most importantly, the Social Development Fund, should be the first to be concerned with small businesses' affairs in Libya through the following:

First, to provide a draft law concerned with the establishment of a watchdog agency for the Social Fund for Development to ensure the process of providing support, continuous funding and equal opportunities for businesses in various fields and cities, while facilitating the provision of training and insurance services for the businesses. Second, amend the laws of small businesses in line with Libya's needs, Third, the support of small businesses and entrepreneurs with all the scientific and technical means to motivate them to achieve the highest levels of success.

Fourthly, The study provides specialized programs to finance new projects through venture capital companies and government banking. It also offers administrative consultations to develop products and marketing services. It creates new job opportunities that prevent the emigration of competencies and effectively contributes to the advancement of local industries. It increases their competitive capabilities and innovations, and contributes to the development of human resources.

# **Chapter 4** The Status of Women and Work

#### 4.1 Introduction

Over a prolonged period of time, women around the globe have suffered violations of their human rights, experienced discrimination and have endured physical and social persecution (United Nations, 2014). As societies have developed through the decades, much progress has been made to secure women's rights across the globe (United Nations, 2014).

New and advanced principles of freedoms and rights, in addition to notions of human dignity have emerged. Women's status in society progressed gradually throughout time as they now have a predominant role in modern times (Giuliano, 2014). A new environment was established over time for women and community perspectives changed (Eljamel, 2008). As a result, this enabled women to realise their independence and participate in various fields without exception.

Women in Arab societies characterised by conservatism and strict customs and traditions for instance, demanded more freedom and independence and were keen on employment. Many were represented in Women's Rights international forums in various parts of the world, others participated in the labour force which contributed a great deal in the development process of building their society (Alaradi, 2012). In the context of this study, only a limited number of Libyan women in the past went out to work, as the majority had been relegated to certain roles such as wife or mother.

Libyan women have always been successful individuals and have proven good leadership in numerous fields in life. Small businesses for instance, is one area in which Libyan women have been involved in recent decades, contributing considerably to the development of the country's economy. This fact not only proves that Libyan women are ambitious but also capable and effective as a force in the sustainable development process. Moreover, they still seek to further develop in this area and others and accomplish greater successes by progressing to creative and innovative work (Abuzayan, 2004).

## 4.2 An Overview of the Evolution of Women's Situation

Women's issues and rights have attracted wide attention in modern societies. Hence, research studies have covered the situation of women in various communities in view of the contemporary

intellectual developments in human rights and social issues. These contemporary ideas called for establishing common human and ethical values, beyond the sexual, social and religious differences, encouraging openness to developments of human thought, human rights movement in scientific progress and human rights regulation to stimulate the role of women and restore balance to communities. (Asati, 1999) (Sumayyah, 2019).

In spite of the heightened attention to the issue of women at all socioeconomic levels year after year, progress in relation to equality between men and women and women's full enjoyment of their rights in accordance with international conventions has been slow, with little effectiveness in some of the developing and least developed countries. Accordingly, the international community has taken many concrete actions to improve women's status and conditions (Sharabi, 2000). The period from 1975 - 1985 was considered the International Decade for Women, with UNESCO taking a prominent role in drawing attention to the status of women in the period 1984 - 1989.

The ability of women to achieve prestige within their society requires them to contribute to production and the workforce, and to hold responsibility in all fields and areas of family, professions and politics, to be able to control their destiny freely. Achievement of these goals not only depends on women's efforts, but also on those of the community and its various institutions in supporting women's issues (Alobaidy, 2004).

#### 4.3 Arab Women and Work

As a result of the technological revolution, and the accompanying events and developments, women's situation saw remarkable development. Indeed, it was thought that the basic criterion behind the call for women's rights was a physical and economic benefit, and not the social benefit in itself, which is related to the rise of women's status in society (Hmidi, 2015). In this regard, Durant states;

Women's liberation was from the effects of the industrial revolution. This was because women in work became an issue that intensified after the First World War, as millions of working men's lives were lost. Factories and plants took advantage of women's dire need for work and occupied them for long hours and paid them less than men who were doing the same job at the same factory (Asraqbi, 2010).

After this wage discrimination and prejudice against them, women found themselves confronting numerous challenges, and the necessity to rise up and reject this bitter reality, deploring the manifestations of injustice and discrimination (Hurst, 2020).

In the early twentieth century, the issue of women and their rights to equality with men emerged clearly. Many women from various communities around the world, and many thinkers and advocates of freedom participated in protests demanding the rights denied to women for a long time. Moreover, to eliminate the prevailing belief that their role is mainly confined to the domestic sphere, with consequent denial of women's capabilities and roles as actors in the community with rights and duties (Alhsani, 2015).

The Arab region was affected by this new movement, where women's status and rights had seen a clear decline, after traditions and customs replaced the Islamic values that had elevated women's status, granted many provisions, and secured their rights (Hiyem, 2020).

The renaissance movement that accompanied the organisation and constitutional stages in the late nineteenth century and early twentieth century took upon itself the call for women's education and confirmation of their legitimate rights. It criticised the reality of the abuse experienced by women in the Arab countries, and rejected the notion that ignorance and preventing women from education was the way to ensure chastity and modesty. It advocated for women's education, stressing that education was the best way to improve the status of women in all societies (Efshika, 1996).

Tahtawi (1826) witnessed the European experience first-hand in the time he spent in Paris. He also called for women's education, and made an impressive scholarly effort in this respect. He argued the basis of equality of men and women in mental abilities and moral virtues. He held that if virtues among people are mind and chastity, and justice and courage, then such virtues in terms of being humanitarian, exist by nature in both men and women. Indeed, any differences were nothing but differences between individuals, regardless of gender, and were not specific to women only (Aboghazala, 2014). With these views, Tahtawi was ahead of his time, in articulating a contemporary concept (of gender), which denies the mental or psychological variation on that basis, and objects to discrimination depriving women of basic rights, such as education and political expression. Similarly, Qasim Amin (1901) launched an integrated project for the emancipation of women (Algazeri, 2012). He stressed that women were like men, in

regard to sense, thought and everything required to function as a human being. However, he argued that women were superior to men in sensations and emotions. Moreover, he indicated that differences, if any, were due to the novelty of women's experience compared to that of men in the struggle in all domains (Alheti, 2003).

Amin adds that differences between genders are abnormal, originating from decades of underdevelopment represented in extinct customs and traditions. Amin concludes that the negligence of women's education and their low social status in some Islamic societies, is a violation of Islamic knowledge that urged education, and employment of women, and did not detract from the status of women at all. Even the physiological differences between men and women do not at all mean that women are inferior to men (Efshika, 1996). He continued to call for women's education and liberation, and this led to the emergence of many other intellectuals. who contributed to the advocacy on women's issues. Writers and poets have also had a distinct role in such calls through poems and articles, such as Rusafi (1945-1875), Jameel Zahawi (1863-1936), Ahmed Taqi al-Din (1888-1935), Mohi Kamel Shabib (1928- 1984) and others. It is worth mentioning in this context the emergence of a number of women who took upon themselves the responsibility of defending women's rights, education and liberation from the prevailing values and traditions. In 1928, Nazera Zinedine published the two books, (Adornments & Veil) and (The Girl and the Sheikhs). She illustrated the problem of women, and the prevailing social conditions based on a background of social and political tyranny, which led to the curtailment of women's roles. She called for a positive re-reading of heritage to make way for women to participate in political expression, to exercise their right in legislation of just laws for women in the first place, and for society in general (Muharm, 1973).

The experience of Western countries in women's liberation presented an incentive for advocates of the same in the era of Renaissance in the Arab countries. It motivated them to reconsider the inherited social and religious system with the intention of changing the status of women in Arab society (Sharawi, 2006). However, this trend stands accused by many people of promoting Western ideals, and undermining established values and traditions in the Arab community.

It may be argued that the written narrative, initiated in the nineteenth century, led to tangible change in the later emergence of the so-called contemporary discourse. However, in its time, such narrative faced stiff opposition and its proponents were vilified. Some researchers and writers expressed many reasons for the rejection of this trend, and type of discourse, the accompanying

decline in women's rights, and the continuation of a culture of subjugation; these reasons include (Alshebani, 2008):

- 1. A negative backlash against the new culture that appeared in the early twentieth century, which not only reveals conservative, traditional and latent speech, but also the escalation of this discourse. This may be related to the western colonisation of Arab lands. In turn, this caused aggressive reactions by the Arabs to incoming Western ideas concerning freedom and openness, and the social freedom embraced by the West. Arab societies considered that these ideas were not reconcilable with their nature and principles. Hence, these communities living in frustration, reacted by falling back on their customs and traditions, and barricaded themselves against the sudden changes that were contrary to their perceptions and beliefs (Almagoushi, 2018).
- 2. From 1967 onwards, sectarianism began to appear, taking the form of regional prejudices at the political level. However, at the social level, it took other forms, including the persecution of minorities, with marginalisation sometimes and exclusion at other times. In contrast, an authoritarian speech became active, compelling, and incapable of listening, rejecting dialogue and claiming to possess the absolute truth. This discourse claimed to be based on popular support, and succeeding in becoming a compelling political or social discourse, imposing itself on women and children as a vulnerable minority, in accordance with the prevailing social norm (Sharabi, 2000).
- 3. The Moroccan writer Fatima Mernissi attributes the panic of Arab societies in the face of women's liberal initiatives that have emerged since the nineteenth century to the erroneous understanding of these initiatives and movements. Mistakenly, the perception was that women's mobility was a precursor of moral degeneracy, destruction of the social identity, pollution of originality and attack on the social fabric (Awrikat, 1998). However, the attempt to reconcile is expressive of the unwillingness to confront the traditional patriarchal society, knowing that the speech of the innovators itself provokes the contrary traditional puritanical discourse (Alatia, 2003).
- 4. Emergence of religious movements in the Arab world, such as the Muslim Brotherhood in Egypt in 1928 adopted some form of institutional religious discourse. The Movement's project refused the full liberation of women, rejecting those ideas calling for the independence of women and equality with men, contrary to the emergence of the renaissance thought on the other hand, which demanded the improvement in the reality of women, and for their work to be freed from all social restrictions (Ibrahim, 2000).

5. Aida al-Jawhari, one of the Arab writers on feminist affairs, linked the decline in women's gains, principally with the political and social frustration on the internal and external levels of Arab societies. However, she also draws attention to men, who did not adapt to the fact and realities of the evolution of the reality of women, were unwilling to acknowledge these as a matter of fact, and sought opportunities to undermine the gains made by women. The easiest way to achieve this plan, in the opinion of the writer, —was to give sacredness and spirituality to their ideas, protecting these by saying that the aim was to preserve traditions, local customs and culture (Algazeri, 2012). In addition, she proposes that the immediate challenges facing the Arab societies on the one hand, and the desire of these communities to achieve decency and prestige among nations on the other hand, imposes the need for the liberation of women in their communities (Alaradi, 2012). This required the support of all bodies and institutions within, to secure their participation in productive life so that their energies do not remain untapped. (Atanobi, 2001).

# 4.4 Contemporary Vision of Women's Rights & Arab Women.

It is well known that most studies have demonstrated greater interest in the history of the feminist movement, and explored the status of women throughout history, more so than contemporary women's issues. This matter was addressed with the expansion of the extent of studies and research related to women in the fields of humanities and social sciences, especially sociology and anthropology (Aljawhari, 2004). Consequently, a broader number of different questions were developed about women's issues and matters of schooling, employment, health and other topics raised in parallel with the development and emergence of new fields of knowledge, such as family sociology, anthropology, women's sociology, and work and organisations sociology (Noor, 2012).

Supporters of approaches to gender have been alerted to the events witnessed by work sociology in France, in the absence of women in its various schools and theories, and across the most prominent works and studies. Indeed, despite the numerical density of women working in the factories studied by the pioneers of the sociology of work in the mid-fifties, reference to working women remained absent in most of these studies. Some researchers have protested against the neglect of references to women in the labour sector in the key work sociology studies in the fifties and sixties, such as the studies of George Friedman, and also Michel Kroziy, of the tobacco factories in 1960. Interestingly, the size of the female workforce was of a large degree of

importance, despite the fact that the ratio of female labour in that period was considered relatively limited, as it did not exceed 32% of the total active labour force in France (Alatia, 2003).

In general, we may say that the fields of women and gender studies in the different nomenclatures are quite prevalent today in most universities worldwide, from Asia to Australia and New Zealand, and in some Arab and African universities (Ataboli, 2011). It is noteworthy that some African countries recognised early calls compared to other developing countries, and have established women's studies at universities, since the eighties, as in Egypt, Tunisia, Algeria, Libya, South Africa and Nigeria (World Bank, 2006).

However, demand was mainly driven by concerns for development of African women more so than any connection to academic or ideological motives. In this regard, it may be said that Arab studies determining the status of women in the society have realised progress in terms of quantity, but are still descriptive studies that do not rely on a thorough scientific analysis of the position occupied by Arab women in society (Alzaitoni, 2005).

The stakeholders interested in the liberation of the Arab women are divided into three trends, as follows (Ibrahim, 2000):

- 1. The first trend: This is the traditional movement, based on the achievements of Arab women in the fields of learning, science and work. It is interested in the Arab feminist movements confined to women's struggle for liberation in isolated frames and a unipolar vision of the women's liberation issue (Ataboli, 2011). This trend attempts to reconcile mainstream women's calling for full emancipation, and the traditional cultural stream that prevails in some Arab societies.
- 2. The second trend: This adopts the Arab feminist vision and the emancipation of women, and is dedicated to demolishing the patriarchal system that distinguishes between the sexes in terms of the relationship within the family or outside (Asati, 1999). This trend confirms the individual direction and unipolar human struggle and does not link between the liberation of women and society (Asrmani, 2006).
- 3. The Third trend: This is biased towards women by encouraging them to run working life in all fields, and calls for women's empowerment, without limits on their participation (Asati, 1999).

As for the reasons leading to change in the traditional view towards Arab working women, it is possible to say that after decades of struggle, Arab women have secured numerous achievements in many areas that they aspired to. With determination and resolve, they were able to change many social beliefs rooted in the community about women going out to work (Alkawli, 2003). They were able to move the community to adopt many new and positive ideas about women and their work. Indeed, they were successful in most of the areas they entered. The five main reasons for the change in this traditional view are (Hamdan, 2009):

- 1. Arab women's participation in social and political movements.
- 2. The decline in traditional systems that do not comply with the emerging needs of the Arab community. The spread of intellectual awareness and the appearance of new economic resources, such as oil, and modern means of communication and technology.
- 3. The emergence of the so-called civilisation of women in the Arab world, which contributed to the participation of women in the field of employment, and the crystallisation of a women's sub-culture.
- 4. Feminist movements in some Arab countries leading to a social and cultural confrontation between the social order and pattern value, and the emerging technological and social changes.
- 5. Interaction and mutual influence of the feminist movements and the new social changes rolling out new values and principles (Alsonosi & Aldwebi, 2012).

Some researchers attributed the change of the traditional view of Arab women and their work to the prevailing state of the world today. This is distinguished by diverse changes in multiple fields at the level of all communities, including Arab ones (Suliaman, 2017). Features of these changes are the openness to Western culture, and the economic and social transformation that make women important members of society, who are necessarily involved in production, and form part of those effective members of society, who are able to realise change. In addition, the evolution in the fields of communications, such as the internet as an international information network, has transformed the world into a small global village containing the developments of life, and opens up the world in a much simpler, easier and less expensive way (Erogul, 2009).

It is very difficult to look at the participation of the Arab women in the workforce without a look at all angles, whether cultural, social or educational or even economic and political (Albelali, 2020). Therefore, the following should be known:

1. The effective participation rate of Arab women in the workforce is still considered inferior to the desired level. Indeed, female labour is influenced by the extent of preparation, education and training available to them (Zuhari, 2008).

In this regard the Libyan writer, Omer Al-Toumi Al-Shibani (1927- 2001), says that the process of education and training of Arab women at work is essential to pursue and develop all previous qualifications gained. For that purpose, there should be specific and clear goals for the preparation and training of women. Most importantly, to help Arab working women on the development and renewal of their knowledge, skills, and capabilities, and to increase Arab society's interests in the female workforce (Nasar, 2004).

Omer Al-Toumi Al-Shibani (1927–2001), adds that the most important principles that must be the starting point, in the area of work experience, are:

- The principle of scientific planning based on accuracy and realism with the possibility of application and implementation.
- The principle of setting goals.
- The principle of setting priorities regarding the obstacles to Arab working women, and the required comprehensive and sustainable development.
- The principle of flexibility and accommodation of the individual and natural differences, especially between men and women.
- The principle of self-learning, self-reliance and rehabilitation (Alzaitani, 2005).
- 2. Superiority of the educated to the illiterate worker by approximately 50%, and the wage increases according to the education level to 60% per worker; this also applies to working women.
- 3. The lower rate of Arab female activity than men and their interest in areas that do not require them to mingle with men, especially in the service sector. This was made clear by several scientific studies, which focused on studying the areas of Arab women's work. This includes the

study by Ahmed Asfar (1996) on the social conditions of women's work and its impact on the professional performance levels in the industrial sector. This study aimed to analyse the social conditions of women's work. One of the most important aims of the study was to explain the difference between male and female workers in the social, living conditions and occupational status (Eljamel, 2008). The results of the study confirmed the existence of differences between the contribution of both women and men, showing many variations including:

- Differences in the group of social characteristics contribute to identifying the pattern of behaviour.
- Differences in the social conditions for work in the industrial field.
- Differences in the social conditions surrounding the families of male and female workers.
- Decline in the contribution of Arab women in the political field.
- Delay of the marriage age for Arab women due to the demand for education and adjustment to family size and birth control (Alkawli, 2003).

There is also a set of constraints that limit the integration of Arab women in the labour market, and participation in the development process of the Arab community. These constraints are as follows (Almazroa, 2013):

- 1. Subjective obstacles: represented in the women's perception of themselves; given the cultural history where Arab women do not see a place for women except the house and the consolidation of permanent subordination to men (Zuhari, 2008).
- 2. Family obstacles: the long conflict experienced and is still experienced by Arab women between work responsibilities within the house, spouse and children, work outside the home, and the requirements of professional work (Alkawli, 2002).
- 3. Economic constraints: These are represented in the weakness of Arab economies in growth and production, especially those whose economy is described as rentier economics, and the monopoly of males over many areas, such as administrative fields (Alabani, 2010).
- 4. Social and cultural obstacles: among them, Arab men's view of the traditional role of women inside the house only, where work outside the home is a result of the difficult living conditions only, i.e. to increase or provide income for the family in case of need. Indeed, the community helps undermine the freedom of women despite allowing and welcoming women's work. However, many women still play the traditional social role, and others still are absolutely unsupportive of women, which limits the harnessing of unlimited capabilities (Asati, 1999).

Another view is characterised by optimism, acknowledging that third world countries in general, passed through historical conditions that are different from those experienced by the developed countries. These circumstances created other new conditions that are not characterised by tradition, but with challenge and overcoming all difficulties. Arab women in particular struggled, and are still struggling to prove themselves in effectively and actually contributing to the development and production process (Abrahim el at, 2008). The challenge is to maximise the participation rate, where it is expected that these ratios would achieve high levels in light of the new political reality through which the Arab region is passing. Moreover, all categories of society are required to participate in the construction of their societies, males and females (Toumi, 2001).

# 4.5 Women in Libyan Society

# 4.5.1 The Historical Periods of Libyan Society

Anyone who has followed the status of Libyan women will note that it is important to study Libyan women's status within the framework of events, and the social, political and economic changes experienced by Libya over decades, and also the radical changes of the present time (Habeb, 1981). In the past, the control of the Ottoman Empire over Libya lasted for centuries, a matter which affected the whole country (Hason, 1993). Women especially were not given attention at any time, and a limited education system focused only on religion. This hampered and limited women's education. Even when the Ottoman Empire drew attention, at that time, to the absence of women on the social scene, and established many schools, these were all characterised by Ottoman form and were a reflection and extension of education in Turkey. Girls' education remained limited to the upper strata of the society, whilst women of the central and lower classes could not obtain the required education. Ignorance was therefore rooted, and education monopolised by upper-class males, which created a huge gap between the classes apart from denying the community children rights in education (Eljamel, 2008). The evolution of the women's situation in Libya can be divided into five periods, as follows:

#### 4.5.1.1 The First Period: 1551 – 1911 Second Ottoman Rule

The period of Ottoman rule over Libya extended from 1551 until the Italian occupation in 1911. We may say that this period reflected the bitter and painful reality of the prevailing traditional culture, especially on women. Women had no role in the community and no attention was paid to their education. The most prominent centres of education in Libya are religious institutions represented in elementary schools called Katateeb and Islamic knowledge semi-schools called

Zawiat (Ataboli, 2001). the Arab women at that time were living the era of renaissance in the mid-eighteenth century, thanks to the missionaries, who focused on the education of girls in boarding schools supervised by nuns. This had a significant impact on the social and cultural life in the eastern Arab world in general, but did not have any significant impact on Libyan women. Rather, there is no historical source in Libya, to refer to regarding Libyan women in this period, in which Arab women benefited. In the mid-eighteenth century, mission schools were founded for girls and foreign communities, joined by some girls from some Arab families. Only one school for girls was founded in Tripoli in 1892, namely the Rashadiya Preparatory School. The purpose of the school was to prevent the daughters of the Turkish garrison officers from attending foreign schools. The school depended on Turkish teachers, who besides the language were teaching mathematics, science, calligraphy, painting and handicrafts. Moreover, the school was not open to all, only the elite of society, reflecting the stratified nature of Libyan society at the time (Zuhari, 2008).

The Office of Arts and Islamic Trades was opened in 1898, where a special section was opened for girls three years after it resumed educational duties in 1901. About 55 students joined to learn embroidery, sewing and carpet making at the hands of Turkish instructors (Habeb, 1981). At that time, the community was satisfied with the Ottoman Empire, despite the archaic traditions that were espoused, some erroneously attributed to the Islamic religion, especially the full and thick veil of women in areas shared with men (Alzwi, 1998). In 1899, the School of Arts and Trades was opened. It was established by a collection of donations for the purpose of sheltering Muslim orphans and poor children and teaching the children those crafts to earn their living. By early 1902, a private girls' section was opened to teach the arts of homemaking and tailoring. Indeed, this school still exists to this day in Tripoli and is deemed a senior educational institution, opening its doors to visitors every day of the year (Aldbai, 1984).

Women's charities also spread in the eastern Arab world, which led to the emergence of Jewish women's associations in Tripoli to raise the social and economic level of Jewish women, such as the Arbib House for Work and Virtue. The purpose of the establishment of this association was to reach the lifestyle level of Jewish women in Italy. This association tended to the formation of centres for training, education of embroidery and sewing. When they succeeded, three organisations merged which were: The Jewish Women's Association. The Sewing and Embroidery Association, and the Association of Jewish and Italian Women. Women in Tripoli were affected by this situation, and the first women's association was established, namely The

Star Crescent, headed by the Tripoli Commissioner's wife at that time, and under the management of a French lady named Devlin. The purpose of the establishment of this association was to teach Muslim girls the principles of health, housekeeping, embroidery and to orientate them to be successful future mothers. However, despite the support of the Senate, donators and material assistance, this association did not continue, and was not fruitful because of the attack of the Italian fleet on the Libyan coast (Habeb, 1981). In addition, the Ottoman Ladies Charity Association was founded to orientate women to be successful mothers in the future (Alobaidy, 2004).

#### **4.5.1.2** The Second Period 1911 – 1943 Italian Rule

This period was called the period of the Italian colonisation of Libya, where Libya was considered an Italian colony. Italy worked on spreading a number of schools in the country, with the desire to teach the Italian language and disseminate Italian culture among the students of these schools (Zuhari, 2008). However, the Libyan people at that time viewed the Italians as colonisers and did not seek or achieve any kind of communication or merger with the Italian rule. Indeed, there were always resistance movements that refused colonisation and sought to expel the Italian occupiers from Libya (Suliaman, 2017).

With regard to women's education, Jewish missionary schools focused on the education of girls to teach them needlework, sewing and housekeeping, which attracted many women to these schools. The number of schools set up by Italy up to 1939 was about 90 schools in various Libyan cities, in addition to a school for Muslim Girls in Tripoli in 1936 and a school for Muslim nurses also in 1936 (Gdara, 2014).

#### 4.5.1.3 The Third Period: 1943 – 1951 British Administration

This period followed the defeat of Italy in the Second World War in 1945, where the Allies ruled over Libya, and it fell under British and French administrations. This resulted in a difference in the administrative, economic and educational systems. Most of the Libyan population realised the importance of education for themselves and their children, which led to increased demand to reopen the schools that were closed during the war. Britain established fourteen girls' schools in 1948 (Alshref & Atwer, 1998) (Madi, 2018). However, in that period, the march of education was hindered due to conflicting views on the pursuit of education regardless of who was provider, and those who considered that this education was a product of colonialism, and therefore, could not

achieve any goals. The resistance movement, which refused to comply with the status quo was continuous and intense (Sharabi, 2000).

## 4.5.1.4 The Fourth Period: 1951 – 1969 Libya's Independence.

This is the period following Libya's independence on December 24<sup>th</sup>, 1951, under the auspices of the United Nations (UN). The name of Libya, at that time, was the United Kingdom of Libya, and subsequently, the Kingdom of Libya. With regard to education, Law Number 5 in 1951 was issued on the right of compulsory education for all children, both male and female. This law served as a formal recognition of women's right to education. It took advantage of the children of immigrants, who had settled during the war in some Arab countries, which had seen girls engage in education. This illustrated the benefits of those who returned after World War II by using them at the beginning of the founding of women's education in Libya during the period of the British Administration, and until the issuance of the compulsory education law, such as Jamila al-Azmirli, Nadima al-Azmirli and Fatima Kara (Abduljalil, 1969).

During this period, the UN sent an emissary to find out about the country's economic and social conditions and to study the possibility of providing assistance because of the deteriorating economic conditions in Libya. This was due to the fact that the Libyan economy was characterised by limited economic, financial and human resources, and this was reflected in the country's status, where poverty spread. Libya was considered one of the poorest countries in the world. In 1952, the development agency was established and invited UNESCO to establish a project for adult education in the Fezzan region. This was initiated and completed after the arrival of UNESCO experts in 1953 (Alruyati, 2004).

After independence, Libyan women wanted to contribute to a more positive role in the development of society. Statistics have indicated that Libyan women are more interested in involving themselves in education. There were pioneers of the women's movement, who wanted to prove that Libyan women had an effective role in line with the spirit of the twentieth century. In this period, the first Women's Association was founded in the city of Benghazi under the name of The Charity Women's Association. This Association took upon itself to help poor families and tried to raise awareness of Libyan society, and the promotion of girls' education. From this association, another was derived in Tripoli in 1957 – 1958, which was chaired by Mrs. Salha Zafir. Subsequently, women's associations increased in both Benghazi, Tripoli, Derna, Misurata

and Sebha, although the associations in Benghazi were more active than other associations (Ataboli, 2011).

These associations generally promoted literacy especially among women. This was clear from educational sessions that were held to obtain the elementary education certificate. Actually, this goal was largely achieved as more than 500 girls joined the programmes of these associations. Libya in the fifties was a federal state, and these associations were independent of each other, despite the agreement on the principles on which they were founded. These associations saw relentless pursuit to realise the social and cultural renaissance, and prepare social and health programmes, besides creation of political awareness, especially among women (Alobaidy, 2004).

In 1962, due attention was given to the issue of Libyan women by the Kingdom of Libya and Law No. 20 in 1962 was issued on prisons for women sentenced for multiple crimes, such as immorality. The Senate and the House of Representatives decided to ratify the proposal to approve the law jailing women, who committed a crime, the homeless, who would take the corruption of morals as a way of living, or the suspect, convicted before, accused of inciting crimes of honour more than once for a reform period of not less than six months, and not more than three years. Article (2) of the same law in 1962 provided for the release of the convicted, if their behaviour called for confidence to evaluate herself and integrity (Efshika, 1996). Article 4 of the same law also stipulates the organisation of reform prisons to take measures to correct the morality of women, and encourage them religiously, along with training on business and beneficial crafts that predispose them to a decent life after being released. Agreement No. 100 for 1962 was issued in regard to the equality of men and women when they perform equal work without discrimination between them (Alabani, 2010).

In 1965, the first magazine for women was published in Libya, and was named *The Woman*. It was founded at the hands of Mrs. Khadija Eljahmi, who focused on the establishment of a number of social projects, such as training courses for Libyan women in radio recording and photography to contribute to the radio and press. She also demanded the right of women to gain political rights. On April 16, 1967, the Working Women Association was established, which was chaired by Ms. Suhair Gheriani. The objective behind the establishment of this association was to achieve the requirements of the working women in the care and protection of children besides the call for the establishment of nurseries under the supervision of matrons to care for the children of working mothers (Emish, 2008).

In 1968, the Libyan Women's Association was founded, chaired by Ms. Aziza al-Shibani to educate women by organising training seminars, and training on productivity occupations that achieve self-sufficiency for the family and open up employment opportunities for the sons and daughters of the community. Specialised courses were prepared for literacy and adult education of women. The first batch finished the course at the beginning of 1968. Both Ms. Zaema Baroni and Khadoga Shalli contributed tosetting up training courses in clothing design, music and training in the nursing profession. Early 1968 saw the beginnings of Libyan women's participation in conferences, and taking advantage of being granted the right to vote by the constitution at that time. The Family Care Centre was opened under the supervision of Salma al-Ogaili (Ateer, 2005). This centre cared for 200 Libyan families, holding educational courses for girls in respect of housekeeping, literacy and training on the typewriter.

#### 4.5.1.5 The Fifth Period: 1969 to the Present Time

At this stage, women had not achieved much in terms of special gains, while attempts continued to prove themselves in all areas. The Gaddafi regime's claim to grant freedom for women was not supported by tangible plans or real effective development programmes, despite legislations, which were directed in favour of women. However, these were not applied in a manner as recommended by many international human rights organisations. In effect, women's roles shrank, and were reduced to limited areas. The actual contribution of women in the development and production process was modest, despite the high number of educated males and females in Libya (Alzwi, 1998). Moreover, even with the demands of social and economic planning to invest increasing amounts of money and implementation of established development plans, women continued to resist, and seek and establish a social base to stand on to improve their status, especially the political situation. In this respect, women's participation was very simple, and they tried to gain their political rights that have long been denied due to social and religious motives. Efforts were made by the Libyan women in participating in the Arab Socialist Union, playing an important role in the First Congress of the Union, which was held in April 1972. Three Libyan women were appointed from among the members of the Libyan-Egyptian Constitutional Committee and entrusted with drafting the Constitution regarding the fusion unity between Libya and Egypt. Libyan women cast their ballot in the referendum of 1972 on the establishment of the Federation of the Arab Republics, which included Libya, Egypt, and Syria. Special women electoral offices were set up at that time, and in 1973, many areas were opened up to Libyan women, including training as an air plane pilot, which was practised by about eight Libyan girls at that time (Asrmani, 2006).

In 1973, a Libyan magazine was founded named *The House* magazine, the editor of which was a Libyan woman. The magazine focused principally on women's issues, as well as the establishment of institutes of social service to graduate increasing batches of sociologists to contribute to the comprehensive development process in general, and social development in particular. However, soon women's gains were eroded by the arbitrary actions pursued by the Gaddafi regime, which undermined freedoms, denied freedom of expression, and criminalised peaceful protests and demonstrations. This had a negative impact on the status of women, because they were subjugated and prevented from delivering their voice and rejecting reality (Nasar, 2004). More importantly, women were not able to keep the modest gains realised over the previous decades. However, despite all this, and when the oil boom happened in Libya, it sparked a remarkable change in the country's economics. Oil revenues were directed to the implementation of several development businesses to create a diversified productive economy capable of achieving self-sufficiency, such as the phased plan for the years 1981-1985, which focused on manufacturing to move the Libyan economy from limited to abundant resources. This led to many results for the life of Libyan society, and also significant social changes, most importantly, the following (Yousef, 2005):

- 1. High Libyan per capita income level of the GDP.
- 2. The reduction of the low literacy rate, specific policies were needed or developed.
- 3. Increase in population and high birth rate, besides low mortality rate as a result of improved health conditions in the country.
- 4. Change of the somewhat traditional view for women within the family and society, and achievement of some gains by women.
- 5. The existence of different job opportunities for Libyan working women.
- 6. Stipulation of some laws favouring the rights and freedom of Libyan women.
- 7. Transformation of the Libyan society from a rural society to a society that showed indicators of development and modernisation.

Here, it should be noted that the 2011 Libyan Revolution, which overthrew the Gaddafi regime, represents a radical political change in Libya, with unprecedented opportunities to reshape the legal and social status of disadvantaged groups in Libya, especially women. This includes women's full and effective participation in politics. But the gains achieved are still fragile, and in need of effective support through clear constitutional and legislative guarantees. It is necessary for the Libyan authorities to amend the existing legislation and legal systems, which subjected women to discrimination and violations in the past, including women being subjected to violence

and inequality in Personal Status Laws, the Nationality Act, and Labour Laws (Elmahaishi, 2015).

Here, the researcher believes in the necessity to comply with the "Convention on the Elimination of All Forms of Discrimination against Women" (CEDAW), signed by Libya in May 1989. However, taking the conservative view at the same time on some of the points that came in the Convention; most importantly, Article (2) related to the prohibition of discrimination in constitutions and legislations, and the third and fourth paragraphs of Article (16) of the Convention related to the equal rights and duties in marriage and its dissolution, as well as the same rights and responsibilities of women as mothers, regardless of their marital status, in matters related to their children (Schmoll, 2019).

Since signing the Convention, Libya has submitted three formal periodic reports to the Committee of the Convention. The first report was submitted in February 1991, the second in December 1998 and the report combining the third and fourth periodic reports in December 2008. In February 2009, the Commission reviewed Libya's second and combined third and fourth periodic reports, and issued comments on Libya's progress in the implementation of the Convention. The Commission expressed appreciation of Libya's efforts in the implementation of the Convention, but regretted that Libya was not following the guidelines for the preparation of the periodic reports or providing sex-disaggregated data in all areas covered by the Convention (Elmahaishi, 2015).

The committee has also published a detailed narrative about the reports sent by Libya, which stated that Libya had made progress in realising equality between women and men in the scope of security, education, health and social conditions, in general. In this respect, the committee welcomed in particular, the approval of the specialised bodies in Libya in March 1997 of the Covenant of Rights and Duties of Women in the Libyan society. At the same time, the Commission alerted to the most common form of violence against women in general, and the Libyan women in particular, namely domestic violence. There are no real reports and local media coverage on family crimes, and there is the inclination to keep these incidents within the family, because of the prevailing social norms, customs and traditions. (Alosta, 2005a).

In a country where political activity is dormant and is under a totalitarian authority, the convention was not exposed to political and social controversy in the form which is witnessed

today. Even then, days before Libya's renewal of the convention the controversy was raised (Ateer, 2006). The Mufti of Libya issued a statement warning the legislature in the country of signing the convention. This statement created a controversy in public opinion in Libya between supporters and opponents of the convention. Indeed, people began to explore the statement points of discussion, and protested at the same time, over the previous signing of Libya to the convention (Aboghazala, 2014).

The statement issued by the "Mufti of Libya" regarding the convention, stated that the principles did not respect the privacy of Libyan society, and that it risked the undermining of the family and the weakening of family ties, which is at the core of Libyan society. Furthermore, that this agreement, in addition to insulting the principles of the Islamic religion (Alwronia, 2015), calls for revolt against them. The Mufti added that: "they strongly condemn the statement in the document which will be presented on March 15, 2013 at the United Nations Commission at the hearing session (57) entitled "The violence against women document", for approval, which may then be imposed on the members, including the Islamic States. Based on the aforementioned, the Mufti called for a global protest stand when viewing this document, and called for refusing it all together, because it contained inconsistent calls that controverted with what was already in force in Muslim countries. The commission did not impose any penalties on those who refused to sign the document or to compel the signatories to implement the points contained. In its report on women's rights, Human Rights Watch stated that violence against women and girls – particularly domestic violence – is still a major problem in Libya. Libyan laws rarely responded to this problem before the revolution, or engaged in issues of discrimination. Now, Libyan lawmakers must seek to eliminate violence against women, as a pervasive form of discrimination, including the constitutional and legislative reforms of the new emerging state.

The international and regional human rights conventions are demanding that governments must pay attention to combatting violence against women. The Committee on the Elimination of all forms of Discrimination against Women in its General Comment No. 28, announced that violence against women amounts to a form of discrimination. It said that states have an obligation to pay sufficient attention to prevention and investigation regarding this violence and to prosecute and punish those responsible for it (Bashir & Salem, 2003).

According to women's rights organisations, the survivors of sexual and domestic violence get few resources in Libya dedicated to them for active redress and compensation. As noted by the

CEDAW Committee in its concluding observations in 2009, in respect of Libya's file provided by the authorities at that time to the Committee, there are some rape and domestic violence cases which are prevented from being reported on. This problem is compounded, because Libyan society is highly conservative, and people avoid speaking out about what they have experienced for fear of stigma, as well as the risks facing survivors upon reporting the crimes they have suffered. The only Libyan law that addresses domestic violence is law No. 10 of 1984, which stipulates that, "the woman is entitled to her husband not to face material or moral damage". Yet it is unfortunate that this law does not provide mechanisms for application and implementation, and thus has no impact on the fight against this problem. Even the current penal code involves many dilemmas regarding violence against women. The reason may be referred to the classification of sexual violence as a crime against women's honour, and not against women as individual victims or as a violation of their physical integrity (Wafa et al., 2004).

In addition to the many legal measures as the provisions of legal sanctions, provisions of the Civil Right and the articles of law that provide for the prevention of violence against women, the CEDAW Committee indicated basic steps necessary to address this violence. These measures included preventive measures, such as the provision of public information, awareness and education programmes, such as changing attitudes about the roles and status of men and women. Moreover, protection measures such as the provision of shelters, psychological counselling services, and rehabilitation and support services (Alhsani, 2015).

The United Nations Special Rapporteur on violence against women also pointed out that women with disabilities suffer from a higher risk of exposure to violence. This was due to "social profiling and social biases that consider women with special requirements as minors or illegible, leading to being excluded, ostracised and subjected to sexual violence and other forms of violence". In addressing this fact, the Libyan authorities must take steps to ensure that all measures address the special needs of women with disabilities (Alexander, 2020).

It is worth mentioning that during the Libyan revolution in 2011, it was stated in the constitutional declaration that Libyans are equal before the law, and that they enjoy the same civil and political rights, the same opportunities and are subject to the same duties and general obligations without discrimination, based on several criteria, including gender.

In addition, Libyan nationality law is still ambiguous and vague in regard to women's ability to transfer Libyan nationality to their children, if the husband is not a Libyan. This contrasted with the status of the Libyan men, who can clearly transfer their nationality to their children, regardless of the nationality of the wife (Ahmed, 2015).

In contrast, under Law No. 24 of 2010, Libyan women were given the right to pass on their nationality to their children, while Article 11 of the same law extended the Libyan nationality to children born of a Libyan mother and foreign father. However, Article (3) of the same law appears to be inconsistent with Article 11, which defines the Libyan as (born to a Libyan father or mother or a father without or of unknown nationality). In Article 3 there is no mention of children born to a Libyan mother and married to a man with a non-Libyan nationality (Alhsani, 2015).

In April 2013, reports dealt with the freezing of the Ministry of Social Affairs for the marriage license for Libyan women married to foreign men after Mufti "Sheikh Sadiq Ghiryani" called on the government to prevent women to be married to foreigners until things settle down and the Libyan state drafts special, accurate and particular laws in this respect (Alwronia, 2015). Article 9 of the Convention on the elimination of all forms of discrimination against women stated that the state shall accord to women "equal rights with men in respect to the nationality of their children". In the concluding observations of the Committee on the elimination of all forms of discrimination against women in 2009, stated that, it is still disturbing that Libyan women married to non-Libyans do not get the same equal rights with men with respect to the nationality of their children (IMF, 2012).

## 4.5.2 Libyan Women in the Education and Manpower Sector:

The degree of progress and prosperity of nations is measured by the extent of the improvement by the nation in raising the level of the individual's life, and the extent of satisfying their physical and moral needs and realising sustainable development requirements, through the conditions of population, economy, health, education and workforce. Here we will focus on the development of Libyan women in the education and manpower sectors (Aldajani & Marlow, 2010).

#### 1. Education:

The human component represents all members of society, whether males or females. human is the primary means and key to realising development because they are the basis of innovation, which

is the goal and means at the same time. Therefore, efforts are directed towards the development of the human element (Elmahaishi, 2006).

Furthermore, the weakness of the educational level of individuals in the community is one of the important reasons for retrograde. However, the community must know that literacy in itself does not necessarily mean progress. Literacy, in order to achieve the envisaged goals, must fall within the range of measures relating to development, and must be integrated and linked with the efforts exerted to achieve development (Hmid, 2015).

The issue of women's education and work has been treated as a substantial fixed item on the agenda of the concerned international conferences on the issues of population and development. In addition, the need to empower women to play an active role in building and developing the community has been recognised. Furthermore, identification of the mechanisms to be provided to the extent it enhances the participation of women to push the development wheel forward (Alsanousi, 2017).

Therefore, in the last decades of the twentieth century, women have gained the interest of several studies and researchers in women's affairs, since they represent a new manpower added to the Education is considered the most important element in the development of individuals, especially women. Indeed, it offers many benefits that are not related to learning and education not only as a skill in itself, but also in the ability to keep up with social and global events in addition to the increase of interaction with the community, the ability for dialogue, and debate, the use of scientific methods and dealing with others (Alheti, 2003).

The importance of Libyan women's education appears in the active participation in the development process to achieve alignment between education and participation (Elbasir, 2018). This alignment requires the provision of a range of conditions, which are as follows:

- 1. Remove the barriers facing women and acknowledge their right to education.
- 2. Compulsory education for female literacy, especially in developing and the least developed countries, where illiteracy rates are high, through preparing appropriate education programmes (Shamia et al., 2007).

- 3. Raise awareness within the community, especially in rural and remote areas, regarding the importance of compulsory education and the urgent necessity with respect to the enrolment of children in schools.
- 4. Improve the quality and teaching methods to suit the requirements of the 21st century.
- 5. Remove the barriers to women in the industrial sector.
- 6. Increase spending on education in all its stages.
- 7. Provision of adequate social services for women to be able to play multiple roles inside and outside the home more efficiently (Aldbai, 1984).

In spite of the importance of education for all members of society, the rate of illiteracy among the adult population in developing countries is still high. There is also a rise in literacy rates for some Arab countries, and in the rates of illiteracy in the age group 19 years and over. According to the Arab Economic Report issued in 2014, the illiteracy rate in 2013 was estimated at about 7% of the total population of the Arab World as a whole. Moreover, the rate of adult female illiteracy in the Arab countries is estimated at about 41% of the overall rate, which is 7%, as previously mentioned in 2013 (Ahmed, 2015).

Table (4.1) Showing the rate of illiteracy in Libya

Age category 15 years and older								
2015		2010		1998		1980		
Females	Males	Females	Males	Females	Males	Females	Males	
14.4%	3.3%	17.3%	4.4%	35%	10%	70%	29%	

Source: (AMF, 2015)

In Libya, according to the data in Table 4.1, and the 2013 Development Indicators, as well as comparing the rates of illiteracy in Libya by type for 1980-1998 and 2010 and 2015 in the age group 15 years and older, it was found out that in 1980, the illiteracy rate among the females was somewhat high compared with males reaching 70% in females, while it was 29% in males. This reflects the social background of women in the field of education. However, social conditions

were changing in favour of women, and the actual status of women has improved. This was clear from the data of the table above, in terms of the low literacy rate among females in 2015, recording a rate of 14.4% compared to 3.3% among males. This is a positive indicator of the shrinking gender gap and change of the social conditions of Libyan women and recognition of their right to education.

In addition, the results of the socio-economic survey for 2012-2013 show that the number of pupils and students enrolled in schools, colleges and universities from (6 -24 years) were about 2.9 million male and female students distributed in school stages as follows (AMF, 2015):

- 40.7% in primary education.
- 21.0% in preparatory education.
- 21.0% in secondary education.
- 17.2% in university higher education.

It is worth mentioning that in addition to the indicators of change that have occurred in the educational structure of the Libyan population, school enrolment rates are also growing and increasing among the school-age group (6 -24) years, as a result of the expansion of the basic rule of education, and also the provision of a suitable environment for the educational process. Enrolment rates have risen in the different age groups with growing proportions in its different stages, to achieve remarkable development in Libya. Education's rapid improvement helped achieve a significant increase in enrolment numbers in schools, colleges and universities from all members of Libyan society. The attendance rate reached a rate of about 91.7% in 1998, and about 98.6% in 2010, while it did not represent more than 28.6% in 1970 (AMF, 2013).

Furthermore, in the period 1992-2012, Libya made better progress in female enrolment in the various stages of education, especially higher education than the other Arab countries. Indeed, university education in Libya experienced remarkable development over the last thirty years, where there was one university in the early seventies with about 3663 students. The number of these universities reached 34 within the years 2000-2011, to include more than 79 colleges with 346 specialised departments and more than 989,000 male and female students studying therein, with an annual increase estimated at 21.8%. In particular, the female ratio increased from 6% of the total population in 1970, to about 35.1% in 2000, and in 2010 rose to about 59.8% (AMF, 2015).

As such, it is not possible to neglect the efforts of the concerned parties in the eradication of illiteracy among adults through literacy and adult education programmes, where the illiteracy rate in Libya fell from 31% among males and 70.7% among females in 1973 to 12.4 among males and 17.1 among females in 1984. This figure reached 7.5 among males and 8.7 among females in 1995, and continued dwindling, until it reached the proportions shown in Table (4.1).

With regard to spending on education, Libya spends an estimated total of about 9.0% of the development budget according to 1995 data. This figure is considered low, especially if it is compared to many of the Maghreb Arab countries, such as Tunisia, which spends about 29% of its budget, and Morocco, which spends about a quarter of its budget on education.

There were many pleas for higher spending on education, but the percentages remained unpublished for a long period of time, and were estimated in 2009 at about 21.2%, according to unofficial statistics (AMF, 2015).

#### 2. Manpower or Employment Status:

This section tackles employment, of males and females aged 17 years and above. Employment status is of two types:

- 1. Economically-participating employees or labour force:
  - These are all individuals, males and females aged 17 years and above, who are working, want to work, or are actually looking for work.
- 2. Non-economically-participating employees:
  - These are all individuals, males and females aged 17 years and above, who do not work, do not want to work, and are not looking for work for any reason. These are exclusive:
  - a. Students studying full time.
  - b. Housewives excluding those engaged in a home business.
  - c. Retirees who do not work.
  - d. The infirm and the elderly.
  - e. Not willing to work for any other reason, despite their ability to work (Zuhari, 2008).

The results of the Economic and Social Survey for 2012 -2013 produced many results in terms of the labour force. The number of economically participating employees reached about 2.64 million at a rate of 55.4% of the total number of individuals aged 17 years and above. The proportion of

male contribution in various economic activities is estimated at about 56.3% of the total workforce, while the female proportion is about 43.7% of all workers (CBL, 2014).

With regard to the rate of female contribution to the labour force within the economic activity, data indicates that the percentage of female workers is estimated at 49.8% of economically-participating workers; 39.2% of the female workers are employed in small enterprises, 42.3% of women work in public services and social, cultural and administrative services. Perhaps women choosing to work in such activities is due to being service activities appropriate to the nature of women, and the system applied for the morning shift in government departments for the services sector. (LSM, 2015).

Table (4.2) Showing the percentage contribution of Libyan women in the total workforce

Year	Percentage contribution of Libyan women to the total workforce
1975	7%
1999	29%
2011	58.4%

Source: (CBL, 2014)

By focusing on Libyan women as an important and essential element of society and the workforce, it is possible to note their contribution to the workforce in the proportions shown in Table (4.2), which monitors the strength and momentum of the evolution of entry into the labour market.

With regard to salaries earned by Libyan women, these are classified under salaries for administrative jobs with salary categories within particular functional degrees. Indeed, the female fraction is classified within the seventh and eighth grades, which represents holding a bachelors degree, with the equivalent of experience, and promotions are approximately 66.7% of the total female workers. Libyan women have joined the field of work since the early eighties, especially in the period 1985 -1996, due to the expansion in the range of administrative and social services that engaged about 56.0% of women in this work (Alsonosi & Aldwebi, 2012).

In summary, and following the previous presentation of the status of women in Libyan society in education and as part of the workforce, it could be emphasised that education is one of the important human rights and an essential tool in achieving the goals of equality among both males and females. Women's education and work is considered one of the basics of a comprehensive and sustainable development process. The improvement of women's status is linked to the improvement in community conditions, which depend greatly on the woman herself with great benefits to the community (Al-Hassani, 2005).

It is therefore the duty of society, especially communities in developing countries, to enable women to benefit from the ongoing acquisition of knowledge, scientific skills and application of the principle of lifelong learning. Also, realising the development objectives should involve all human energies in the production process. The work of women is important as for men, and is considered by many scientists as the basis for many of the economic, social and intellectual philosophies and theories. Indeed, human value is determined by the level of education and work. Therefore, education and work are natural rights and should be enjoyed by women. The failure of the educational level of women in any country, and the low level of their contribution to the workforce, either in quantity or quality, is a fundamental obstacle to social and economic development (Aziz, 2013). It may be noted here that Libya has been able in the last decade of the twentieth century to raise the standard of living of the society through the application of many policies and principles, such as the satisfaction of the basic needs of the individuals in food and medicine, and the application of the principle of education for all, health for all and work for all members of the society males and females (Abdelmawla, 2007).

Despite Libya trying to achieve high performance in human development, the hegemony policy followed by the Gaddafi regime to undermine the freedom of opinion and self-expression formed a real and significant obstacle to the development and roles of women. Libya has worked on formulating its development philosophy, and actually launched the new principle to change its development policies (2011-2026). This targeted restructuring of the development programmes, bringing efficiency in performance, protection of human rights, and ensuring participation and social justice for all members of the community (Elgamodi, 2019).

The main goals with respect to the development trends, and the education of women and their work are as follows (Fergany, 2005):

- 1. To work on the continuation of female enrolment in education, and eradication of illiteracy among women. This is a principle priority that should be applied.
- 2. To enable women to access vocational and technical training to be able to work in various fields.
- 3. To reconsider female workforce planning, the type of education provided for women and outputs, according to the economic need of the society besides the integration of women in various sectors, especially the industrial sector.

# 3. The Difficulties that Confront Libyan Women in their Active Participation in the Labour Market and in all Fields:

Libyan women have access to the labour market due to economic and social reasons, and with the care and encouragement the Libyan state showed, since its independence in the 1950s, by enacting some legislation and policies advocating women. However, these efforts did not contribute in promoting the status of Libyan working women in the desired way. Obstacles remained in front of Libyan women having access to the labour market, while the great progress Libyan women made in terms of academic attainments did not lead to an improved position in the labour market (Hajjaji, 2012).

The availability of the appropriate environment and genuine chances for women to work is significant in order to achieve economic prosperity and inclusive sustainable development. (Alhsani, 2015). The Libyan woman with her presence in the historical stages in all areas, such as agriculture and industry, strove to obtain her rights and freedoms that remained under threat for centuries. It is worth noting here the impact of the economic crises the country passed through in the past, which somehow influenced the woman to take part in economic life (Alwaddan, 2005).

As time passed, by the 1980s, society became more accepting of women obtaining scientific qualifications, and holding different jobs to contribute to bearing some financial burdens of the family (Alshakshuki, 2005). Thus, Libyan women gradually engaged in social life and economic contribution, and kept pace with the economic development of the country. Indeed, women were one of the most important drivers of this development through participation in education, scientific research, labour, and cultural and civil activities, along with existence in the labour market as an employee, a producer, and a businesswoman. Despite these accomplishments, and gains, women continue to achieve in all areas. Yet there are many obstacles Libyan women face

that restrict their contribution in the labour market as effective workers. According to the report issued by the Arab Monetary Fund in Libya in 2011, the participation of women in the workforce did not exceed 1.8%. Reference should be made here that the women's movement has witnessed a rise after the 17 February revolution, 2011, during all transitional phases despite the challenges this movement encountered. In a society governed by traditions, customs, and political instability, women still took leadership in aid organisations, NGO civil organisations, contributed to establishing political parties or joined them as acting members, and took part in decision-making processes at different levels (Alhsani, 2015). They also joined the national dialogue and the committees of national reconciliation through the activities of some high-aspiring and politically active women.

It was obvious that women did not restrict themselves to woman's issues only, as was typical in the past, but their interest went further, to demand human rights, national reconciliation, and state-building. Though no accurate figures are available about the size of businesses women own or run in Libya's private sector, it is easy to notice that the number of women engaged in commercial activities and run small-size projects in different areas of businesses has increased remarkably in the last few years. It is worth mentioning here that many businesswomen form a large proportion of the informal economy (Algazeri, 2012).

It should be said here that examining the real participation of women in the workforce raises a basic challenge in front of all society's institutions to understand the factors that affect the economic status of women, and to learn about the obstacles that prevent their access to the labour market. There are on-going efforts made by many local civil society organisations to research the participation of the Libyan woman in the informal economy, known as the shadow economy. Moreover, to identify the reasons why they participate in this informal economy through small-and medium-size projects and activities. Undoubtedly, the social system, customs, and traditions that governed Libyan society are the key obstacles that negatively affect the progress of women. Indeed, while the number of working women has increased, the ratio of their participation in the labour market still does not match the output of education. All efforts should be directed collectively to change this social system. Moreover, women bear a great responsibility to work hard in order to enhance the image of their contribution and performance in all areas (Aziz, 2013). Also, there is an obligation on civil society organisations to advocate for women in demanding their rights, and ease the pressure society places on them due to the discrimination on the basis of gender. All this enables women to promote their economic status, and change their

stereotyped image by creating a climate advocating for a new generation of pioneering women in all areas. These difficulties can be summarised as follows:

- 1. Customs and traditions that exist in Libyan society, especially in rural areas. Such habits would hinder the progress of women and their business; in particular, where women mingle with men.
- 2. The desire of Libyan women to work in places close to their residence, due to being bound by many family and social commitments, besides the lack of public transportation in all Libyan areas and villages, especially those with low population density.
- 3. Libyan women's desire to have children and a large family, or absence of family planning in many cases. The policy of encouraging procreation was pursued by Libya to increase the number of people making the responsibilities shouldered by women towards home, children and work impossible to reconcile, and thus, they often have to leave work (Atanobi & Masud, 2009).
- 4. Women are affected by the relocation of the family; for example, due to marriage, divorce and migration from rural to urban areas, which is quite common in Libya.
- 5. Pregnancy and lactation leave granted to Libyan working women under Article No. (25) of the Social Security Act of 1981, is not commensurate with the nature of many professions, such as teaching; indeed, a teacher may sometimes leave students in the middle of the school year, which affects students directly, and the proper functioning of the educational process in particular. As pointed out previously, the policy of encouraging procreation was pursued by Libya for several decades to increase the population, which contradicts with the nature of many professions (Aziz, 2013).
- 6. Some Libyan legislations provide exemptions for Libyan women from the night shift, yet this is not compatible with occupations, such as health, police, and care homes, because they hamper the nature of the work in such institutions. This explains why many of these institutions employ males and foreign female workers to fill the void in the national women's labour (Alosta, 2005b).

#### 4.5.3 Laws and Legislation Related to Libyan Women:

1. Labour Law No. (58) issued on 01/05/1970, regarding the rights of workers, provided for the protection of working women to achieve a balance between family duties and obligations in the field of work. The provisions of Article (31) of the same law disallowed discrimination in pay between men and women on the basis of gender. Articles (85, 95 & 96) also prevented

the employment of women in hard and hazardous work, and from working more than 48 hours per week (equivalent to 8 hours per day). Article-No. (97) emphasised the right of nursing women to breastfeed during working hours, and for the employer to provide a nursery for the children of working women if they number more than thirty (Algazeri, 2012).

- 2. Social Security Law No. (72) for 1973, which was addressed in Chapter II regarding benefits in Article (11) on the lump sum grants awarded to those who deserve them, such as a pregnancy subsidy starting from the fourth month and also the birth grant, besides what was confirmed in Article (26) of the same law. "The Social Security Act" stipulates the determination of the value or amount disbursed given deserving status, such as pregnancy subsidy, the value of which is fixed for three Dinars a month, and birth grant of 25 Dinars a month for three months, in addition to the family allowance identified as 40 Dinars per child (Abdulatif, 2011).
- 3. General Secretariat Resolution No. (8) for 1979 on the reorganisation of women's associations and their General Union, where the articles of that decision addressed the organisation of Women's Associations, in conformity with a set of rules. Article (1) included the reorganisation of women's associations, taking into account that each municipality or branch must have a Women's Association, and each Association must have a female membership of no less than 50, and that the age of the member affiliated to the Association of Women should be 18 years or over to enjoy full civil rights. The provisions of Articles (2, 3, 4 & 5) tackled the development of the societies in the name of the General Union of Women's Associations (Alobaidy, 2004).

Article No, (6) included terms of reference for the work of Women's Associations in the social and cultural fields relating to women, with special attention to family affairs, provision of services to enhance the economic and social level of the family, as well as the development of women's awareness, and to try to integrate them more favourably in the areas of work and production (Alshakshuki, 2005).

Also, Resolution No. (164) for 1988 regarding the employment system of the Libyan Women constituted five Articles. A set of laws, including the Labour Law No. (58) for 1970 and the Civil Service Law No. (55) of 1976, decided that the provisions of this resolution were in force for all Libyan Arab women, who are able to work, with the exception of those who work for the police and customs guard (Abdulatif, 2011).

Articles (from 2 to 10) stated that work is a duty upon capable women towards their society, and they have the right to practice any business or job with keeping up the operating system for part- time and for full time, provided that working hours were seven hours per day or less during the day time. (Alhsani, 2015).

As in the remaining Articles (11-13), the decision focused on maternity leave for working women, and that the provisions of Social Security Law No. 13 for 1980 were applicable to working women, who are to be given maternity leave. In addition to this decision, Article (12) stipulated the availability of day-care for the children of working mothers in the administrative, service and production sectors (Efshika, 1996).

This decision raised many questions regarding the role of nurseries for the children of female workers, where public service and social security institutions have to provide assistance and advice in this regard. However, it did not explicitly address issues related to female workers and their situation. As such, the matter required the issuance of another resolution No. (88) based on what was presented by the Director of the Public Authority for management of the workforce, In addition to the conditions and regulations for nursery places for children of working women issued in 1997, which stipulated that the number of workers in productive units or any other exercising industrial, commercial or services activity must be more than 50 women. however, all departments of places where women work must comply with the necessary standards in which health measures are available and open during the daily working hours, provided that the child's age is not less than (4) months or over, with the possibility for more than one party to share one place, and a supervisor shall be assigned together with a group of nursemaids, according to the rates of performance and shelter to be against payment of (10) Libyan Dinars for each hour of nursery provided It has been observed that this decision identified the age of children allowed to be admitted to the nursery as four months, while social security law grants mothers three months leave after childbirth. It is necessary to amend this law which separates the time of the leave and the age of the child during their acceptance in the nursery, a month in which the working mother struggles to find childcare for her baby; either the duration of the maternity leave is to be extended or the age of the child acceptance in the nursery facility to be reduced to 3 months (Algazeri, 2012).

4. The Resolution of the General Corporation for Work No. (555) in 1987 on the declaration of discrimination allowance for national nurses working in hospitals, by 30% of the basic salary..

This allowance shall be cancelled in case of being transferred, seconded or on a scholarship for study or training (Anajeh, 2001).

- 5. The Resolution of the General Corporation for Work No. (460) for 1988 amending some provisions under the number (164) for 1988 on the Libyan Women employment system, where it was decided in Article (1) that the amendment of Articles (7 11) of the part-time work system, and to consider every two years of service as a full-service ratio, and also to apply the provisions of the Social Security Act to the part-time system with regard to maternity leave. Amendments are made so that the social security contribution to be paid is based on the full salary of the working women without reduction, if the designated is in a position and full duration is to be calculated (Hdedan, 1992).
- 6. In 1988, new laws were issued regarding work, where Article (11) guaranteed work for everyone either alone or in company with others. However, Article (15) stipulates the right to education and choice, while Article No. (21) elaborates on the importance of equality in society, because the distinction between men and women is a flagrant injustice with nothing to justify it (Alosta, 2005a).
- 7. Law No. (8) for 1989 on the right of women to take judicial functions, where Article (1) states that women have the right to assume the functions of the judiciary and public prosecutors and management in the same conditions prescribed for men.
- 8. Law No. (20) for 1991 on the promotion of freedom, where Article No. (28) of this law stated that women have the right to work in what is suitable, and not in a place forcing them to work in a manner that does not fit their nature as women (Alobaidy, 2004).
- 9. The document of rights and duties of women in the society issued on 29/12/1997, culminated with an appreciation of work and worth as raised in Article No (12), which considered work as an honour and duty on every citizen, and that men and women are equal in assuming leadership positions and others, according to their capacity, expertise and competencies. Article No. (14) gave working women and their children the right to enjoy social security rights in full in the event of the death of the spouse (Alasfr, 1996).

All of these laws exceeded differences and distinctions between males and females on the basis of sex, except for the natural differences. With regard to maternity laws and sponsorship, the productive rights of Libyan women by virtue of Law No. (10) for 1984, Law No. (20) for 1991 with respect to the promotion of freedom, ensure each spouse their reproductive rights. Moreover, women were given the right to the following health care benefits (UNDP, 2018):

- 1. To determine the number of children they want to have.
- 2. Access to the information and means to enable them to do so.
- 3. Access to adequate reproductive health care.
- 4. The provision of health care, medicine and maternity hospitals for free.
- 5. Provide the opportunity for all mothers to access motherhood and childhood centre health care services.
- 6. Ensure that pregnant and nursing women get healthy and proper food (Kasab, et al. 2010).

## 4.6 Obstacles to Diversity and Development of the Libyan Economy

Structural diversification within economic development was a desirable strategic target emphasised in the various economic development plans and programmes in Libya. However, despite attempts to promote such plans, various researches and many reports revealed that the results achieved in this context were quite small. Indeed, the contribution of non-oil sectors to GDP remained quite modest, especially industry and agriculture. This may perhaps be attributed to a series of challenges and obstacles that prevented the achievement of diversification and economic development goals in Libya (Abdussalam, 2006). These constraints included:

1. Constraints associated with the characteristics of the Libyan economy and conditions of development: The special nature of the Libyan export sector in the economy, based on crude oil as the major commodity dominating exports. Indeed, the impact of this sector on other economic sectors is significant, as it plays a large role in funding Libyan economic development (Mohamed, 2014).

The reliance on export earnings from crude oil in financing the public budget and even investment expenditure. The revenue side of the budget was characterised by significant fluctuation, and excessive sensitivity to a number of factors. Principally, these were related to supply changes, political crises, and oil price fluctuations, based on global demand associated

with world economic growth rates, policies adopted by OPEC or the main importers of Libyan crude oil. Failure to control the instruments of fiscal policy has affected public revenues, with restricted expenditure in the structure of the general budget. These matters form a reciprocal relationship, which is reflected specifically on aspects of development (Fathi, 2005).

National savings, which have been quite modest for a long time; indeed, weak private savings and limited non-oil revenues played a pivotal role, given the simplicity of economic activity outside the oil sector, the stability of salaries especially in the early nineties, high fertility rates, and acute dependence on the state. This resulted in a small margin for domestic savings, which subjects all aspects of the development process to the allocation taken from oil revenues in the public budget (Otman & Karlberg, 2007).

The growth of the service sector at a faster pace than the commodity production sector, resulted in greater variation in relative productivity between the various economic sectors. It is probable that the overvalued local currency in state-imposed exchange rates has contributed to the worsening crisis. Indeed, many goods were imported rather than produced locally, because of the lower cost of imports compared to local products. This contributed to the diversion of resources to the service sectors, whether in the field of legal and economic consulting, housing ownership, real estate and investment, and those sectors not subject to the international exchange rate, such as contracting, building and construction. This was because of the increasing demand for the services of these sectors with per capita income resulting from the discovery of natural wealth or a significant increase in the major export commodity price. This was witnessed by the Libyan economy in past periods (Ali, 2011).

The small size and limitations of the Libyan domestic market played an important role in the inability to achieve structural diversity of the economy, either through the weak absorptive capacity or through the decline of productive capacity, due to the relatively small population size, and the presence of a quantitative and qualitative decline in the available workforce necessary for economic development (Elmahaishi, 2015). In addition, the declining quantity and training of human resources despite the abundance of capital led to restrictions on investment from the supply side. Indeed, this represents a constraint no less important than that facing many other countries in the world suffering a shortage of capital required to finance investment in development and pursue structural diversity (Ram, 1983).

The rising population growth rates paralleling the development process in the Libyan economy, represent an added burden on the budgetary allocation for human and social development (Fathi, 2005). It is easy to refer to the high population growth rates, especially in the eighties, which changed the median age in the population. Indeed, the ratio of young people increased in the population, widening the workforce base. This imposed an upward trend in the share and proportion of expenditure on this aspect. If human resources development is required, whether to increase efficiency and skill as a goal and basic facility of economic development, this resulted in extra pressure, in a context of low oil revenues, on the resources available for development and growth of the commodity production sectors, especially in agriculture and industry in the mideighties (Danis, 2006). In addition, the decrease of such revenues as a result of the decline per capita public expenditure provided by the state (health, education and basic services) and this is reflected in the efficiency and quality of human capital and consequently on the objective related to the achievement of economic diversification (IMF, 2008).

The spending on infrastructure projects, on its part represented a drain of a large proportion of resources available for development spending in Libya. This was largely due to the vast geographical area and population dispersion, which increased the burden on the economy in order to achieve balanced local development and satisfy the basic needs associated with improving and providing a balanced and fair life for the residents (Yahiya, 2008).

2. Constraints associated with economic policies: Local and external factors associated with the Libyan economy hindered the achievement of the economic diversification goal. The economic policies applied also played an equally critical role in reducing the possibility of achieving structural diversity in the Libyan economy (Fathi, 2005). The Libyan economy continued to rely only on the available resource, namely oil, either in the structure of production or in the structure of export, which may be summarised as follows:

Trade policy relating to the imposition of quantitative restrictions on imports and controls on foreign exchange coincided with the attitude of the state to reduce expenditure since the early 1980s (Elmahaishi, 2015). This reduced the opportunities of taking an advantage of the technological deployment benefits that can result from openness towards foreign trade in the form of import of intermediate goods and the technology to modernise the economy through the use of savings caused by spending on scientific research with the most important trade partners. This is

considered a basic determinant of economic growth as stated by modern economic growth theories (Yousef, 2005).

It is also possible to say that the reduction of the Libyan Dinar exchange rate policy applied since 1999. had already hindered the economic structure diversification process through the undesired effects especially on the structure of domestic prices. This is because of the rise in the prices of imported consumable investments and intermediate goods. This was the result of the high degree of Libyan economic openness to the outside world in view of the marginal tendency to import, as well as high prices of local products, which basically rely for production on raw material, technology, capital and intermediate commodities and production requirements that are also imported from abroad. In addition, the reduction in the exchange rate policy increased the cost of public spending on local currency. In turn, this resulted in the aggravation of the general budget deficit to maintain the same level of services provided by the state to citizens, particularly the commodity and productive support. Moreover, public spending contains special large import components on the side of investment spending on economic development (Safieddin, 2001).

The absence of coherent economic policies led to high inflation rates estimated at 11.7% per annum as an average for the period from 1997 to 2005 and onwards. In addition, a currency black market and a deficit in trade balance emerged; this negatively affected the Libyan economy, and its ambitions to diversify sources of income (Eltaweel, 2011).

The policy related to increasing savings reduced the resources available to be spent on economic sectors. As a result of this policy, these resources have not been used in the right way, which resulted in many problems, such as high unemployment, and low economic growth, especially as increased state foreign currency reserves were not among the economic policy objectives (Hajjaji, 2012).

3. Constraints related to characteristics of development, management and human resources: Human resources as an element, despite its importance, is not enough to achieve the requirements of the development process and economic diversification (Abdarhman, at et, 2009). In general, it requires effective political will capable of leading the way with determination and enthusiasm and pushing forward development and achieving a quality and quantity shift in the structural construction of the Libyan economy (Eltaweel, 2011).

The most important characteristics of development management, which are represented in public and private sectors, and related to human resources, which hampered the Libyan economy from the diversity of its structure, are as follows: First, there is a decline in the effectiveness of management performance and bureaucracy of administrative system in development (Fathi, 2005). The public administrative established since the 1970s. This administration has remained for a long time as the only body capable of employment and entrusted to perform all economic activities in Libya This commission has grown and defined the functions of its management on the spending of oil revenues and optimal use of the oil revenues to achieve the goals of development and economic diversification (Algaziri, 2012). Due to the multiplicity and complexity of the institutions as well as some other factors, the management of this commission's institutions was inefficient, and was unable to achieve the intended economic diversification (Benmansour, 2013).

Various factors have reduced the efficiency of the administrative commission in Libya. The most important tend to be the many structural changes and modifications of the public administrative system without clear justification. These changes still influence the efficiency and effectiveness of the public administrative system and its various institutions. These changes extended to various administrative levels, where in the past it also included the administrative division of the country (Mukhaimer & Abdulhalim, 2005). From 1977 to 2005, the responsible bodies have been modified about 19 times with nine changes in the main administrative divisions of the state, administrative systems have been adversely affected by the following:

- 1. The reduced ability of the administrative body to implement its mandated general policies and the low efficiency and effectiveness because of the variation in the vision of those in charge of application (Enabah, 2006).
- 2. The increased difficulty of controlling public spending and the quality of public services available from the service sector (Algaziri, 2012).
- 3. The environment created that encouraged administrative corruption and poor transparency. as a result of weak monitoring and accounting mechanisms.
- 4. The many national documents that have been lost due to widespread administrative chaos in many state institutions.
- 5. The low level of human efficiency and qualification (Algaziri, 2012).

Despite all the development efforts made by the specialised agencies and the resources available to achieve the objectives of the economic and social development process, the results are still modest compared to the size and nature of the developmental challenges that Libya needs in this important period and the impressive achievements of many developing countries at various levels (Enabah, 2006). This may be due to the lack of both integrated pre-planned human resources and economic development, which are required to be able to perform its developmental responsibilities.

The financial and administrative issues: Since the late twentieth century in general, the problem of transparency and combating financial and administrative corruption in general has captured the attention of the international community, because of its short- and long-term effects on public resources and people's lives. The international community aimed to address these phenomena (Abomadena, 1995) and several criteria were developed to measure administrative corruption. The effort included the international agreements against the corruption at the United Nations. In Libya, legislations and regulations were enacted to combat administrative corruption. However, inadequate actions were taken in this respect. On the International Transparency Scale for the period from 2003 to 2005, Libya's rating did not exceed 2.5 out of 10 (Amhemed, 2014). This reflects the need for Libya to take further steps to reduce this problem. Corruption distorts public spending, undermines the credibility of the state, and limits economic investment and development. In general, corruption weakens the quality of infrastructure and public services.

Striving to create an economic diversification strategy would contribute to realising comprehensive and sustainable development and its objectives (Abduljalil, 1969).

## 4.6.1 What can be Achieved by Small Businesses in order to Realise Economic Diversification:

The efforts exerted to realise economic diversification, in connection with economic liberalisation and globalisation, in a single commodity economic system must gradually reduce such dependence and promote other sectors and resources. Indeed, this must also be accompanied with attention to the small investor. These efforts may also aim to reduce state expenditure, for example, by removing subsidies on basic goods, and to unifying domestic prices with the international ones (Abufares, 2017). Yet, such measures must be applied while taking account of the small investor. In this context, stimulating the trend in small projects is highly desirable, where increased success will encourage those having ideas for small projects, creators, owners of marginal professions, and undecided owners as a result of their belief in the potential for success.

This so-called horizontal expansion will secure desirable outcomes in terms of production elements, raw materials and natural resources. In turn, attention may be directed towards potential external environments, which offer services and primary resources (natural, agricultural and animal). As such, the investment will extend to these environments and regions. Consequently, its potential effectiveness will be harnessed in production processes, and lead to productive communities assisted by the possibility to perform all economic activities without exception, and its flexibility to accept the amendments suitable to the market requirements (Abdelmawla, 2007).

The concern for small businesses is on the grounds that these represent a realistic prospect for the growth of employment and added value. in addition to the faith of governments and individuals and even entire communities of the importance of the role played by small businesses in various areas of development in terms of the following points (IMF, 2012):

- 1. Contribution to the diversification of income sources through the production of alternative goods for imports and orientation to the distribution of income in a more justified manner compared with major projects.
- 2. The ability of small enterprises to create work opportunities and alleviate the sharpness of the unemployment problem suffered by many countries of the world, besides providing employment opportunities for the least skilled. The experiences of developed countries evidenced that small and medium-sized enterprises are able to provide work opportunities and economic diversification, because they depend on intensive work production technology (Ali, 1991).
- Talent, creativity and innovation development, where small enterprises are considered as
  the source for new ideas; many innovations and entrepreneurial ideas have been
  developed thanks to the contribution of small enterprises (Al-Asraj, 2006).
- 4. Small projects provide geographical balance in the development process, given their flexibility in spreading among different areas and regions. This contributes to the creation of new productive communities, especially in remote or rural areas (Biltamer, 2003).
- 5. The contribution of small enterprises in achieving economic integration with large projects; small projects produce some of the needs and production inputs for large projects, in so-called feeder industries. This integration between the different types of projects is one of the most important criteria of economic progress.
- 6. Small businesses possibly impact on some economic variables, regarding the contribution to GDP, and in attracting and mobilising national savings, besides the increase in

domestic investment. Accordingly, improving the trade balance by contributing to reducing imports and increasing exports (Bassiouni, et al, 2009).

# 4.6.2 The Role to be Played by Libyan Women in the Development of Small Businesses and their Contribution to the Development Process:

Libyan women are demonstrably able to work and exhibit great creativity. They have sought to penetrate all areas of work and contribute effectively to their society's development. Libyan women have contributed to the production process and continue to do so. Women play a key role in the establishment of small businesses in Libya, contributing to an estimated 58% of small businesses, and 63% of outstanding businesses in the last three years. They require more support to achieve greater efficiency and reinforce their ability to penetrate all areas of work, and contribute effectively and influentially in the development process. Accordingly, it is incumbent on the community with all its institutions to provide opportunities for women, and open the way to them, and help them to achieve their goals (Elmahaishi, 2006). The researcher in this present study thinks that it is necessary to provide the following:

- 1. The establishment of centres and associations for training, so as to develop the skills of the Libyan women, and increase their capacity and efficiency in performing work.
- Increase and support the participation of Libyan women in the process of sustainable development, through their participation in the planning processes. Moreover, integrating them in the implementation of programmes and projects relating to comprehensive development (Fathi, 2005).
- 3. Mass media support in highlighting the role of Libyan women in small businesses, and thus, in the local development process.
- 4. The formation of a national committee concerned with Libyan women's affairs, the mechanism of development of small businesses, which are operated and managed by women. Furthermore, providing a statement on the actual contribution of Libyan women to the advancement of the national economy (Elmahaishi, 2015).
- 5. Benefit from the experience of other countries with regard to the participation of women in small businesses, and take advantage of the methods applied, while avoiding the negative aspects of those methods in those countries (Danis, 2006).
- 6. Work to find the appropriate social climate encouraging and stimulating the participation of Libyan women in small businesses, and to provide financial and technical support for these projects.

- 7. Small projects in which Libyan women operate or run must comply with the rapid and massive technological and informatics developments, due to what it realise of great benefits in the permanent development of these projects (Erogul, 2009).
- 8. Encourage private sectors and banking institutions to adopt women's small businesses.
- 9. Awareness of Libyan women of economic and social issues, current global changes, and the linkage to the economic and political status experienced in Libya and the region in general. In particular, the openness of Libya to the global community in the attempt to join the World Trade Organisation (WTO), which will open new horizons in all economic fields, and especially in the scope of small projects. This requires that Libyan women must be fully aware of this situation, to be able to contribute and actively participate in the development of the national economy with all possible energy, and to draw the attention of the Libyan and international community to the prominent role played by Libyan women in the support and development of the national economy (Elmahaishi, 2012).

### 4.7 Summary

Comprehensive and sustainable development is a measure of the progress societies today can make and is one of the factors of urbanisation and civilisation. Therefore, every society must create all conditions and mobilise all the material and human resources needed to achieve development to the full without any kind of gender discrimination. the progress of societies has become more closely related to the progress that women can make as well as their ability to participate in all the aspects of development. (Michael & Daniel, 2005).

This attention to women's issues and participation in community development comes from a base of development with the effect that human capital is the maker of wealth, and that human development should be centred on the empowerment of women as a fundamental support to building the human capital. In this sense, the serious participation of Libyan women is needed in all aspects of the development process.

The status of women cannot be improved except with the existence of a package of effective laws and legislations applicable without any restrictions. Many of the laws support Libyan women, but they continued to suffer from social constraints that have limited the effectiveness of the laws. In addition, autocracy and the undermining of the freedom of women, has prevented them from applying the laws that guarantee their rights, such as those that prohibit discrimination between workers on the basis of gender (male – female) under Law No. (58) of 1970, Law No. (8) of 1988 and Law No. (258) of 1989. All of these laws institute equal opportunities between men and women and equality in pay for similar work.

## Chapter 5 Research Methodology

#### 5.1 Introduction

This chapter discusses the research methodology, research philosophy, research strategy, research approach, research design, and literature review in detail. It contributes to building the current research tools which include answers to the research questions. They have to test the reliability and validity of the questionnaire and the pilot study. This section also discusses the field study arrangements and steps, the population and size of the study sample. It also handles the data collection procedure, the statistical analysis using the SPSS software, the qualitative research and finally the ethical considerations of the study. This section presents all the methodological details. It shows the stages of field research with some illustrative tables and diagrams.

## 5.2 Research Philosophy

This study provides answers to the research questions presented in the first chapter. These questions were asked at the beginning of the research in interviews with the select sample. The responses provided the necessary information and data that of significance to the study in order to achieve the desired results related to the research topic: The role of women in small business projects in Libya.

According to Saliha (2019), philosophy is the process of stimulating the human mind and making it able to scrutinise, research, and uncover facts. Science remains a constant need to arrive at a philosophical understanding because it depends on curricula and principles that are not only the product but also a result of human knowledge. The philosopher's boldness is important to the objectivity of scientific research. Philosophy guides science for social purposes in order to help societies benefit from the link between science with morals. Philosophy subordinates human values in order to prevent science from acting against society or repurposing its values (Tuwairqi, 1996). It is a necessary notion to reach new results and discoveries that help societies develop.

Philosophy also provides a good way to learn to think critically about a wide range of issues such as knowledge and existence. It can also be a method for analysing arguments happening in a variety of situations in multiple areas of life (Tennis, 2008).

Asantey, highlights the link between methodology and both ontology and cognition as follows:

whilst ontology and epistemology are philosophies that provide criteria for judging the 'being' and its associated belief, truth and justification in a field of enquiry, methodology takes inspiration from them by being provided with suitable theories and principles that influence the nature of methods appropriate for carrying out the study. In essence, methodology cannot be independent of the philosophy of research. (Asantey, 2014, p. 14).

In exploring philosophy, therefore, it is crucial for this research to discuss the concept of model, which represents a focal point in scientific studies and research, and in understanding the approach of any study regardless of its field (Mack, 2010).

Each philosophy is based on a specific paradigm and model. The model is what constitutes the researcher's beliefs and vision about an issue and the questions posed to reach answers that ultimately reflect the model adopted in a study. The model is usually the investigation phase of the phenomenon under study, the extent of the researcher's ability, and the research mechanism used in responding to interactions. It should also reflect the results and achievements of the research. The research philosophy is a result of the understanding raised by the researcher to investigate a phenomenon, and what prompted the researcher to make a decision to study this phenomenon in particular (Saunders et al., 2007). Therefore, it is important to define the paradigm and discuss the main research approach to see how paradigms affect the researcher's visions and way of thinking. Further, it is also of paramount importance to see how paradigms interact with analysis of phenomena and how they reflect on the researcher's belief. It is the intention of this study as well to examine how the outputs reflect on the researcher's vision and thinking with specific reference to the paradigm used. The use of models in social sciences is an attempt to understand social phenomena in order to provide explanations for their occurrence. They definitely show the stages and the paradigms which control the collective mind, especially during the launching of collective provisions on social conditions and situations (Noordin & Masrek, 2016).

According to Denzin and Lincoln, a paradigm "defines the worldview and the basic set of beliefs that inform the research, thereby providing guiding principles with regards to ethics, epistemology, ontology and methodology" (Denzin &Lincoln, 2000, p. 45).

A philosophical paradigm is also known as a set of beliefs or concepts that guide actions. It is noteworthy to mention that the word paradigm was used in the 1960s by Thomas Kuhn (1962). In this epistemic branch, it refers to the philosophical or theoretical framework of scientific research through which the hypotheses, laws and scientific experiments that support it are formulated. In fact, through this proposition, the word has become a paradigm in the scientific context and it represents a specific way of seeing nature or human reality. Kuhn's insights triggered thoughts? and ideas in his book: *The Structure of Scientific Revolutions*. The book is considered revolutionary in the field of history and philosophy of science. It led to the emergence of important theories and applications. It popularised the use of the term paradigm in various scientific fields (Saliha, 2019).

Below is an indication of the two basic and fundamental philosophies (Ontology and Epistemology) and the philosophies that researchers believe constitute the paradigm they follow.

### 5.2.1 Ontology:

Ontology is the study of the nature of things, their essence, and their basic properties, and their relationship to each other. It is also concerned with our view of the phenomenon. Is a phenomenon already present or is it separate from the human being? Are phenomena the product of our awareness as human beings, or are their existence independent?

Mack (2010) argues that ontology is the starting point which may lead to one's theoretical framework in the research process. Therefore, the paradigm guides the philosophical framework and mechanism of research.

Bryman pays particular attention to objectivism and social entities and emphasises their importance by stating:

objectivism entails that the social entity in question adheres to an external objective reality independent of the researcher's awareness. At the opposite extreme there lies constructionism which implies that social entities can and should be considered social constructions built upon the perceptions and actions of social actors (Dieronitou, 2014, p. 4).

Khin et al, state that "An ontological understanding of a business research has the role of providing a set of criteria by which the characteristics of what really exists can be understood within the scope of the research problem under study" (Asantey, 2014, p. 13).

## 5.2.2 Epistemology (Theory of knowledge)

Epistemology is concerned with how we know things and our relationship to the phenomena around us. It is also called the philosophy of science. Since its inception, a person seeks knowledge, acquires and develops it, and thus accumulates over time. It passes on from generation to generation. The theory of knowledge is one of the philosophical sciences that has occupied the minds of philosophers and thinkers for decades in all fields. Philosophers have been interested in the way people know things, which lead to the realisation of knowledge. They explore the sources of human knowledge and if knowledge has limits (Ekstrom, & Westlund, 2019).

Epistemology is the science of knowledge specialised in the study of how concepts are formed and transformed and how they are exchanged between sciences. It helps in understanding the formation of a stand-alone scientific field (Westphal, 2019). Further, it studies the provisions and rules according to which the concepts of science are reorganised, and the circumstances and mechanism that lead to the development of the separation of sciences (Tennis, 2008).

Along these lines, Dieronitou notes that "While ontology refers to the nature of knowledge and reality, epistemology concerns the very basis of knowledge-whether this is hard, real, transmittable in a concrete form, or whether it is softer and more subjective" (Dieronitou, 2014, p. 5).

The theory of knowledge aims to achieve the necessary awareness to understand knowledge within the framework of the studied reality with the presentation of the necessary proofs. It establishes what is called the cognitive model when the source of knowledge becomes confirmed and proven. Philosophers from the Islamic science state that the Islamic cognitive model investigate the revelation and seek answers to the existence of a creator of this universe. All Muslims believe in the presence of Allah. In employing the cognitive model in this respect, it unites the reference of knowledge sources that a person searches for with the existence of God as a primary source and the real basis for the existence of the world (Alnajjar, 2019).

Ahmed Harchani (2010) notes in his article: *The Epistemological Limits of Scientific Models*, that the scientific truth is relative, given that the history of science is not based on the existence of one constant and final truth (Abdallah, 2019). This does not make scientific rationality. It tends to make truth irrational, unreliable, and not final. In fact, open rationalism is based on negation and evidence, it is rationalistic dialectical in constant search for the truth. This feature of the truth remains approximate and probabilistic and does not mean questioning the science of science, but rather is an expression of a transition from one paradigm to another. It means transition from a paradigm of determinism, objectivity and realism to a paradigm of probability, i.e. an overlap between subjectivity and objectivity. Hence, it cannot be said that there is no science where there is no determinism. This is a presentation from one of the most important philosophical research models:

Table 5- 1 The Differences Between Beliefs of Major Philosophies

Philosophical	Positivism	Interpretivism	Realism	The researcher's beliefs and
Models				adopted philosophy
Ontology (Being)	Absolute truth exists and can be abstracted from human consciousness.	There is no absolute truth, but multiple opinions differ according to the awareness of humans.	The absolute truth exists, but it was formed through our awareness of it as human beings	The researcher sees the existing truth through the questions asked in the study sample. This means that researcher realises the truth of existence as human beings independently.
Epistemology How to get to know. What is the relationship between the researcher and the phenomenon under study?	Reaching the truth is through understanding relationships and laws. It governs and links different variables.	Access to knowledge is by exploring opinions.	Access to knowledge is through understanding the relationships and laws that govern them and linking different variables.	Developed knowledge can be obtained through phenomena studied in various contexts and varies according to the diversity of what is being sought.
Axiological The value of research and the role the researcher plays in the scientific knowledge.	The researcher has no influence, and they must isolate themselves and adopt total objectivity.	The researcher is a part of the research that adopts subjectivity and states its views and motives	The researcher should be aware of what their research seeks and the way the research is going and must embrace objectivity.	The value of the research depends on its usefulness that it provides for scientific research and knowledge.

Methodology (Research process and method).	A deductive method based on theories and using experience and quantitative methods of finding relationships, prediction, and generalization.	The inductive method employs qualitative methods for studying phenomena in its surroundings and resort to repeatability comparison	Using the inductive model and employing qualitative, quantitative and mixed methods	Research includes mixed (quantitative and qualitative) methods. In the quantitative study, the quality criteria were represented in honesty, consistency, and statistical tests necessary for the research. In the qualitative study, the criteria for confidence were ambient sensitivity, consistency, accuracy, transparency, and interdependence between the elements of the research. The research questions were formulated on the basis of what the research requires and what it seeks to achieve.
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Source: Prepared by researcher based on Collis & Hussey (2014) and Suleiman (2018).

#### 5.2.3 Positivism

Intellectuals disagree on how social sciences simulate the methods used in natural sciences. The positivist philosophers who founded the social sciences, hold that social phenomena must be studied through traditional scientific methods. In principle, all phenomena can be reduced to physical entities. Further, physical laws are closely related to natural and physical doctrine. However, the opponents of natural philosophy, including advocates of understanding philosophy, reject the need for an interpretative approach to the study of human behaviors (Collis, & Hussey, 2014). They think it is a radically different method from the natural sciences. The primary task of philosophy of social sciences was to question the extent to which positivistic philosophy could be described as 'scientific' (Outhwaite, 1992).

It could be inferred that the positivist model is marred by deficiencies through its unilateral view of social phenomena and how to measure them. This opened the door wide for scientists to search for other paradigms that may be more accurate to explaining phenomena. They intend to find mixed models more comprehensive and realistic (Abdallah, 2019).

# 5.2.4 Interpretivism

The social sciences see the presence of the cultural structure in social phenomenon as an explanatory model. Social phenomenon is a natural subject that differs greatly from other fields of natural sciences. It is concerned with providing a convincing understanding of the images of social action regardless of the rigorous and predictive criteria that science takes as natural. The interpretative model emphasises the necessity of redressing the phenomenon under investigation as a social phenomenon. In addition, it works within culturally conscious contexts that cannot be understood in light of the marginalisation of social reality (Rufasha, 2018). It also cannot be understood through the standards of experimentation and correctness applied in natural sciences. Interpretation deals with social reality as a specific product of the behaviors of members of a community. It is not only a social process that has developed as a result of the nature of conscious human behavior and represented in collective roles and standards. Interpreters of social phenomenon consider individuals as responsible for creating a social environment because they have freedom of will (Melnikovas, 2018). Their behavior can be understood in their interactions. The collection of research data is a part of social life people experience and it depends on the tools of research such as case studies, observation of participation and personal interviews. These are the means of allowing maximum flexibility in clarifying concepts and meanings in circulation (Tuwairqi, 1996).

This study does not aim at testing a specific hypothesis insofar as it seeks to discover the common denominators and the main classifications that make up the mental image of the phenomenon. This allows the study to identify the degrees of understanding embodied in the awareness of community members. This can happen by observing participants carrying out social activities. The analysis process of this research is used to identify perceptions that represent the experience of the sample members through the corpus data at hand (Thibodeaux, 2016).

# 5.2.5 Realism

Realism as a philosophical concept began to appear in the late sixteenth and the beginning of the seventeenth centuries. The reason behind its emergence was gravity theory and Harvey's theory of blood circulation. These theories led to the emergence of the so-called natural or real facts. The basic idea of real philosophy stems from the fact that the reality of things falls outside. Minds exist in reality, and they must realise that things lie in their tangible and physical reality (Falode, 2009).

Realists believe that the world we live in and the natural phenomena around us are a real world. It exists independently away from the awareness of the human mind. The basic premise of realist philosophy is the attention to the reality that we live, feel, and deal with it. We realise it with our senses and this means that the truth lies in our natural world. In other words, realist philosophy believes that the material world has its independence from the human mind as it exists whether the mind realises it or not. The criterion of honesty is the extent of its conformity to the characteristics of the perceived thing. It is the standard of sincerity. Therefore, there are many schools of realism, the most famous of which is mental realism, which includes classic and religious realisms. There is also the natural or scientific realism (Price & Martin, 2018). The supporters of scientific realism see that the scientific methods that are based on observation and experience are the optimal methods for studying natural and social phenomena. In fact, the function of philosophy lies in the coordination between scientific concepts and discoveries. The criterion of truthfulness of an idea lies in the extent of its compatibility with reality. However, the source of knowledge is represented in the senses and experimentation, and is considered as the basis for reaching new facts (Falode, 2009).

Realists believe that a person obtains knowledge from their perceived world. The observation mainly depends on the senses and the experiences that come from them. These are considered true and reliable knowledge. Moreover, the realist philosophy is primarily concerned with discovering laws that describe the occurrence of phenomena by collecting perceptions related to these phenomena. These perceptions are then organised to reach testable hypotheses (Danermark, 2019).

The primary way to ensure the sincerity of ideas of two realities is to return to the perceived reality in which we live and to test the extent of the sincerity of these ideas. They are usually formed as a result of our perceptions of them as human beings. If ideas coincide with reality, they are true (Ates, 2008).

Realism also sees the importance in values of a person who is considered the primary and sole source and maker of them. According to realists, humans are social beings who live in a social environment and establish relationships with others. Social relations must have laws and moral standards that govern and regulate them. The values that come from social and material environments in which a person lives and deals with cause them to reach some moral values and rules that are beneficial to them. These values are crucial to the environment. They include

honesty, cooperation and initiative. The criterion of honesty of value lies in the extent of achieving the greatest benefit to the largest number of people (Falode, 2009).

### 5.2.6 The Philosophy Adopted in this Research

Researchers are life-long thinkers. They learn and try to understand all the phenomena that are happening in the world and identify worthwhile research issues. This research project studies the role of women in small business projects in Libya. The idea of the project was enriched by discussions in focus-groups and perceptive reading. These activities at the University of Huddersfield have opened the door for me into the world of scientific research and equipped me with various research tools.

Researchers must clarify their research beliefs and the existentialism of the phenomenon in question and how they are independent entities. Moreover, they need to thoroughly and objectively illustrate them in their research methodology. The current study looks at the role of women in small business projects and their participation in the development process as independent and objective entities which already exist in society. It can be said that this research is directed towards realistic approaches by clarifying the real role of women in the establishment of small enterprises in Libya which look at facts from independent and objective perspectives.

The discussion of this research philosophy comes from two aspects: the motivation behind the research beliefs and the extent of the ability to implement in the field. That is, what drove the researcher in the current study to make research on this subject and make it a real field of study. Also, by asking research questions that reflect the mechanism to understand the research problem. in addition, there are still theoretically important and practice-relevant issues in the field that have not been fully addressed and some questions have been left unanswered, this research has contributed to providing data on the inclusion of Libyan women in the economic process.

Each of the social philosophies discussed above contains many advantages, and researchers have their own views and circumstances that make them choose one model for their research. They of course can follow a binary model or more in order to reflect on their belief and vision.

The close link between philosophy and research questions has drawn the features of this research which focuses on small businesses run by women and their development process in Libya.

In particular, it focuses on issues in relation to strategic obstacles to small businesses and their effective contribution to the development process. An important aim of this thesis therefore, is to contribute to the knowledge of small business projects as well as provide suggestions to organisations on how to establish and design effective small businesses with leadership to gain competitive and sustainable advantages.

Indeed, a review of the available literature had a great impact on theorising and understanding paradigms, contexts and the wealth of phenomenon under consideration. This research study shows many factors affecting the growth of women's small projects in Libya and their participation in the development process. It highlights the impact of the cultural framework and the availability of success factors. Like infrastructure, administration, and government support, this research seeks to answer the questions that were designed to reveal the extent of participation of women's small projects in Libya. The challenges in Libya are insurmountable as it suffers from political instability, institutions unable to create conditions for the growth of the success of small businesses, especially for women whose movement is restricted by cultural frameworks. These issues come to the surface in a community which lacks business awareness and high rates of development This is what has been expressed by participants in the interviews. It allows the transfer of their reactions and experiences and employs them in an optimal and appropriate scientific way.

Seeking answers to important, interesting and practice-relevant research questions in order to advance the field of small business projects, management was the driver behind the passion for this research. It aims at contributing to the field with both theoretical implications and practical applications. For example, many Libyan scholars and practitioners in small business projects and labour relations have realised the importance of understanding the composition of Libyan small business projects, as well as the distinct features of Libyan labour market. This study attempts to give a full description of women's small business projects in Libya. The findings of this current study will also be providing insights to national organisations on how to design effective small business policies that attract, motivate and retain talent in a global market.

As a result of all of that the study moves towards an objective and positive trend of a realistic model. Thus, Data was collected, interpreted and analysed by use of a mixed approach. In addition this approach allows to extrapolate reality, derive results, and statistically analyse them.

The onion research has been included by Saunders et al (2007) as seen in figure No (5-1) below. Based on mixed approach, which provided the opportunity to discuss the position between positivism and interpretivism, thus, presenting the current study philosophical stance as realism.

Postivism Research philosophy Deductive Experiment Research Survey approaches Cross Sampling study Secondary data Research Observation strategies Realism Interviews Grounded Questionnaires Theory Longitidunal Time Ethnography horizons Action research Inductive Data collection methods Interpretivism

Figure 5-1 Shows the research onion

Source: Saunders et al, 2007.

### 5.2.7 The reason for choosing realism as a philosophy of current research

The reason behind adopting a research philosophy depends mainly on the research objectives and research questions. The research questions are fundamental at the beginning of the study and are investigated in later stages. The research philosophy has the ability to direct the study and lead it towards a project of clarity and accuracy.

The present study, adopts realism as a philosophical and logical concept. This is because it deals with objective events and links topics with changes taking place as a result of accumulation and interaction between them. It confirms that experience is a reliable basis for reaching scientific facts (Dean et al., 2006).

The main distinguishing feature of this (realist) philosophical theory is its reliance on the experience drawn from reality and the facts around us. It offers insights to impartially and objectively study a phenomenon within an epistemological framework. It emphasises the specificity of consciousness and human knowledge that is formed as a result of the existence of three basic elements: the self, the subject and the data on which knowledge is built. It is through these elements that consciousness and subjective experiences are formed. In his book "Pre-Islamic Literature", the writer Taha Hussein argues that researchers must take away everything they had known before going through experiments. They should tackle topics of their research objectively to reach scientific results that can be generalisable and reliable (Thouqan et al., 2001).

This study relies on the principles of realism and the relevance of philosophy to the research questions. These questions are subject to experience and investigation. The main research question that this study considers significant is concerned with revealing the success factors which are required for women's small business projects: How do female-led small enterprises contribute to the development process in Libya? It identifies a set of factors such as training courses offered by the small project, preparation of future plans and cooperation with other projects. It also sets goals accordingly to try to achieve a deep understanding in identifying the social and economic obstacles that impede Libyan women from participating in small projects. This is achieved through a review of previous literature identifying many of them, such as support, training, and experience. Among these factors are the lack of a qualified and technical workforce and weak infrastructure appropriate to establishing women's small projects. The dominance of the social framework and limitations of the start-up businesses hinder the energies of women. Thus, this study adopts the realistic model applied in the social sciences in an objective manner. This model allows dealing with the phenomenon under study as an independent phenomenon. Moreover, it allows to analyse of the collated data and present the final results in a generalisable manner (Creswell & Plano, 2011).

#### 5.3 Research strategy

I travelled to Libya to meet my research sample and I exerted much effort and spent time eliciting real data and reflecting on the reality of small projects run by Libyan women. I applied appropriate research tools that fit with the nature of the research sample by using the interview procedure. In addition, the data collection process was extremely flexible and transparent. The validity and reliability of the measures as well as the safety of the methodological techniques used were all also ascertained.

Researchers should have an analytical and systematic mind to address the details, because research is a type of work that requires strategic thinking to reach scientific knowledge. These features, enable studies to obtain objective results that can be generalised (Saunders et al, 2009).

Researchers should also have a thorough systematic and comprehensive knowledge of the field under study. They need to come up with new ideas, discuss theories that would advance the field, and make recommendations for subsequent research. They should be able to review the literature as well as collect and analyse data, and then disseminate their findings (Nachimias & Nachimias, 1981).

The interviews should be conversational and researchers need to keep the conversation flowing. This will allow them to infer new prospects for research and development and raise more important research-oriented points in the analysis and discussion. My thorough investigation in the field of strategic management, small business projects and economics have all enriched my research experience and helped me develop a more holistic view.

Conducting scientific research is not only important to advance the academic field but also imperative to support the organisations, practices, employees, associations and governments. Researchers should ask the following questions. Why are their research questions interesting? Who would be interested in reading their work? What are the implications of their findings? Does their work have the potential to influence the way people think or behave and the policies that businesses or governments put forward? With relatively strong and positive answers to these questions, I am assured that the research questions of the current study are relevant to practice and my meaningful work will have an impact on the research world.

Following a specific strategy helps the researcher achieve the goals of their research and enables them to take strides forward towards a specific vision and clear methodology.

The current research reviewed previous studies, to avoid repetition and the common factors that they have in common. It examined what they have studied and how they relate to the current study. It also looked at the mutual factors that will be studied and the technique that will be adopted in collecting the data in line with the researcher's financial and temporal capabilities. Thus, this research adopts quantitative and qualitative approaches in collecting and analysing the data. This is done in two completely separate phases in terms of timing and analysing, while

preserving the research foundations and taking into account all the factors that underpin the research objectives.

According to Robert and Wood (2007), the virtue of humility and intellectual courage is considered to be both significant and intellectual to scholars. I personally believe that researchers should have the courage to present any novel, innovative or unusual concepts and research findings that might not conform to mainstream findings. I also believe that scholars should be humble and willing to engage with other researchers to initiate discussions. In fact, such efforts have enabled me to adopt appropriate research methods when conducting rigorous and demanding scientific research (Majeed, 2011).

### 5.4 Quantitative approach versus Qualitative approach.

Quantitative and qualitative methods are the most used methods in scientific studies in all fields, especially the modern ones. It is necessary to determine the differences between these two main approaches that are used in the fields of human and social research. The nature of the study and the procedures for collecting and analysing data usually affect the way of understanding the research results. Therefore, this study adopts two approaches in the analysis of data, namely: Quantitative approach and qualitative approach (Daniel, 2016).

These two approaches aim to offer a scientific interpretation that includes the disclosure of laws governing human behavior in the human social behavior. The quantitative research approach is concerned with data collection through the use of quantitative measurement tools that are being developed to meet the criteria of honesty and stability. The approach is applied to a sample of individuals who represent the original community. It then processes the quantitative data with statistical methods that ultimately lead to results. The findings can be generalised to the indigenous community within a certain range of confidence (Castellan, 2010).

The quantitative approach adopts the abstract idea of social truth. It does not overlap with personal values and is based on statistics in collecting and analysing data. Quantitative research follows a deductive approach to understand the relationship between theory and research. It is based on testing theories, in which a particular phenomenon is studied independently with complete objectivity (Creswell, 2014).

On the other hand, a qualitative research approach is a type of research that reaches results in non-statistical ways and seeks insight, understanding, and application to similar situations. In this respect, qualitative analysis produces a kind of knowledge that differs from quantitative research. Goyal contends that "Qualitative research is also called naturalistic inquiry, field research, case study approach, interactive (or interpretative) research, participant observation, interviewing, and ethnography" (Goyal, 2013, p. 88).

Qualitative curriculum is defined as an approach that is based on reading attitudes, behaviors and experiences (Aspers & Corte, 2019). In this regard, Goyal also infers that "Qualitative research has traditionally been used predominantly in the social sciences, in the fields of sociology, anthropology and psychology business and organizational studies, health care, social care and education" (Goyal, 2013, p. 88).

Furthermore, qualitative research is an organised stereotypical research targeting a specific group of individuals. It draws on research tools such as interviews and monitoring or analysis of records and documents in an interactive process. This study adopts objective and interactive techniques to reach results. The study sample provides information that assist in reaching productive results relative to the reality of the nature of the data. Goyal argues that "Qualitative researchers are sometime seen as 'story tellers' because their findings are often presented in the form of a story line" (Goyal, 2013, p. 89).

Qualitative studies allow researchers to accurately describe the phenomenon under study. The research problem was justified in both quantitative and qualitative studies based on a review of previous literature and research theory as an attempt to bridge the gap in knowledge (Heale & Forbes, 2013). In addition, it is noteworthy to mention that qualitative research often deals with the inductive approach in studying the relationship between theory and research, and the focus is usually on the generation of theories (Johnson, et al, 2007).

Through the previous presentation of the main research approaches mentioned above, researchers must clarify the approach that they adopt, and believe that this approach fits their research questions. It should achieve an optimal understanding of the phenomenon under study and fulfil the goals of the research (Migiro & Magangi, 2011). Hence, the section to follow is an anatomy of the approach adopted in this study.

# 5.5 Adopted research approach

This study draws on a realistic philosophy of research which supports the idea of using mixed curriculum techniques in data collection and analysis processes. It uses both quantitative and qualitative approaches. This choice of mixed approach is the most appropriate to this study as it reflects the triangulation behind the research. It is noteworthy to mention Sharma's views on triangulation when he states that

Triangulation is one form of combining more than one method in the same study that is primarily qualitative and /or quantitative. The benefit of convergence of qualitative and quantitative methods can include increased confidence in study date, expand understanding of a phenomenon, the revolution of unique data, and integration of theories (Sharma, 2014, p. 200).

In spite of the differentiation between the quantitative and qualitative approaches, as already explained, an integrated understanding of social phenomena often necessitates use of the two approaches in the same study. This confirms the views of Greene and Caracelli (1997) when they state that conducting a dialogue between different research methods and their intellectual frameworks supports a reach of more comprehensive and profound results.

It is important to note here that a mixed research methodology is a method for collecting, analysing and mixing both quantitative and qualitative data in one study to understand a problem of research (Tashakkori & Teddlie, 2003). The purpose of using mixed approaches with triangular procedures is to collect quantitative and qualitative data in the study itself. Then, the data are presented in the results after analysis (Almeida et al., 2017). Whereas, the method of collecting quantitative data could help in generalisation, qualitative data provides information about a situation or content (Thouqan et al., 2001). Thus, this study attempts to get the best advantages of collecting quantitative and qualitative data. Such a way of collecting data gives strength to the research and pinpoints its weakness. Results are then used to understand the research problem.

Furthermore, Boeije states that "Triangulation refers of the examination of a social phenomenon from different angles. First and foremost, triangulation entails the use of more than one method or

source of data in a research endeavor" (Boeije, 2010, p. 176). Mixing approaches usually makes information flow and offers abundant analytical details. It also represents the research problem in an integrated way that pushes the research towards inclusiveness and clarity (Tashakkori & Teddlie 2003). In fact, this will increase the importance and quality of the study and put trust in the research results obtained. Figure 5-2 shows the triangulation in the mixed method.

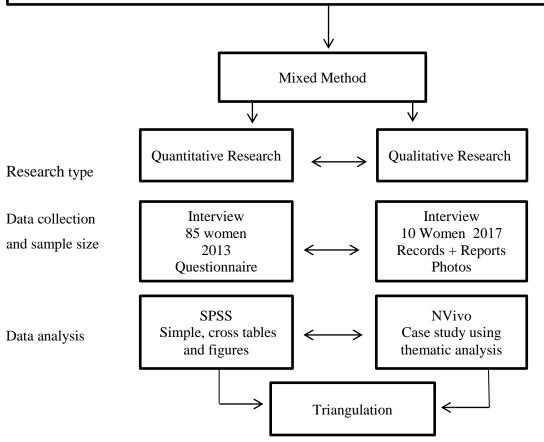
Figure 5-2 Shows the triangulation in mixed methods research



The role of women in establishing and developing small business projects, and their participation in the development process

### **Research Questions**

- 1. To what extent does the small business contribute to achieve spatial development and comprehensive development based on targets of the business?
- 2. What are the factors that women need to consider in starting their own business, such as training programs? How the quality of training programs affect the women in business in Libya?
- 3. What are the barriers for women to start up their own businesses?



Source: By the researcher.

First, this study analyses data quantitatively. The aim of this was to achieve generalisable results using numerical data and statistical analyses. Second, the objective of conducting a qualitative analysis is to develop an in-depth understanding of specific cases in a specific context using textual data. Qualitative research came in support of quantitative research in order to give the spirit of depth for the phenomenon under study (Women Projects in Libya). Qualitative research also highlights that there may have been negligence in quantitative research through open-ended questions that provide enough space for the researcher to express restrictions they face.

The selection of participants in the quantitative study requires well-representation, meaning that the sample fits the criteria of the study community. Thus, the sample of this study are the Libyan women who own and run small businesses. The information obtained from the interviews is consistent with the goals and questions of the study. The study uses different types of data and appropriate tools to collect them. Private records with posts in this study were then converted into texts and shown directions instead of statistical significance.

The results of the qualitative study were obtained through an inductive process that was used to describe specific cases. Moreover, the results were presented in the form of trends supported by extracts from the interviews of women participating in the study. Their interactions illustrate these trends, which allowed the triangulation of the study results. Table 5-2 summarises the two stages of research. It also shows how qualitative, quantitative and value methods differ:

Table 5-2 the mechanism of quantitative and qualitative stages of the study

Phases	Method	Sample size and	Objective addressed in	Method of analysis to
1 114505	1,10,110,0	characteristics	each phase	be applied
I. Quantitative	Structured	- 85 Women	The primary goal of	Virtual Honesty test
2013	questionnaires	meet.	quantitative research is	(Arbitrators' Honesty)
			to test theories, by	Reliability test
		- Valence.	following the standard	Alpha Cronbach
		**	method and on this	Coefficient. The
		- Homogeneity.	basis the data is	coefficient correlation
		- Suitable size	collected and then statistically analysed.	was high, as the reliability coefficient
		for the original	statistically alialysed.	reached 0.75. This
		research	The quantitative	therefore has reflected
		community.	research results are	the stability of the
			generalisable,	results achieved by the
		-Accuracy in	objective, and highly	study tool.
		selection and	reliable. Data were	Validity test
		impartiality.	collected in a	The pilot study. The
		П С	structured manner on	researcher interviewed
		<ul> <li>Free from any effect that</li> </ul>	samples representing	23 participants of the
		causes	the indigenous community. It provides	original size of the population and applied
		differences	an honest image of the	the measure to assure
		between society	research.	the reliability and
		and sample		validity of the study
		values.		tool.
II. Qualitative	Semi-	- 10 Women	The aim of the	Thematic Analysis by
II. Qualitative 2017	structured	meet.	qualitative method was	Braun and Clarke
-		meet. The appropriate	qualitative method was to gain more insights	
-	structured	meet. The appropriate sample.	qualitative method was to gain more insights and in-depth	Braun and Clarke
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-	structured	meet. The appropriate sample. It is a method of non-probability sampling methods. Samples were	qualitative method was to gain more insights and in-depth understanding of the quantitative data, and also to confirm the	Braun and Clarke
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-	structured	meet. The appropriate sample. It is a method of non-probability sampling methods. Samples were chosen from the study population. The researcher in this study chose this type of sample because it is the most common method of non-	qualitative method was to gain more insights and in-depth understanding of the quantitative data, and also to confirm the	Braun and Clarke
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_	structured	meet. The appropriate sample. It is a method of non-probability sampling methods. Samples were chosen from the study population. The researcher in this study chose this type of sample because it is the most common method of non-probability sampling. It gives an ease of sample	qualitative method was to gain more insights and in-depth understanding of the quantitative data, and also to confirm the	Braun and Clarke
-	structured	meet. The appropriate sample. It is a method of non-probability sampling methods. Samples were chosen from the study population. The researcher in this study chose this type of sample because it is the most common method of non-probability sampling. It gives an ease of sample availability, low	qualitative method was to gain more insights and in-depth understanding of the quantitative data, and also to confirm the	Braun and Clarke
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Source: By the researcher.

Table 5-2 shows the mechanism that the study went through with its quantitative and qualitative stages. It also exhibits that the study deals with phenomena as external and independent patterns and with commitment to scientific neutrality at all stages of the study. The primary goal of quantitative research is to test theories by following the standard method and on the basis that data were collected and then statistically analysed. It could be said that this allowed generalisation of the study results.

In a qualitative pattern, the study extrapolated reality through field data to contribute to theoretical knowledge and concepts. The respondents who participated in the qualitative study have the experience and the ability to explain the reality in which they live.

Indeed, qualitative studies allow researchers to form analytical concepts and frameworks through experiments, basic concepts, and data collected (Saunders et al., 2018). Thus, the formation of a practical philosophical perspective based on the researcher's experiences and their adopted vision (social, cultural and economic) is necessary for the research. It contributes to reaching feelings and monitors internal life indicators by generating and synthesising many ideas, meanings and information. These ideas help the study to obtain an in-depth understanding of the phenomenon under study. Qualitative research is characterised by flexibility through research on unexpected topics and revealing information that is difficult to achieve with other methodologies. It is noteworthy to mention that qualitative tools create feedback in the discussion and contribute to obtaining data that cannot be accessed with quantitative tools. This makes its results enjoy great credibility by giving the participants an opportunity to remember and express a high level of freedom from their experiences.

The purpose of this study, in its quantitative and qualitative aspects, was primarily a human development. The researcher's highest priority in the current study is not to neglect any factor which could help in reaching results. It is an objective for the researcher, while collecting data, to show respect to the rules of the local community. Approvals for participation were taken to ensure that participants understood and were aware of their decisions. It was also emphasised that the decision to participate would be written and documented. Participants were in constant knowledge of the details of the research and their participation was voluntary. They were offered a chance to communicate with the research during data collection.

# 5.6 Research Design

The data was collected in Libya in July 2013 and is quantitative in nature. The study concentrated on women business owners and managers and their motivations for starting their business. Eighty-five participated in this research project. Twenty- six were principally from Tripoli, twenty from Benghazi, twenty- two from Misurata, and seventeen from Sabha. All the eighty-five were interviewed face to face and the interviews lasted for about forty consecutive minutes per participant. The researcher used several instruments for the purpose of obtaining the necessary information as described below:

- 1. Interview: The researcher in this present study conducted interviews with women business owners.
- 2. Through general observations, the research was able to identify the nature of some small business projects activities in Libya.
- 3. Formal records. After the data gathering stage, the data was analysed using the SPSS software.

Qualitative data was collected in June 2017, under the same conditions as the quantitative study. The sample of the study at this stage was ten women who were interviewed face-to-face at their project headquarters, and the notes were transferred in writing immediately after the completion of the interview. Some pictures were taken of some projects, (see Appendix No 13). The analysis was done with the help of the NVivo program.

#### 5.7 Literature review and its contribution to building the current research tool

With regard to the literature review and its relation to building the research tool, i.e. the questionnaire, the researcher developed the questions and objectives of the study in the light of many concepts of previous studies discussed in the existing research. There is increasing interest in establishing small business projects, especially amongst women. The first goal of this work therefore is to highlight the role of the Libyan women in establishing and developing small business projects.

Several pioneers are noteworthy for their foresight and work to develop their capabilities. The issues they raised and their findings have had a great impact on this research, especially with

respect to the construction of the study tool. The researcher drew many ideas and composed a draft questionnaire as a result.

The initial focus seems to have been on the problems existing in small businesses. Sidihoum (1969) outlined that these industries have been operated without significant economic connections linking them with each other. Furthermore, these projects experienced many additional problems, such as marketing and funding problems. Hence, Question 13 is designed on how to market and paragraph 3 in Question 31 is on markets and their proximity to the small project.

Female entrepreneurship in the United Arab Emirates (UAE) from the perspective of legislative incentives and cultural constraints was addressed by Erogul (2011), who outlined the empowering role of business education in UAE and innovative entrepreneurial activities. Here, women need support from family to establish and build their own models of small business projects and entrepreneurship. Support questions for small projects as a whole were formed by the researcher for this study (Questions 18 & 24).

The concepts presented in Elbendak's (2008) study were important in the formation of a particular intellectual context for Libyan society. Regarding the fact that the society was facing massive challenges reflected in the extent of its ability to condition its circumstances and social policies with continuous social change.

Other investigators have paid attention to unique employability processes to upgrade the low-productivity activities in artisanal enterprises, i.e. to transform from informal to formal status (Abdelfadil, 2000). An important question that was asked directly in this study was whether a given small project was registered in a governmental official body or not. This was to understand the situation surrounding women's small projects in Libya and to know if there was a desire to register in official departments to get out of an informal situation to an official situation. See questions 25, 27, 34 & 36, which were formed to ask about licence, insurance, brand and register.

Hunatiti (2009) outlines a conceptual view of e-commerce adoption barriers that incorporate the impact and main challenges facing the growth of e-commerce in SMEs in Libya and its development in general. What is important to this study is the fact that the small projects that have been researched have a website.

Questions of satisfaction and competition were derived from Welter's study, who argued that most women entrepreneurs, especially those who have set up a venture in the professions, do not consider themselves able to compete, but those who lead larger industry firms, on the other hand, are able to. The ability to resolve the problems facing small businesses features in their properties and performance of solutions in the short life span.

Al Romey (2000) cited significant obstacles to entering the small business sector, such as lack of experience and knowledge of small business management, and difficulty in obtaining the necessary capital and bureaucratic hurdles in relation to the administration license. From this, the researcher formed questions about experience and bureaucratic obstacles, such as licensing. There are factors and strong reasons for the failure or success of small projects in relation to the competence of management of project managers, their capacity and personality and the quality of their decisions they make. More importantly still, Anter and Elyan (2006) recommend to develop financing methods and fields, product-marketing and integration with large-scale projects for further economic and social development. From here came question 28 on the supervision and personality of the small business project managers, their training and sustainable development (questions 41, 42).

The main objective of Shamia et al.'s (2007) study is to identify the characteristics of the Libyan working women, which has formed the current study questions in terms of the desire to identify the same characteristics and the extent to which Libyan women can contribute to the labour market and the development process.

Questions emerged as to the motives for women's employment and participation in the development process through the development of their small business projects. There is a positive attitude of women towards work, and the positive value of work to their families, social and economic fields according to Awrikat (1998).

Awrikat, concludes that 65% of the sample individuals he has investigated consider their income as part of the family income and not their own. Moreover, the strongest motive for the woman to work is their desire to prove themselves, achieve physical independence and provide extra income for the family.

Through it all, the researcher intends to shed some light on the same points regarding the significance of the small business project to family income and the motivation behind the Libyan women's intention to work.

The status of Libyan women in the labour market has been discussed by Ataboli (2011), whose justification of the participation of the Libyan women in the labour force was examined. The most important result of Ataboli's, is that 40% of the respondents went out to work for the purpose of increasing their income or meeting economic needs.

The issues raised by Algazeri (2012) have a close and clear relationship to the subject of the present study and also to building the study tool, both at the level of the goals and even on the level of its findings. The researcher proposed many ideas which were quite helpful in drafting the questionnaire. Furthermore, the results of Algaziri's study were also a starting point to understand more about Libyan society, especially after the economic, social and political developments. Therefore, the study has revealed the active role of the working women in the development process through their contribution in all the sectors, their commitment to labour laws and innovation and desire to work.

During the preparation of the questionnaire for the current study, the results achieved by Toumi (2001) were also examined. The questions were developed in the light of the outcome of that study. It was important to have more serious research to expand the knowledge about the small enterprise sector in Libya and its obstacles, especially after the conclusions drawn by Toumi (2001) which could be considered of great value to any researcher. The most important results are as follows:

- 1. Most small industries rely on raw material from abroad.
- 2. The existence of marketing problems in most small industrial plants.
- 3. The non-application of quality systems in these facilities.
- 4. The main focus is on quantitative rather than qualitative data, which adversely affects most of these units.

Fathi's (2000) study on finance has also drawn the researcher's attention to understand more about the support needed for small businesses. In particular, he reported that there is a weakness in bank departments specialising in microfinance, and criticised their dependence on lending

from commercial banks. This has led me to develop some questions in the questionnaire related to the same subject of funding and support. See questions 18, 19 & 20.

The results of Shorbaji (2004) have also played a prominent role in bringing many concepts to the researcher's attention, including the development of some of the questions that are important to the study. Qabosa's (2003) findings also played a role in the development of some of the questions in the questionnaire related to the funding aspect (paragraph 5 in question 31).

### 5.8 Research questions

To design the research plan, questions needed to be developed in order to explore the relationships between variables. These relationships were suggested by the researcher to achieve the study goals and objectives.

Validity has to be tested in the research questions as it is one of the most important processes in data analysis. The researcher in this present study, therefore, should establish the validity of the questions developed, as the main aim in the research. This means that the researcher has to move within a real framework and take into account the research problem. Moreover, the questions were developed based on the researcher's thinking and the research aim along with previous studies conducted in the same subject which was previously discussed in chapter one.

Furthermore, theories and general principles have guided the researcher and helped to reach logical conclusions.

The researcher in this study has to derive conclusions from what was observed and gain background on the phenomenon under investigation to help understand the existing knowledge on the one hand. On the other hand, being creative and developing the research questions within the research plan design is useful in guiding the research process to preclude the diversion of thoughts for testing these questions. Furthermore, the research problem is simplified, because it is now subject to a series of organised questions (Badr, 2004). The questions are simply an assumption closely formulated for temporary adoption by the researcher in this study to explain certain emerging phenomena and facts. Therefore, they function as a guide throughout the conduct of the research.

It is thought that questions play a vital role in scientific research, to the extent that some argue for the introduction of a proposed solution or a scientific interpretation to a problem which can initially be based on previous studies or the materials that have been compiled by the researcher. There seems to be an agreement on the functions of questions in scientific research (Alhajeri, 2012). They are listed below:

- 1- Scientific questions help the research in determining the direction of their study.
- 2- They also help in showing the applicability of facts to the area of the study, as it can provide the framework which governs the flow of the required information.
- 3- Questions can show the generalisation of study findings through the determination of suitable procedures and methods and thus right solutions to research problems can be proposed.

The main objective of the current research is to highlight the role played by Libyan women in establishing and developing small businesses. Based on the main questions of the research, the researcher in this project developed a set of objective questions which were subject to statistical analysis. They are listed as follows:

- 1. To what extent does the small business contribute to achieve spatial development and comprehensive development based on targets of the business?
- 2. What are the factors that women need to consider in starting their own business, such as training programs? How the quality of training programs affect the women in business in Libya?
- 3. What are the barriers for women to start up their own businesses?

### 5.9 **Questionnaire Design**

There are several steps and procedures for scientific research that allow researchers to proceed. They are adopted to ensure the availability of precise and concise data required by the researcher during the research of the phenomenon under study.

The questionnaire is defined as a research instrument that is systematically designed according to certain scientific principles. It consists of a set of questions designed to collect information from respondents to meet the objectives of the research study. Additionally, it has been used as it is one of many common data gathering tools in the humanities discipline. "In descriptive studies where the sources are varied and widely scattered, the questionnaire is a major instrument for gathering data" (Kabir, 2016, p. 182).

Abdelmoati (1979) defines the questionnaire used for such studies as a simple and direct data collection verbal tool designed to identify the features of respondents' experiences and their attitudes towards a particular subject. Questions asked are close to codification in terms of arrangement and drafting. These questions are typically a mix of close-ended and open-ended questions, which offer each respondent the ability to elaborate on their ideas.

The way of designing questionnaires is also highlighted by Kabir, who states that

In developing the questionnaire the researcher should pay particular attention to the presentation and layout of the interview form itself. The interviewer's task needs to be made as straight-forward as possible. Questions should be clearly worded and response options clearly identified. Prescribed definitions and explanations should be provided. This ensures that the questions are handled consistently by all interviewers and that during the interview process the interviewer can answer/clarify respondents' queries (Kabir, 2016, pp. 192-193).

The design of any research depends on the framework for the acquisition and analysis of data associated with the phenomena under investigation (Adel, 2003). Moreover, several researchers mention the 'research design', which is another term used to refer to the programme that guides the process of collecting, analysing, and interpreting observations. It is a logical model of proof

that allows researchers to draw inferences concerning causal relations among the variables under investigation (Alrabiae, 2006). Starting to write out questions can help the researcher attain the research goals. The questionnaire is considered as a major means of collecting data through the identification of views and intentions expressed by the study population:

The questions of the questionnaire should assist achieving the research objective when they are carefully prepared. Poor preparation may result in gathering deficient data as well as biased or faulty conclusions. In the preparation of these questions, a number of rules adopted from Mark & Janina (2009) were considered. They are listed below:

- 1. Questions and answers need to be kept simple and clear.
- 2. Respondents should not be led to choose answers that do not truly match their beliefs.
- 3. The questions should be designed to collect specific answers from respondents and not guesses. For example, closed-ended questions need to have a list of possible answers, such as strongly agree, agree, neither agree nor disagree, disagree, or strongly disagree. satisfaction, or likeliness to carry out an activity, Yes/No questions also work too.
- 4. Researchers should ensure that the questions are translated to the respondent when necessary to ensure that the meaning of the question is understood.
- 5. Researchers should avoid showing inclination to an idea or suggest a specific answer to respondents.
- 6. Researchers should avoid lengthy or ambiguous questions or questions which might include poorly worded response options.

# Mark and Janina points out that

[a]s a general rule, the more options you provide, the greater your ability to detect subtle differences between participants' answers. According to this rule, if you use a 1-to-7 scale, you may find differences that you would have failed to find had you used a 1-to-3 scale (Mark & Janina, 2009, p. 279).

- 7. Researchers should avoid irrelevant questions and make sure the questions are relevant to both the research participants and the research questions.
- 8. Researchers should avoid questions that may be misinterpreted. All questions have to be carefully worded so that they would be fully understood by the respondents.

To achieve the objectives of the study and cover the necessary aspects of the current study within the timescale and financial resources available, face to face questionnaires were used.

The use of these questionnaires are generally considered an appropriate method to collate data. The reasons for this selection of method are threefold. First, it facilitates the communication with participants so that the researcher can ensure that all the questions required for the study are fully answered. Second, it helps the participants to seriously engage with the subject; thus they can offer honest and valuable data. Third, it helps to dedicate more time and effort within the financial resources provided for this purpose (Elmahaishi, 2015).

The data collection tool has been designed to test its validity and reliability by the scientific methods used in data collection in the following stages:

# 5.9.1 Stage 1: The Human Capital Theory and its Contribution to the Construction of the Ouestionnaire

After building a general framework of the research problem and identifying the objectives of the research and its questions and after reading the available literature and the human capital theory, the researcher came up with an integrated structure of the study tool covering all the aspects to be studied. The research tool was presented to a group of arbitrators who presented their feedback in the tool to be ready for the application to the sample of the study, taking into consideration the clarity of the questions in accordance with the main study questions with moving away for the ambiguity and repetition of the unjustified and cover all subjects of interest to study.

Quantitative questions were included in the questionnaire, such as age, capital and the age of the small project and working hours per day for two reasons. First, in order to identify the general characteristics of the small project owner. Second, in order to identify the basic features of the small project and understand the dimensions of its establishment. The researcher wants to reach a clear quantitative understanding about women and the small project in the spirit of both the theory of Human Capital and previous studies.

There are two types of qualitative questions. One is classified under quantitative research with closed endings and the other, under qualitative research with open endings. These are discussed later in more detail. The qualitative questions that are included in the closed-end quantitative research have been dealt with using various statistical methods. All of them were derived from

the spirit of Human Capital Theory and from the previous literature. This theory has played a major role in building the current research tool through shedding light on the importance of the human element, determining what human capital is, and introducing the skills of the individuals as one of the small business project's components (Zaid, 2006). This was studied in detail in the first chapter of this study. Effort was also paid to human investment in order to improve the skills and productivity of the individual, estimate the human capital value and determine the economic importance of the stock of human resources. it gave education the name of human capital investment. The concepts applied in the field of education may possibly be applied to other areas such as training.

According to Shultz's Theory, it is a necessity to invest in human resources. In order to understand the real value of the human element, which is the most important factor of strength, the researcher formulated and developed some questions. These illustrate the dimensions of the concept and emphasise its importance as confirmed by the theory of Human Capital about educational level, training, supervision and contribution to development. These were addressed as follows.

Qualifications in question 3

Experience in question 14-15

Supervision in question 28

Training in questions 41-42

Contribution to development process in question 47

# **5.9.2** Stage 2: Honesty and Stability Testing

The honesty validity test is a means to ensure that the research tool measures what is intended. It also ensures that the tool covers all the elements that must be included in the analysis, for example the vocabulary as well the clarity of the questions and statements (Elmahaishi, 2015).

Honesty in scientific research represents the accuracy of the research tool for the measurement of the intended purpose and the results which will be achieved after the measurement and evaluation process. That is, it measures the extent to which the research tool provides information in relation to research problems from the study community and whether it is related to the purpose for which the measurement process is carried out.

Honesty and consistency are important aspects of the test as they assess the validity of the test and its suitability to the objectives set by researchers, so it must be given more attention. To investigate the veracity of the survey, the following honesty and stability tests were conducted.

### **5.9.2.1** Virtual Honesty (Arbitrators' Honesty)

The sample questionnaire was sent to a number of experts in different fields but related to the current study for observations and suggestions that will provide the researcher the amendments needed to increase the research tool and its credibility and suitability to the research sample. Only seven out of ten were returned (See Appendix No 7 for the list of Arbitrators). Questions were raised with respect to the appropriateness of the data collection tool and its ability to represent the study community in the light of the data requested. The arbitrators also commented on the questionnaire form and proposed some amendments. The researcher made the required modifications to formulate some questions accordingly. The questionnaire consisted of four for the initial data, eight for data about small business projects, and twenty- six for small business projects commitment and success factors and thirteen for small business projects and their contribution in the development process (See Appendix 1 for the questionnaire).

# 5.9.2.2 Reliability and Validity Test

### 1. Reliability

To assure the quality of the measurement tool, the stability of the tool results is necessary when they are being re-applied under similar conditions. There are several ways to measure stability, but the most prominent one is the Alpha Cronbach Coefficient. This shows the degree of representativeness of multiple questions or phrases, including the subject-matter of the measurement. The formulation of the questions in the questionnaire was strong and the correlation coefficient was high, as the reliability coefficient reached 0.75, which is considered to be reasonable. Various professionals consider the adequacy of the Alpha Cronbach coefficient is 0.70 (Elmahaishi, 2015). This therefore has reflected the stability of the results that can be achieved by the study tool.

### 2. Validity

Certainly, it is vital to perform this test before conducting the field study in order to ensure the accuracy and suitability of data collection needed for drawing reasonable conclusions and avoid

any measurement errors. Questions with multiple contents that measure multiple properties can increase the risk of measurement error though (Elmahaishi, 2015). The researcher made every effort to minimise this risk by conducting a pilot study. The pilot study was restricted to only 23 participants of the original size of the community (population). The researcher interviewed the 23 members and applied the measure to assure the reliability and validity of the study tool (See Appendix 5 for the pilot study).

### 5.9.3 Stage 3: The Final Questionnaire Draft

The final draft of the questionnaire contained the following themes:

- 1. Initial data, including age, social status, qualifications, and the small business place of implementation.
- 2. Data about the small business project, including, for example, the age of the business project, the small business' capital, the objective of the small business project, the kind of small business.
- 3. Small business projects commitment and success factors: the questionnaire aimed to find out the views of the participants in the study about, marketing, experience, training and supervision for instance. Twenty- six questions were formed for this topic, and the participants in the study were asked to express the extent of their approval or disapproval to all these questions.
- 4. Small business projects and their contribution to the development process. The mechanism to be followed by the small business projects in each of the three major sectors in Libya, i.e. industry, agriculture, and services, to bring about effective changes in harmony with the requirements of the development process. Thirteen questions were made for this, and the participants in the study were again asked to indicate the extent of their approval or disapproval to these dimensions.

### 5.10 Pilot Study

A face to face questionnaire guide based on themes from the literature was designed and trialled to ensure its appropriateness and reliability for the main study. As Neuman (2006) noted, pretesting helps in ensuring that the questions of the interview function well and the research instrument operates well (Henwood & Pidgeon, 1993). Edwin & Vanora, (2001) suggest that undertaking a pre-test might give a warning about whether the proposed instruments or methods are complicated or inappropriate, where protocols of research may not be followed, or where the whole research project could fail (Creswell, 2009). The face to face questionnaire guide was pretested at one stage by twenty- three Libyan women who had established their own small

business projects in four cities in Libya, namely Tripoli, Benghazi, Misurata and Sabha in January, 2012. The pilot study was undertaken in order to ensure full understanding of all their questions; their relevance to the study topic, the participants confidence and comprehensibility of the research instrument used. As a matter of fact, the questionnaire was sent to seven experts in the relevant areas of the study to assess its suitability for the research.

#### 5.11 Field Study Arrangements

Most researchers resort to reliability and validity tests to make sure that accuracy has been considered in their research, taking into account measurement errors and the kind of results they need to find and to achieve the study goals (Kolari & Pynnonen, 2011).

A field study was sought to test the questionnaire used in this study and to determine how the study achieved the objective of the research and answer the research questions. This pilot study is detailed as follows:

- 1. Arranged meetings and interviews with all respondents to get answers to the questionnaire in the different locations.
- 2. All the 85 women, who the researcher met were small business project owners.
- 3. 15 women had to exclude due to the fact that they had a change of mind in answering the questions, in addition to some who did not attend the interviews.
- 4. Approached the women of small business project owners through responsible organisations and tried to build a bridge of communication with the participants and clarify the idea of scientific research and its purpose, allowing them to ask questions even before the start of the data collection process.
- 5. Most respondents were quite happy and cooperative; they gave answers to all the questions freely, especially since this study was conducted after the Libyan revolution. This allowed social research to be performed without suspicion of it being intelligence gathering work.
- 6. The researcher in the current study tried very hard to establish communication with the respondents to ensure honest answers to all the questionnaire items.

### **5.12** Steps of Applying the Field Study

The study was examined to test the degree of reliability and validity. The final form of the study tool had been prepared and contained the questions that the respondents would answer. The field study was conducted between July - September 2013, during which time the researcher

Interviewed 85 women. The researcher presented herself as a postgraduate student at the University of Huddersfield in the UK. The questions to be asked and the information to be provided was confidential and would be used only for the purposes of scientific research. The researcher asked all the questions prepared for this purpose and prepared two copies of the questions, one in English and the other in Arabic, commensurate with the mother tongue of the researcher and the respondents. A specialised translator was hired to confirm that all of the questionnaire in English was translated verbatim into Arabic to ensure credibility (See Appendix 12 for the covering letter from Amin Translation, Educational and Investment Services).

Each participant had been thanked individually for accepting the participation in the sample of the study with the reminder and gave assurance to all respondents that the information provided would be used for scientific research purposes only and they could at any time see the results of the study once completed. With respect to the difficulties which faced the researcher, there are mainly two worth mentioning. The first concerns the danger of travelling from one city to another to meet the informants for the purpose of data collection and that was due to the political instability of the country during the revolution in 2011. Travelling was a necessity, as previously mentioned, the study sample was taken from four different Libyan cities.

There was also a difficulty in reaching out to small enterprises and women leaders. The way to communicate with them and convince them to participate in the sample study was burdensome as the internet connection was unreliable at that time.

#### **5.13 Population and Sample**

In this section, the researcher reviewed the target population and study sample. The population was composed of women owners and managers of small business projects in Libya. The research was applied to women's small projects in the economic sector, which is subdivided into three sectors, namely services, industrial, and agricultural.

### 5.13.1 Population

The research population consists of women owners and managers of small business projects. 2000 small businesses are under ownership and management of women from a total of 11,000 small businesses, according to the data from the Ministry of Economy, Misurata Business Women Organisation, Tripoli Chamber of Commerce Industry and Agriculture, Misurata

Chamber of Commerce Industry and Agriculture (See Appendix 8,9,10). The face to face questionnaire survey was conducted on a group of women in the four Libyan cities in question.

#### **5.13.2** Sample

The research sample in the quantitative research comprises a number of women owners and managers running small business projects distributed over different sectors in Libya. The relative distribution method was used to collect data using a face to face questionnaire. Table 6.1 shows the sample size distribution of the different kinds of the small business (n. 85 forms). Considering the relative distribution of the project size, interviews were conducted with the sample. 100 interviews were requested and arranged, but three participants refused to participate, five failed to attend on the interview date, and seven changed their mind about participating in the research. Moreover, all the questions were reviewed objectively by the researcher in this study, to ensure that they were fully understood, taking into account scientific standards, for example, neutrality and accuracy.

#### **5.14 Data Collection**

In general, the data collection stage is an active and exploratory stage of the research. We can say it is an essential step in scientific research. The researcher cannot ignore the problems faced at this stage and many points have to be taken into consideration, some of which are listed as follows:

- 1. Culture and community structure and framework.
- 2. Building a trusting relationship with the participants and observing their body movement and facial expressions.
- 3. Avoidance of acting like an investigator and asking permission before recording or writing down notes.
- 4. Asking questions neutrally.

Therefore, this stage needs extra care by the researcher with a thorough planning contributing to envisioning data sources regarding the quantity and quality that would be needed in the research effort (Hamza, 2010). In addition, the data needs to be defined and compiled, as it has great impact on the validity of results and the answers to research questions. A number of problems faced the researcher during the data collection process, one of which was the identification of the

required information sources suitable for the study and the selection of the most appropriate methods to be used to collect the data.

Regarding the data collection process, there is no best method because this process depends on the nature and size of the sample. Moreover, various factors need to be considered when deciding the most appropriate method to collect data, such as the objectives of the study, the target group, location, the kind of the questions to be answered (codified or open-ended) and the available time (Creswell, 2009).

The researcher in this study visited Libya to collect study data on 16 July, 2013, and travelled to four Libyan cities where the small business movement is remarkably active and constitutes a basic factor of the comprehensive and sustainable development all over Libya. The cities that I travelled to were: Tripoli, Benghazi, Misurata and Sabha, and those interviewed were women who had established their own businesses. The terms of the study sample are identified as follows:

- 1. The informants should be woman.
- 2. The business should be classified by specialised bodies as a small business.
- 3. The participants were to be owners and founders of the small business project in question.

During the research, the researcher noticed the following:

- The idea that social work investigation was linked with intelligence work that was
  current during the previous reign has gone. The respondents provided the best of their
  knowledge for the success of the research showing their cooperation and happiness in
  giving answers and information seriously and with precision and showed desire to get the
  results of the field study after completion.
- 2. The respondents were aware of the importance of the field studies with respect to small businesses and they emphasised that the institutions should support such studies, as well as draw attention of the community to the importance of women's small businesses and the actual participation in the development process.

3. The respondents realised the value of the information they disclosed and the necessity of its accuracy, as well as the value of field work, which depends on the credibility of the answers to the entire questionnaire offered with transparency.

The duration of the data collection lasted about eight weeks at a rate of 40 consecutive minutes for each respondent. The data recording, took three weeks using the statistical programme SPSS.

The smoothness of the data collection process and getting satisfactory answers from the respondents would have been impossible without their response and interaction. Furthermore, the cooperation and effort of the centres and offices of small business affairs in Libya cannot also be neglected, as they contributed to getting to the whereabouts of the respondents, which reduced the amount of time and effort. They comprehended me with care and encouragement, creating an appropriate atmosphere to work comfortably and easily. The researcher was committed to the scientific and professional secrecy of the information obtained either from the institutions and specialised centres to which it was previously referred from the respondents in respect of, for instance their names, but not their projects which were used only for legitimate and scientific purposes.

### 5.15 Discharging Data

The researcher emptied the study data collected in the previous stage and inserted it on the computer for the purpose of processing it with the statistical packages, using a statistical package for Social Sciences, namely (SPSS software) and also in order to check the input for any errors that might occur.

### **5.16** Statistical Analysis Procedure:

The statistical package for social sciences (SPSS software), which is one of the most well-known statistical programs, is a multi-functional programme with great potential. It can be relied upon to help researchers in scientific research with digital data. It was created specifically for the analysis of social research data, but is not limited to that. It is used in various fields such as marketing research for administrative decisions (Albayati, 2007), for instance. The program also allows storage of data and performs statistical calculations and analysis. It is used to create graphs, and it has the ability to handle data and extract results accurately and quickly. This helps in interpreting the results of research easily. Moreover, this program is a tool to save data for easy reference

when needed. So researchers see it as an effective tool for analysing various types of scientific data (Bryman & Duncan, 2011). The researcher used it due to these reasons and also because it is the most suitable software for the data. The research data has been coded for data processing and analysis using the statistical tool, SPSS v12, to execute. Frequencies and percentages were used to summarise the personal and occupational characteristics of the study members and to determine their responses in the light of the main themes included in study.

### 5.17 Qualitative research:

A qualitative research design is simply defined as a type of research in which data is collected in the form of words and interpretations of observations. The data can take the form of either detailed reports of situations, events, people, interactions and observed behaviours, beliefs or thoughts. Qualitative research is usually associated with research questions and phenomena of interest, which require explorations through a detailed collection procedure and analysis of the data (Saunders et al, 2018).

Qualitative research is usually characterised by its aims, which are concerned with the understanding of some aspect of social life and its methods which commonly generate words rather than numbers as research data (Mack et al., 2011).

In this research, in-depth interviews were used following the widely used method, where the interviewer did not follow a rigid structure. In other words, the interview was unstructured with no lengthy questionnaire; henceforth, the respondents were interviewed in a sufficient detailed way in order to generate results that could be taken as correct, complete, authentic and credible reflections of their experiences and views. Yet, its major weakness, as Haikel (2003) noted, is the fact that the small size of the research sample cannot be representative even if great care was taken to choose a fair cross-sectional sample of people to be the focus of the study.

In fact, the aims and methods of the qualitative research may seem imprecise. Other common criticisms of qualitative research include the following: First, the small size of the sample is not necessarily representative of the wider population. Second, it can be problematic and challenging to know how far one can generalise the results; the findings may be inaccurate as it can be difficult to find out how biased the findings are (Kvale, 1996).

On the other hand, for several research projects, there is a wide range of different sorts of questions that require answers, some require quantitative methods, while others need qualitative methods. There are various types of interviews according to the literature. However, the researcher is advised to focus on the in-depth interviewing type and use this method to collect qualitative data for this progress study.

Qualitative interviews can be divided into three main categories. (a) Structured interviews are typically used in survey research and have a rigid structure with closed questions; (b) semi-structured or open-response interviews also have a schedule, but a less rigid one, with more open questions; and (c) unstructured interviews cover the main themes about which the researcher intends to talk, and probably include very few open-ended questions (Donohoe, 2014).

Semi-structured interviews combine both the flexibility of unstructured, open-ended interviews along with the agenda and directionality of the survey tool; and that is in order to yield focused textual and qualitative data at the factor level. The questions used in a semi-structured interview can be pre-formulated, but the answers to those questions are open-ended. In such way, they can be extended according to the preference of the interviewer and interviewee, and can also be enhanced by probing questions.

The selection of a particular type of interview method depends on the nature of the problem under study and the participants and the type of information that the researcher intends to gather. It also depends on the researcher's theoretical position as well as the research process.

In-depth interviewing also known as semi-structured or open-response, is a type of interview used by researchers to elicit data in order to gain a holistic understanding of the viewpoint and the situation of the interviewees. It also allows the researcher to explore interesting evidence for further investigations. This type of interview usually involves asking informants open - ended questions and probing wherever necessary, so that the researcher can obtain useful data. Since in depth interviewing often involves qualitative data, it is also known as qualitative interviewing (Guion, 2006).

In particular situations where little is known, it is often advised to start with qualitative methods (e.g., interviews and focus groups), since it can help you with generating hypotheses that can later be tested using quantitative methods. Qualitative methods are often appropriate if the aim of the

research is to understand how a community or individuals address a particular issue (Bricki & Green, 2007).

Semi-structured in-depth interviews were chosen for this research. Ten interviews were conducted with women entrepreneurs in June, 2017. Three main themes were highlighted after reviewing relevant literature on topics on issues of characteristics and work history, small business projects and innovation, small business projects and support, women's small business projects and the development process. In total, 19 questions were asked around these themes. The data analysis process was done by providing a deep narration of the interviews, which allowed the researcher to pay attention to any points that may not have appeared in the quantitative study. Some hadiths were also mentioned from the participants in the study and transferred here without any change. In an analytical way, the researcher in the current study linked the results of the qualitative research with quantitative research results. Qualitative data was presented and analysed, then explained and the findings submitted to others. In addition, the information provided in the previous chapters was highlighted with a view to enhance further understanding of the issue (See Appendix 13 for the interview).

The qualitative research complemented the quantitative research and the results of the previous literature reviewed in the first chapter of this study. The results reached were taken as a point of reference to complement the path towards deeper and more reliable results. In formulating the interview questions, the researcher attempted to take into account the deepening of the questions, making them more general, to obtain broad answers to increase the value of the research and enhance its results. In fact, open questions provide a detailed research project with opportunities for broader and deeper responses.

The researcher also tried to cover those aspects that she felt deserved further understanding through the responses of the study sample. The open questions covered the deficiencies that may be experienced by the codified questions in the previous stage.

Many of the results and issues dealt with in the literature review motivated the researcher to raise the same issues in the Libyan context. Libya is experiencing a great change at all levels, which makes it a fertile ground for research. For example, many previous studies dealt with the problems faced by small business. The results indicated problems of support and marketing and low effectiveness because of the lack of means of success. These included the studies of

Sidihoum (1969), Fathi (2000), Ataboli (2011), Qabosa (2003), Al Romey (2000) as well as the study by Erogul (2011) about female entrepreneurship in the United Arab Emirates (UAE), which concluded that women needed support from family to engage in building their own models of entrepreneurship.

The results of Algazeri's (2012) study on Women's Work and its role in the development process, contributed to building a clear intellectual context for the researcher on the nature of Libyan society and the contribution of women in the development process.

#### 5.18 Analysing Qualitative Data

## Braun and Clarke argued that

However, nor do we think there is one ideal theoretical framework for conducting qualitative research, or indeed one ideal method. What is important is that the theoretical framework and methods match what the researcher wants to know, and that they acknowledge these decisions, and recognise them as decisions (Braun & Clarke, 2006, pp. 7-8).

In this research, the researcher used simple matrices in objective coding in the process of analysing qualitative data. Text units were also included for the respondents to obtain a good coverage percentage in analysing and interpreting the results, and this ensures that valid and real results are obtained. The NVivo program was used, which is commonly used in analysing qualitative data, during the stage of coding data and its structure, which provided support in qualitative data analysis. The researcher undertook the process of interpreting data and finding links between them.

It is worth noting that "Thematic analysis is a method for identifying, analysing, and reporting patterns (themes) within data" (Braun & Clarke, 2006, p. 6).

With regard to the data collected through the personal interview, the researcher coordinated and classified it in an age hierarchy and structure to give meaning and achieve the appropriate understanding and desired goal of qualitative research. Saunders et al, discussed "that a full record of the interview should be created soon after its occurrence, to help control bias and

produce reliable data analysis" (Suleiman, 2018, p.130). To achieve this, and for this, the researcher wrote the data in a complete and detailed manner immediately after conducting the interview to achieve accuracy "rigour lies in devising a systematic method whose assumptions are congruent with the way one conceptualises the subject matter" (Reicher & Taylor, 2005, p.549).

Regarding the coding process (Bryman & Bell, 2011) argues that coding the data is a stage that cannot be overlooked, that it can be considered the most important stage of qualitative research, and the researcher must be careful during this stage to get accurate and convincing research. This provides an opportunity for the researcher to coordinate the data under the heading of common characteristics for each category.

In the current study, the same predetermined factors were used in the quantitative study in order to maintain the consistency of the research and its sequence and the familiarity with the data and results. These factors were identified as those affecting the success of small companies (Zikmund, 2003).

During the writing of the report at the final stage, many points were taken into account. Perhaps the most important of which was the accuracy in conveying what was important and useful for the study results for the second task point in providing a logical and smooth coordination during the drafting of the report and publishing important quotations of participants that achieve the objectives of the research and provide rationality answers for research questions.

#### **5.19 Ethical Considerations**

Ethical considerations for the study are of a heightened importance. There were some ethical issues that should be taken into account involving the critical interpretive perspective used in this study, such as harm, risk, confidentiality, anonymity and privacy (Lawan, 2017).

During the field study, participants were not exposed to any risk or harm or pressure of any kind, and privacy is always an important issue in research. In this study participating women welcomed and positively participated in answering all questions in the questionnaire. The researcher obtained letters from the main supervisor as approval and support for carrying out this study in Libya (See Appendix 11 for the supervisor covering Letter). The researcher began the interviews with a brief explanation of the study, stating that the purpose of the study was scientific and all

the information gathered would be kept strictly confidential and would not be used in any other studies.

The respondents were asked if they felt comfortable about using a digital voice recorder, during the interview and most of them disagreed. As a result, the researcher used the written answer technique instead. The respondents were also informed that they were under no obligation to disclose any information if they felt uncomfortable and that they could withdraw from the interview at any time without giving any reason.

### 5.20 Summary

The main objective of this chapter was to describe the research methodology used in the current study. The chapter began by discussing the research philosophy and then moving on to the research design and approach. The statistical methods and tests used were also described. The chapter to follow presents a description of the study sample using various tables and graphs showing quantitative data and analysis.

## **Chapter 6** Research Findings

#### 6.1 Introduction

The purpose of this chapter is to provide a descriptive overview of the data collected and the subsequent statistical analysis. The researcher characterised the business owners using the following demographic variables, age, marital status, academic qualification, business place implementation, years of experience. Data also identified the characteristics of the businesses, such as staff, capital, age of the business, the expected future plan of the business, and the most important financing source, as well as institutions in Libya that support small business projects.

Descriptive data are provided on the perceptions of respondents regarding their experience, kind of small business engagement, business location, profit, the degree of job satisfaction, cooperation with other projects of different sizes, and the kind of assistance provided for small businesses.

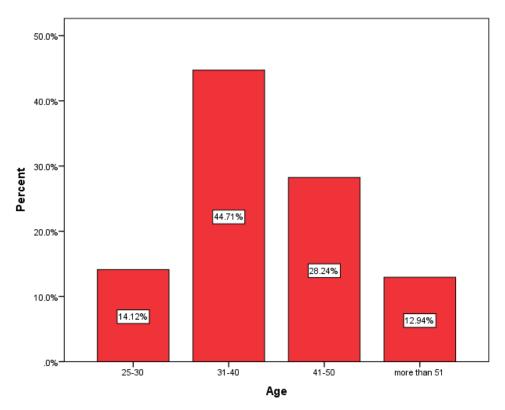
In this chapter, the researcher in this present study also presented the results of questionnaire analysis. The dataset was prepared for analysis by coding the questions. Subsequently, they were entered into the statistical software package, SPSS, to conduct the statistical analysis using graph, frequency tables, the Mann-Whitney test, and Kruskall-Wallis test. The results of personal information are presented first, followed by the results of the research questions.

### 6.2 Descriptive Data

#### 6.2.1 Age

Figure 6-1 illustrates the percentage of the age groups of the participants who took part in this study. It was obvious from the graph that the majority of the subjects who participated in this study are aged between 31-40, representing roughly 44.7% of the total sample. Approximately 28.24% of the participants were from the group whose age range is between 41-50 years. The minority of the respondents were from the youngest group (25 to 30 years) about 14.1% of the population sample.

Figure 6-1 Age distribution



# 6.2.2 Marital status

Figure 6-2 shows the marital status distribution

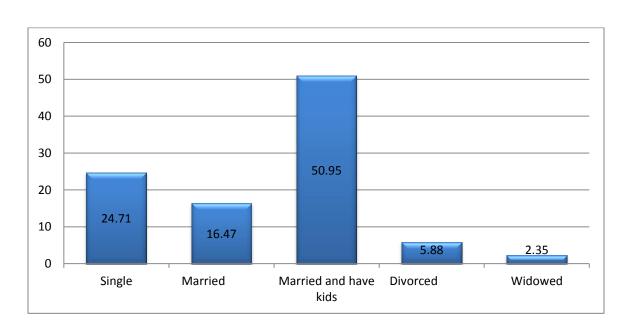


Figure 6-2 showed the percentage of the marital status of the subjects who participated in this research. As it can be seen from the figure it was clear from the graph that approximately half (50.59%) of the participants in this research were married, whilst 24.71% of participants were single.

## 6.2.3 Qualifications

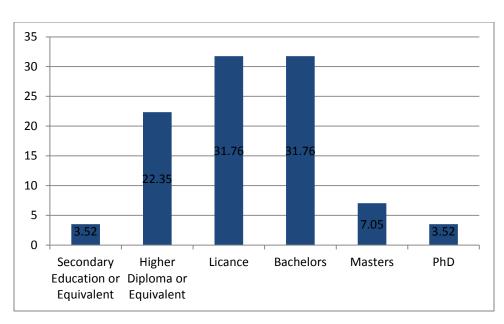


Figure 6-3 Qualification distribution

For qualifications, it can be seen from Figure 6-3, the majority of the participants in this study were from the group holding licence and bachelors, and represented approximately 31.76% of the entire sample. The group with PhD and Masters represents about 10.5% of the sample total. With regards to the Higher Diploma, holders represented roughly 22.35% of the sample.

# 6.2.4 The business place implementation

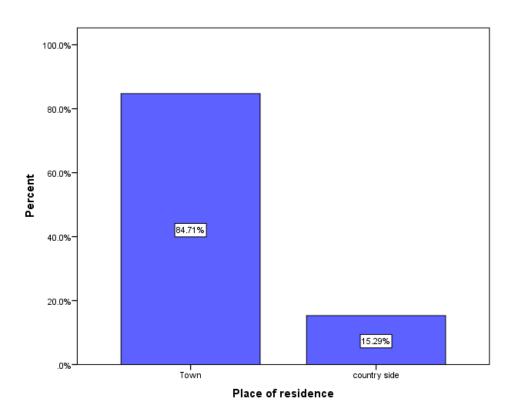


Figure 6-4 Distribution of the business place implementation

The majority of the participants were from the town, represented by 84.71%, whilst 15.29% were from countryside, see Figure 6-4.

# 6.3 Data about the small business project

Table No. (6. 1) Age of the business

Statements	Frequency	Percent
From 1 year to less than 5 years	18	21.2
From 5 to less than 10 years	33	38.8
From 10 to less than 15 years	21	24.7
From 15 to less than 20 years	7	8.2
20 years and above	6	7.1
Total	85	100.0

The table above shows the age spread of the small businesses surveyed in this research. The highest number of small businesses, representing 38.8% of all, were aged between 5 and 10 years, followed by 24.7% between 10 and 15 years, and 21.2% aged from 1 year to less than 5 years. On the other hand, 8.2% of small businesses were between 15 and 20 years old, and 7.1% were 20 years old and above. This indicates that the large majority of small businesses were launched during the last 15 years. The researcher presumes that the reason is that, despite being recognised much earlier for their importance in other countries, small businesses in Libya are a newly emerging concept. This is a result of the opening up of Libyan society, and the encouragement to women to work. In addition to the trend in Libya regarding development programs and support of small businesses. In the last ten years particularly, women were strongly directed towards the field of small businesses.

Table No. (6.2) Small business' Capital

Statements	Frequency	Percent
Less than 50,000	15	17.6
From 50,000 to 100,000	42	49.4
More than 100,000	28	32.9
Total	85	100.0

It is evident from the above table that 17.6% of small businesses have capital of less than (LYD 50,000) fifty thousand Libyan Dinars, the capital of 49.4% of small businesses varies between (LYD 50,000 to 100,000), while the capital of 32.9% of the businesses was more than (LYD 100,000). The latter might be caused by the increase in small business' capital funding, which is due to the lending regime followed by the State banks and incentives to establish small business and the support plans.

Table No. (6. 3) Objectives of the Small business

Statements	Percent
For self –realisation	27.2
To increase the national income	23.2
To increase the local production	9.4
To create new jobs and eliminate unemployment for women	9.0
To find training opportunities	8.0
To produce cheap goods	5.4
To prepare skilled labour	6.0
For community development	6.4
To make social relationships	5.4

The table above shows that one of the most important goals for 27.2% of the respondents towards their small businesses is "self-realisation". This is followed by the goal expressed by 23.2% of respondents, which is "to increase national income". It is worth mentioning that the Libyan women have secured many achievements on personal, social and working levels. In addition, women are still trying to realise more, seeking through ownership and operating small businesses to eliminate women's unemployment, and strengthen the role and status of women within the Libyan society.

Table No. (6. 4) Shows the Number of Daily working hours

Statements	Frequency	Percent
From 1 to less than 5 hrs.	9	10.6
From 5 to less than 10 hrs.	67	78.8
From 10 hrs and above	9	10.6
Total	85	100.0

The table above shows the daily working hours of women in a small business. The results show that while 10.6% of the respondents work less than 5 hours daily, and 10.6% work more than ten hours daily, the vast majority, representing 78.8%, work from five to less than ten hours every day.

Table No. (6. 5) Shows the Motives to establish a small business

Statements	Percent
To achieve self-sufficiency	38.2
To enhance self-confidence	23.0
To create financial balance	16.0
Due to sufficient experience	11.5
To fill my free time	5.7
Financial motives	3.8
Any another motives	1.2

The table above shows the women's motives for establishing a small business. It was clear from the responses that one of the most important reasons that made 38.2% of the women establish small businesses was to achieve self-sufficiency, while 23.0% considered that the purpose of their business was to enhance their self-esteem. The researcher considers that despite the gains achieved by Libyan women at all levels, the main goals for work is motivated by the status of women in Libyan society. They needed to overcome the miserable experiences of Libyan women over long decades, or preserve the gains and seek further achievements, especially in the field of work.

Table No. (6. 6) Type of small business activity

Statements	Frequency	Percent
Factory for production of particular commodity	6	7.1
Shop to sell various goods	5	5.9
Sewing and knitting workshop	3	3.5
Fresh Meals centre	4	4.7
Traditional tools & industries	5	5.9
Beauty Centre	7	8.2
Handicraft & Drawing Workshop	6	7.1
Travel and tourism office	4	4.7
Sweets workshop and home made pastries	6	7.1
Women car driving training school	4	4.7
Shop for sale and import ready-made appliances	3	3.5
Shop for selling used books	3	3.5
Memorisation of Qur'an school	5	5.9
Nursery	1	1.2
Music Education Institute	4	4.7
Institute for Languages learning	5	5.9
General Trading Company	4	4.7
Women Games Hall	6	7.1
Private clinic	4	4.7
Total	85	100.0

The table above shows the type of small business activity. The researcher divided small businesses by type of activity into three categories, namely (i) productivity and industrial, (ii) service & educational, and (iii) commercial. For more information see table (6-55). The results showed that 48.2% were commercial businesses, 22.4% were productivity and industrial

businesses, while 29.4% were service and educational businesses. This classification was formulated by the researcher according to the type of activities listed in the table above. It is worth mentioning that small business activities were not codified at the time the respondents were asked. Instead, the researcher opted to perform the classification of small businesses afterwards, after uncovering the orientation of women's small businesses activities in Libya. This also motivated the researcher to look further into the activities and attitudes of women's small businesses. It is noticeable that the activities practiced by small businesses are characterised by the diversity of activities. This helps women's small businesses to deploy and succeed.

Table No. (6. 7) Illustration of small business type

Statements	Frequency	Percent
Commercial	41	48.2
Productive and Industrial	19	22.4
Service and Educational	25	29.4
Total	85	100.0

The table above shows the type of small-scale business activity according to the researcher's preclassification. In terms of breakdown by activity, namely commercial, productivity, industrial, service and education, the proportion is 48.2% and 22.4% and 29.4% of businesses, respectively.

Table No. (6. 8) How the women heard about small business

Statements	Frequency	Percent
Through the institutions of civil society	11	12.9
Using social centres	9	10.6
By associations	12	14.1
Vide friends and relatives	18	21.2
Media and social networking sites	23	27.1
Through productive family	12	14.1
Total	85	100.0

The above table illustrates the way in which the surveyed group came to know about small business. The largest proportion, 27.1%, of the respondents learned about small businesses through the media and social networking sites. The researcher attributes this to the openness experienced by Libya and the community in dealing with the media and social networking sites easily. This leads to the rapid spread of small businesses, especially in the last five years.

Table No. (6-9) Headquarters of small business

Statements	Frequency	Percent
Private ownership	40	47.1
The government residence	20	23.5
Company	18	21.2
Others	7	8.2
Total	85	100.0

With respect to the headquarters or premises from which business is undertaken, the majority was in private ownership (47.1%), and then the government residence (23.5%) and company (21.2%). It is worth mentioning that the government residence is a place which is owned by the government and rented to the owners of businesses.

### 6.4 Small business projects commitment and success factors

Table No. (6-10) Marketing region of the small business' product or service

Statements	Frequency	Percent
Locally	61	71.8
Global	6	7.1
Both	18	21.2
Total	85	100.0

The table above illustrates the point of marketing of the product or service provided by the business. Indeed, 71.8% of small businesses sell their products or provide services locally, while 21.2% of small business market their products and provide services both locally and internationally. Indeed, it is concluded that small businesses in Libya are aimed at the local market in particular.

Table No. (6-11) Adequacy of years of experience

Statements	Frequency	Percent
Adequate experience	26	30.6
Adequate to some extent	48	56.5
Not sufficient	11	12.9
Total	85	100.0

The table above shows the years of experience of the women surveyed. 56.5% of them deemed their experience to be adequate to some extent in the scope of small businesses, while 30.6% said that their experience is adequate, and 12.9% considered their experience is not enough. The researcher concludes that the reason that women have high expertise is attributable to the widening field of small projects. In addition to the gains realised by women at all levels in their struggle to break into several fields, as eligible leaders to participate in all development processes.

Table No. (6-12) Places where experience was gained

Statements	Percent
Through training programs at	33.1
dedicated centres	55.1
Due to the qualification	36.5
Working in similar area	30.4
Total	100.0

The above table presents how the respondents gained experience. The data shows that through training programmes at dedicated centres 33.1%, due to the qualification 36.5% and work in similar areas 30.4% were considered as the most important ways that granted women adequate experience This was considered sufficient to some extent from the women's point of view, which pushed them to establish their own small businesses.

Table No. (6-13) Proportion of the respondents who reviewed manuals or training manuals or information related to the establishment of small business

Statements	Frequency	Percent
No	6	7.1
Yes	79	92.9
Total	85	100.0

The table above shows the percentage of respondents, who reviewed manuals, training manuals or information relating to the establishment of small businesses to enhance their chances of success before or after the project's establishment. The responses clarified that 92.9% of the respondents had done so, compared with 7.1% of respondents who had not. This is a positive and important indicator for focus in terms of development and stimulation of small businesses in the national economic development process.

Table No. (6-14) Illustrates the women who read the laws and regulations that relate to the establishment of small businesses

Statements	Frequency	Percent
No	20	23.5
Yes	65	76.5
Total	85	100.0

The table above shows the proportion of women establishing a small businesses, who reviewed the laws and legislations related to the establishment of small businesses. It is clear that 76.5% of the respondents had already reviewed the laws and legislations, while 23.5% did not. This result

is relevant to the research and its aims, where Libyan women break into leadership roles, and play a focal part in establishment and development of small businesses. In turn, these develop the community and assure its progress.

Table No. (6-15) Adequacy of support and funding upon establishing a small business

Statements	Frequency	Percent
No	8	9.4
Yes	77	90.6
Total	85	100.0

The table above shows that 90.6% of women establishing small businesses obtained support and adequate funding upon incorporation of their small business. The proportion of those who did not obtain such support was 9.4% of the sample.

Table No. (6-16) The quality of support

Statements	Percent
Funding Support	34.6
Marketing and promotional assistance	12.4
Machines and equipment	13.7
Basic materials	5.9
Moral support	33.3

The table above clarifies the quality of support obtained by women founders and owners for establishment of their business. According to the survey responses, 34.6% received funding support for the implementation of their businesses, and that 12.4% obtained marketing and promotional assistance. The proportion of those who received support in the form of machinery and equipment was about 13.7%; 5.9% received support in the form of basic materials for the implementation of their businesses; while 33.3% received moral support. Here, the ability of moral support to ensure business success and the goals achievement must be emphasised. A small

business is in great need for this kind of support, because the small business upon commencement and due to the nature of its small size faces great difficulties that need all kinds of support for the business to continue running.

Table No. (6-17) Shows from where the small business gained support

Statements	Percent
Women's Associations	24
Banks devoted to support small businesses	21
Private hand	16.3
From the family	12
Society Institutions	11.4
Government Institutions	11
From the businesses' employees	4.3

The table above shows those small businesses obtaining support, and who provides such support. It was found that family support for small enterprises was 12%, support by society institutions was 11.4%, and private hand support was 16.3%.

The government agencies proportion of support for small businesses is 11%, while specialised banks' support reached 21%. The percentage contribution of workers in supporting the small business is about 4.3%. The percentage of women's associations' support for small businesses is 24%.

Therefore, it is quite clear that the highest rates of support for small businesses comes consecutively from women's associations, followed by specialised banks, and then private entities. Support from family is followed by community institutions, then government agencies, and finally, women working in the small businesses.

Perhaps this explains the phenomenon of spread of small women's enterprises in Libya. Women receive support from many specialised agencies, which may be in the form of money or provision of aid and consulting services related to small businesses. Indeed, small businesses management may not easily know about the competition in all economic fields.

Table No. (6-18) Shows the extent of applying safety standards

Statements	Frequency	Percent
Yes	85	100.0
No	0	0
Total	85	100

The table above shows how the small business under study applies safety standards. The result was that 100% of the businesses are committed to, and keen to apply, safety measures. The researcher discerned this first hand, and expressed her admiration for all the small businesses that are characterised by creativity, punctuality, and accuracy.

Table No. (6-19) shows whether there is a feasibility study and future plans of the business

Statements	Frequency	Percent
No	43	50.6
Yes	42	49.4
Total	85	100.0

The table above addresses whether small business have a feasibility study and future plans. From the responses, only 49.4% of the small projects surveyed have a feasibility study and plans prepared for future development. However, 50.6% were said not to have performed a feasibility study and set future plans for their development.

Table No. (6-20) Compatibility of the business in regard to the space, location, ventilation, lighting and facilities and utilities

Statements	Percent
The space	33.3
Location	28.8
Facilities and Utilities	17.8
Lighting	15.6
Ventilation	4.5
Total	100

The table above shows whether the small business is appropriate, in terms of size and location, ventilation, lighting and comfort. The researched reported that:

- 33.3% of small businesses are adequate in terms of space.
- 28.8% are suitable in terms of location.
- 4.5% are adequate in terms of ventilation.
- 15.6% of the small enterprises are adequate in terms of lighting.
- 17.8% are appropriate in terms of facilities and utilities.

Hence, we conclude that small businesses settings are highly appropriate. This will necessarily affect their development and sustainability.

Table No. (6-21) Ability to implement ideas through the small business

Statements	Frequency	Percent
No	3	3.5
To some extent	6	7.1
Yes	76	89.4
Total	85	100.0

The table above shows the extent of work in the business giving the opportunity for the owner to implement her ideas. The responses demonstrate that in 89.4% of cases, the project allows for the implementation of ideas and creativity. The cause of this high rate may be due to the flexibility,

creativity and implementation of ideas that small businesses enjoy in general. This increases the proportion of success and attraction from all segments of the society. Moreover, it was the woman owner of the business, who conceived the idea, and she is the one, who actually runs the business. The project might also constantly be an idea subject to development. It is clearly emphasised that the owner struggles hard to achieve advanced levels of success.

Table No. (6-22) shows whether the small businesses is licensed or not

Statements	Frequency	Percent
No	5	5.9
Yes	80	94.1
Total	85	100.0

The table above shows whether the small businesses under investigation have a license to practise. Indeed, 80 business owners representing 94.1% of those surveyed responded that they have a license for their small businesses. The researcher considers this a positive sign for small projects in Libya, in demonstrating the commitment of small businesses to obeying the law.

Table No. (6-23) Reasons behind the lack of license for a small business

Statements	Percent
Recently established project less than one year old	40
License already issued but not yet received	20
Seeking hard to get the license	20
Applied for license, but not yet approved	20
Total	100

Of all the businesses surveyed, 5 businesses representing 5.9% were without a licence. From the respondents' answers, 40% said that one of the reasons for the lack of a licence was that the project was recently established, 20% said that the license had already been issued but not yet physically received, while 20% disclosed that the project was not approved, even though they had applied.

Table No (6-24) shows the insurance of the business

Statements	Frequency	Percent
No	5	5.9
Yes	80	94.1
Total	85	100.0

Through the data of the table above, 94.1% of the small businesses have insurance, while 5.9% of the projects do not have insurance. This is a positive sign and shows the commitment of women owners of small project to secure their projects. Insurance is an important step in the success of small business and its development and continuity.

Table No (6-25) Presence of supervision within the business

Statements	Frequency	Percent
Yes	85	100.0
No	0	0
Total	85	100

The above table shows that all the women owners surveyed believe that supervision exists within their small project.

Table No. (6-26) Methods of the supervision within the small business

Statements	Frequency	Percent
Efficiency	23	27.1
Election	18	21.2
Experience	18	21.2
Discipline at work and the	17	20.0
perfect employee	17	20.0
Acceptance (Charisma)	9	10.6
Total	85	100.0

The above table illustrates the different methods used in achieving supervision within the small business. Efficiency is considered the most important method of supervision by 27.1% of respondents, followed by experience and election by the same percentage of 21.2%, the most we can talk about the election process is the choosing someone for a supervision via voting, respectively. Then 20% for discipline at work and the ideal employee, and finally 10.6% for acceptance and charisma.

The ratios above indicate the absence of specific standards to stand on for supervision. This is certainly subject to the work system within the small business and its ability to implement appropriate supervision programs. However, that does not prevent us from saying that competence and experience are the most important criteria in all areas, and their presence in any enterprise will result in significant difference in the embodiment of the enterprise strength and resistance. Moreover, small businesses are one of these areas, which necessarily require the presence of competence and experience.

Table (6-27) Standards of grading workers in the small business

Statements	Frequency	Percent
Efficiency	20	23.5
Seniority at work	27	31.8
Experience	17	20.0
Qualifications	9	10.6
Training courses	12	14.1
Total	85	100.0

The above table illustrates the grading standards for workers in the small business, where seniority at work is the first criteria for grading the worker within the small business estimated by 31.8%, followed by efficiency 23.5%, experience comes third at 20.0% followed by training courses, 14.1%, and finally, qualification at 10.6%.

This is confirmed by many opinions in the field of small businesses, namely that small businesses depend for their success and prosperity on many factors. The most important is experience, competence, seniority at work and others, more so than dependence on the degree of qualification, in the case of being combined with the previous factors or one of them. This increases the importance of these standards, and also increases the likelihood of success and sustainability of the small-scale business.

Table No. (6-28) shows small businesses attracting factors

The factors		I do not know	Not available	Limited	Availabl e	Total
Dec 1 1 Comme	Frequency	6	5	11	63	85
Regular workforce	Percent	7.1	5.9	12.9	74.1	100
Trained manpower	Frequency	12	22	36	15	85
Trained manpower	Percent	14.1	25.9	42.4	17.6	100
Markets and marketing services	Frequency	22	27	17	19	85
ivializets and marketing services	Percent	25.9	31.8	20	22.4	100
Transport vehicles and shipping	Frequency	11	7	13	54	85
Transport venicles and simpping	Percent	12.9	8.2	15.3	63.5	100
Funders	Frequency	8	12	27	38	85
runders	Percent	9.4	14.1	31.8	44.7	100
Customs Facilities	Frequency	13	14	32	26	85
Customs Facilities	Percent	15.3	16.5	37.6	30.6	100
Bank loans	Frequency	12	15	41	17	85
Dank loans	Percent	14.1	17.6	48.2	20.0	100
Legal support	Frequency	14	19	28	24	85
Legal support	Percent	16.5	22.4	32.9	28.2	100
Raw materials	Frequency	2	4	14	65	85
Naw materials	Percent	2.4	4.7	16.5	76.5	100
Social capital	Frequency	18	9	17	41	85
Social capital	Percent	21.2	10.6	20.0	48.2	100
Internet and communication	Frequency	16	12	25	32	85
networks	Percent	18.8	14.1	29.4	37.6	100
Sanitation services	Frequency	0	2	4	79	85
Samtation services	Percent	0	2.4	4.7	92.9	100
Publicity and promotion	Frequency	2	5	7	71	85
1 denotes and promotion	Percent	2.4	5.9	8.2	83.5	100
Health Services	Frequency	2	18	31	34	85
Treatin Services	Percent	2.4	21.2	36.5	40	100
Training Services	Frequency	4	17	32	32	85
Training Scrvices	Percent	4.7	20	37.6	37.6	100

The table above illustrates the factors that lead to the growth of small enterprises and availability. 74.1% of respondents reported that regular manpower is available, while 42.4% considered that skilled labour is limited. Indeed, limited skilled labour is considered one of the most prominent difficulties faced by small business. In addition, 22.4% believe that markets and marketing services are available, while in respect of transport and shipping vehicles, 63.5% respondents reported availability and 15.3% declared that it is limited. Concerning finance, this was available

according to 44.7% of respondents. As for tariff concessions, 37.6% of respondents pointed out that they were limited. This is certainly an impediment to small businesses, both in terms of the import and export of materials or goods. 48.2% of the respondents thought that bank loans were limited. This is not in the interest of small businesses, because small businesses actually need material support, especially in the beginning of their formation and establishment. Indeed, bank loans are considered one of the most important factors in the support and success of small enterprises. 32.9% of respondents felt that legal support was limited; yet in contrast, 28.2% of the respondents considered that legal support is available. Of the respondents, 76.5% and 48.2% reported availability of raw materials and availability of social capital, respectively. 37.6% of the respondents reported that Internet and communication networks were available. Furthermore, 92.9% reported the availability of sanitation services. However, regarding advertising and promotion, 83.5% of the respondents reported availability. However, it should be noted here that advertising and promotion in the context of small businesses plays a pivotal role in proving the small project's existence and competence. Moreover, the definition of the small project activity ensures its success and continuity, especially small enterprises engaged in craft and traditional activities. In turn, these require a lot of support and promotion to ensure success. In respect of health services, according to the opinion of 40% of the respondents, these were available.

Finally, with regard to training courses, 37.6% of the respondents considered these to be available. It is worth mentioning here that training has a substantial role in small businesses. Training increases efficiency, and consequently, increases the experience allowing small businesses to become more successful and effective in contributing to the development process.

Table No. (6-29) shows the respondents' answers about the extent of commitment to safety and security measures

Statements	Frequency	Percent
Absolutely uncommitted	1	1.2
Neutral uncommitted	9	10.6
Committed to some extent	21	24.7
Project strictly committed	54	63.5
Total	85	100

The table above shows the answers of the respondents about the extent of small projects' commitment to safety and security measures. The percentage of respondents who consider their projects are very committed to the standards or to some extent committed, are 63.5% and 24.7%, respectively. While 10.6% consider themselves as neutral or non-committed, and about 1.2% deemed their projects as absolutely uncommitted.

Table No. (6-30) Difficulties suffered by small businesses

Statements	Frequency	Percent
Short competence & qualification	41	48.2
Competition in the same field	22	25.9
Short support & finance	10	11.8
Promotional difficulties	6	7.1
Tax & customs fees	5	5.9
No difficulties	1	1.2
Total	85	100.0

The table above shows the difficulties suffered by small businesses as follows:

- The small business suffers competition in the same field, according to 25.9% of respondents.
- Difficulties in competence and skills hindering the business, in the view of 48.2% respondents.
- Short of support (finance), according to 11.8% of respondents.
- Promotional difficulties, in the belief of 7.1% of the sample.
- Tax and customs duties represent one of the difficulties, according to 5.9% of respondents.

Table No. (6-31) Illustrates whether the small business has a distinctive name or trademark falling under the term, intellectual property

Statements	Frequency	Percent
No	10	11.8
Yes	75	88.2
Total	85	100.0

The above table clarifies whether the small business has a name or distinctive trademark. It was found that the proportion of projects having a trademark is 88.2%, while 11.8% of projects hold no distinctive name or trademark.

Table No. (6-32) Small business has financial measures and accurate accounting records

Statements	Frequency	Percent
No	1	1.2
Yes	84	98.8
Total	85	100.0

The table above clarifies if the small business is having financial measures and accurate accounting records. The respondents declared that 98.8% of these projects satisfied the said requirements.

Table (6-33) Whether the small business is registered with a Union or Ministry related to such businesses

Statements	Frequency	Percent
No	18	21.2
Yes	67	78.8
Total	85	100.0

The table above shows the respondents' answers on whether their projects are registered with an Association or Ministry related to small businesses. Responses showed that 78.8% of these projects are registered with the ministry or union concerned with small projects. This indicator clearly demonstrates that small women enterprises in Libya have established a physical presence and operate within the institutional framework. This makes them able to continue, compete, and contribute in the development process pursued by Libya years ago, which in turn needs active participation in all activities and fields. Here some examples of successful small projects in Libya Naseem for food industries, Khlil sweets a company for sweets, and Mays for decoration Works.

Table (6-34) Illustrates whether the small business realise surplus/profit

Statements	Frequency	Percent
No	7	8.2
Yes	78	91.8
Total	85	100.0

The table above shows if the small business surveyed has a surplus. The results have shown that 91.8% of small businesses have a surplus, while 8.2% disclosed they did not have any. It is worth mentioning here that many of the economic theories consider that the rate of profit is one of the most important factors of success; therefore, whenever the profit is increased, the success rate increases as well, which decreases the risk and the rate of failure of small businesses.

Table (6-35) Surplus utilisation in the small business

Statements		Percent
Pi	roject development	51.6
Se	ettle debts	14.1
Fa	amily members' education	9.0
D	eposit	8.9
W	Vorkers' needs	6.4
In	acentives for workers	5.2
Po	ersonal needs	4.8
Total		100.0

The above table shows where any surplus achieved will be exploited. The results showed that in 51.6% of small businesses, the surplus is exploited in development of the project, and in 14.1% of cases, also to settle the small project's debts. In 9.0% of projects, the surplus is used in the education of the family members. Moreover, the surplus is used for deposit in 8.9% of projects, while in 5.2% of cases, it is applied to incentivise workers. 4.8% of respondents reported they used the surplus to satisfy personal needs, while 6.4% disclosed that it is use to meet workers' needs.

## 6.5 Small business projects and contribution in the development process

Table (6-36) shows ratio of cooperation with other businesses of various sizes

Statements	Frequency	Percent
Yes	85	100.0
No	0	0
Total	85	100.0

The table above shows whether the small business cooperates with other projects. The cooperation rate was found to be 100%.

Table No. (6-37) Type of cooperation with other businesses of different sizes

Statements	Frequency	Percent
Nutrition	20	23.5
Productive	27	31.8
Merchandise	17	20.0
Technical	12	14.1
Funding	9	10.6
Total	85	100

The table above shows the kind of cooperation of the small business subject to study with other businesses of different sizes. The results showed that 23.5% of the small businesses were nutrition projects, while 31.8% were productive businesses. Moreover, 20% of the businesses collaborated with other businesses marketing-wise. Small businesses that collaborate technically with others is represented by 14.1% of the sample, and the proportion of small financing projects is 10.6%. It is possible to see that small productive businesses occupy the highest percentage at 31.8%, followed by small merchandise enterprises at 20.0%. Perhaps this explains the nature of small businesses in Libya, and their type of activity. Hence, further work needs to be done on the development and promotion of other types of small business projects. In addition, research is needed to determine the reasons that make productive and food businesses more active and widespread than other projects. This result is consistent with the result of question 14, which shows that the percentage of small productivity businesses was 48.2%.

Table No. (6-38) Employees' Training Courses

Statements	Frequency	Percent
On-going training all the year	42	49.4
New employees training	27	31.8
Training on the new machines	5	5.9
No training programs	11	12.9
Total	85	100.0

The above table shows whether the small business provides training courses for the employees. The percentage of small projects in which training is on-going during the year is 49.4%. As for small projects where training is only for newly recruited employees, the rate was 31.8%. However, training did not exist as a programme in some small projects (12.9% of the sample).

Here, we must emphasise the importance of training in small business, and its vital role in the development of the small project. The data above shows that small projects that include training programs within them reveal the awareness of the owners, and the importance of training as a factor in the success of small businesses.

Table No. (6-39) shows the type of training programs provided by the small business

Statements	Frequency	Percent
Domestic programmes	12	16.2
Programmes abroad	5	7.0
Work in specialised training	19	25.5
centres		
Attend seminars, conferences and workshops on training programmes	38	51.3

The above table shows the type of training programs offered by the small project. 16.2% of small businesses used training programs inside Libya, while only 7% sent workers abroad for training. As for work programme in specialised training centres, 25.5% of small businesses take advantage of these training centres covering areas, such as management, establishment of small businesses, and work in small business. These training establishments have spread significantly due to the need of the community, and the desire of many Libyan women to establish their small projects. While 51.3% reported attendance of seminars, conferences and workshops for the purpose of training.

Table No. (6-40) The extent of the ability of the small business to compete

Statements	Frequency	Percent
Cannot compete	6	7.1
Not competitive	13	15.3
Competitive	12	14.1
Competitive to some extent	27	31.8
Very competitive	27	31.8
Total	85	100.0

Through the data of the table above, 7.1% of the respondents consider that their small businesses would be unable to compete, and another 15.3% considered that their businesses are not economically competitive. Yet 14.1% consider their small projects as competitive, while 31.8%

of the respondents considered their projects are competitive to some extent, and similarly, 31.8% believed their projects are very competitive. From this, we conclude that most of the respondents perceive that their small businesses are competitive to varying degrees, and that small businesses ability could be considered as one of the standard success criteria.

Table (6.41) Small business' participation in domestic and international fairs

Statements	Frequency	Percent
No	20	23.5
Yes	65	76.5
Total	85	100.0

The table above shows whether the small business participated in a local or international exhibition. Here are some names of local exhibitions: Libyan exhibition for women small business, Libyan exhibition for family small businesses, Libyan exhibition for Dates, Libyan exhibition of traditional industries. The participation rate of small businesses in exhibitions was approximately 76.5% of the sample. This was due to the large number of exhibitions held in Libya, the Arab countries, and worldwide to put forward ideas for small businesses, and encourage owners of these projects to integrate into the economic process.

Table (6.42) The degree of consumer's satisfaction with the products and services provided by the business

Statements	Frequency	Percent
1.00	1	1.2
2.00	2	2.4
3.00	6	7.1
4.00	6	7.1
5.00	20	23.5
6.00	27	31.8
6.50	2	2.4
7.00	21	24.7
Total	85	100.0

The table above shows the degree of consumer satisfaction with products or services offered by a project. 5 out of 7 occupied the second class in the evaluation for 23.5% of small businesses, followed by class 6 out of 7 for 31.8% of projects. These grades represent a very good percentage, and a push for the project to contribute to the consumer satisfaction and meet their needs.

Table (6-43) Working woman's satisfaction with work in this small business

Statements	Frequency	Percent
1.00	1	1.2
2.00	2	2.4
3.00	2	2.4
4.00	8	9.4
5.00	12	14.1
5.50	1	1.2
6.00	20	23.6
7.00	39	45.9
Total	85	100.0

The table above shows the degree of satisfaction of working women with their work in this business. The degree of satisfaction has been very high, 45.9% of the respondents rated their satisfaction as 7 out of 7, 23.6% rated this as 6 out of 7, and then 14.1% rated their satisfaction as 5 out of 7. These grades demonstrate a very high level of satisfaction by the respondents in their evaluation of their performance and satisfaction with the work in their small projects. This is a product of the mature and meaningful ideas aimed at achieve several goals and securing multiple successes.

Table (6-44) The extent of small businesses' contribution to spatial and comprehensive development process

Statements	Frequency	Percent
No	3	3.5
To some extent	7	8.2
Yes	75	88.2
Total	85	100.0

The table above shows the extent of small projects contribution in both spatial development and inclusive development. The respondents who declared that their projects have actually contributed to development process were 88.2% of the sample. While 8.2% noted a contribution of these small projects to some extent. Hence, this would be a clear indication of small projects' role in the development process, which Libya aspires to achieve and is working towards achieving.

Table (6-45) Illustrates whether the small business is perceived as a successful business or not

Statements	Frequency	Percent
Very successful	49	57.6
Successful to some extent	31	36.5
Unsuccessful	5	5.9
Total	85	100.0

The table above shows if women regarded the small business as a successful project or not. Just under 58% of women in this sample considered that their projects were very successful, while 36.5 % of women considered that their projects are successful to some extent, and on the other hand 5.9% of the women considered that their projects are unsuccessful. The researcher attributes the high proportion of those who considered their projects successful to the climate prevailing in the Libyan society, encouragement to do small projects, and what is going on society in respect of positive values about women's work and small enterprises and their contribution to the provision

of services and products that are easily facilitated within the community. Also, the increase in women interested starting and wanting to succeed as a small business.

Table No. (6-46) Key reasons behind a successful business

Statements	Frequency	Percent
The effort of management and workers together	24	28.2
Encouraging of the community and its institutions	22	25.8
Comparative advantage	20	23.5
Ease of Marketing	12	14.2
Other	7	8.3
Total	85	100.0

The table above shows the reason behind the fact of having a successful business. The reason that the project is successful is the effort of management and workers together to create success in the project, followed by encouraging community and its institutions in the creation and development of small business projects, and in third place comes the comparative advantage as one of the important reasons behind the success of any small business, and finally marketing was stated as a reason behind a successful business.

Table No (6-47) illustrates whether the women were seeking to be a large business or would like to retain the current size

Statements	Frequency	Percent
Yes I am seeking to No I do not	65 11	76.5 12.9
I do not actually know	9	10.6
Total	85	100.0

The table above shows if the women was seeking to be a large business or would like to retain the current size, women seeking to be a large project were 76.5%, whilst those not seeking to grow were 12.9%. Just under 11% either had not thought about growth or did not want to grow. These percentages reflect the rising desire of women to achieve the best in their project and the aspiration and ambition towards greater achievements through the development of the project size.

# 6.6 Small business contribution to achieve the spatial development and comprehensive development based on targets of the business

The views and responses of the sample was explored the relation between the goals of project and the business contribution to achieving a spatial development and comprehensive development. Seven goals were investigated in this study, see Table 6-48.

- 1. The first goal is (self-realization). The proportion of women not achieving the goal of self-realization but achieving spatial and comprehensive development in business contribution was 90%%, whilst the proportion of women not achieving the goal of self-realization and spatial and comprehensive development in project contribution was 87.3%.
- 2. The second goal is (to increase the national income). The proportion of women not achieving the goal of increasing the national income but achieving spatial and comprehensive development in project contribution was 86.6%, whilst proportion of women achieving the goal of increasing the national income and spatial development in project contribution was 89.4%.
- 3. The third goal is (to increase the local production). The proportion of women not achieving the goal of increasing the local production but achieving spatial and comprehensive development in business contribution was 86.4%, whilst the proportion of women achieving the goal of increasing the local production and spatial and comprehensive development in project contribution was 94.7%.
- 4. The fourth goal is (to create new jobs and eliminate unemployment especially for women). The proportion of women not achieving the goal of this goal but achieving spatial and comprehensive development in project contribution was 89.6%, whilst the proportion of women achieving this goal and spatial development in business contribution was 83.3%.

- 5. The fifth goal is (to find training opportunities). The proportion of women not achieving the goal of finding training opportunities but achieving spatial development and comprehensive development in business contribution was 87%, whilst proportion of women achieving this goal and spatial and comprehensive development in business contribution was 93.3%.
- 6. The sixth goal is (to produce cheap goods). The proportion of women not achieving the goal of producing cheap goods but achieving spatial development and comprehensive development in business contribution was 87.7%, whilst proportion of women achieving this goal and spatial and comprehensive development in business contribution was 90.9%.

Table (6-48): Comparison of project achievement with respect to the goals of business

<u> </u>	<u>-</u>	<u></u>		The	e goals o	f vour p	roject	·	
			No		8	5 1	Yes		
	Do	es your pr	oject cor	ntributed to	achieve	e the spa	tial and co	mprehensive	
The goals of your				de	velopme	nt			
project	Z <sub>o</sub>	Roughly	Yes	Total	no	Roughly	Yes	Total	
1. For self –realis	sation								
Frequency	-	3	27	30	3	4	48	55	
Percent	-	10.0	90.0	100.0	5.5	7.3	87.3	100.0	
2. To increase the	e nationa	al income							
Frequency	1	4	33	38	2	3	42	47	
Percent	2.6	10.5	86.8	100.0	4.3	6.4	89.4	100.0	
3. To increase the	e local pi	roduction							
Frequency	2	7	57	66	1	-	18	19	
Percent	3.0	10.6	86.4	100.0	5.3	-	94.7	100.0	
4. To create new	jobs and	l eliminate	unemple	oyment spe	cial for	women			
Frequency	2	5	60	67	1	2	15	18	
Percent	3.0	7.5	89.6	100.0	5.6	11.1	83.3	100.0	
5. To find training	g oppor	tunities							
Frequency	3	6	60	69	=	1	15	16	
Percent	4.3	8.7	87.0	100.0	-	6.3	93.8	100.0	

6. To produce	cheap good	ds						
Frequency	3	6	65	74	-	1	10	11
Percent	4.1	8.1	87.8	100.0	-	9.1	90.9	100.0
7. To prepare skilled labour								
Frequency	3	6	64	73	-	1	11	12
Percent	4.1	8.2	87.7	100.0	-	8.3	91.7	100.0
8. For community development								
Frequency	3	5	64	72	-	2	11	13
Percent	4.2	6.9	88.9	100.0	-	15.4	84.6	100.0
9. To make social relationships								
Frequency	2	6	66	74	1	1	9	11
Percent	2.7	8.1	89.2	100.0	9.1	9.1	81.8	100.0

- 7. The seventh goal is (to prepare skilled labour). The proportion of women not achieving the goal of preparing skilled labour but achieving spatial and comprehensive development in business contribution was 87.7%, whilst the proportion of women achieving this goal spatial and comprehensive development in project contribution was 91.7%.
- 8. The eighth goal is (for community development). The proportion of women not achieving the goal for community development but achieving spatial and comprehensive development in business contribution was 89.9%, whilst proportion of women achieving this goal, spatial and comprehensive development in business contribution was 84.6%.
- 9. The ninth goal is (to make social relationships). The proportion of women not achieving the goal for making social relationships but achieving spatial and comprehensive development in business contribution was 89.2%, whilst the proportion of women achieving this goal, spatial and comprehensive development in business contribution was 81.8%.

A number of motives for establishing the current business was examined and ordered to see the most important motive, see Table 6-49. From the table, the most important motive was the achievement of self-sufficiency according to 71.8% of respondents. Then, with lower percentages, the enhancement of self-confidence came second (42.2%), while creation of financial balance was third (29.4%).

On the other hand, the financial motives were unimportant according to 92.9% of respondents. Also, the motive of filling free time was irrelevant according to 89.4%, while the businesswomen attempted to improve their experience was found to be irrelevant according 78.8%.

# 6.7 The technical (trained) manpower and how the small business provides training

Here, the focus was on examining whether the provision of training courses periodically by the small projects for workers made a difference in attracting manpower. Adopting training periodically during the year, seemed to be a limited factor in attraction (42.9%), see Table 6-49. In terms of training for new employees, the attraction factors were either unavailable (37%) or limited (33.3%). For not having a training program in the project, the factors of attraction could be limited (36.4%) or no available information (36.4%).

Table (6-49): Attractiveness of small business in terms business provision of training course.

Does the project provides training courses for workers periodically	The factors attracting small business in term of Manpower	Frequency	Percent
	I do not know	4	9.5
	Not available	10	23.8
Ongoing training all the year	Limited	18	42.9
	Available	10	23.8
	Total	42	100.0
	I do not know	4	14.8
	Not available	10	37.0
New employees training	Limited	9	33.3
	Available	4	14.8
	Total	27	100.0
Only training on the new machines	Limited	5	100.0
	I do not know	4	36.4
	Not available	2	18.2
There are no training programs in this project	Limited	4	36.4
1 5	Available	1	9.1
	Total	11	100.0

From Table 6-50, the businesswomen attempted to improve their experiences for the project through training programs at dedicated centres according to 33.8% of respondents, and also 33.8% of them gained the experience through a qualification. Similarly, experience based on working in similar area represented 32.4%.

Table 6-50: Sources of Experience

	Frequency	Percent
Through training programs at dedicated centres	25	33.8
Due to the qualification	25	33.8
Working in similar areas	24	32.4

# 6.8 Quality of the training programs offered within the business and the relation to the age of the business

The interest here was to determine whether the kind of training programs was different as result of business age. Table 6-51 showed that the median age of business was about two years.

Table 6-51: The table shows the kinds of training programs.

Training programs	Median years	Ch- square	p-value
Domestic programs	1.75		
Work in specialised training centres	2.40		.368
Attend seminars, conferences and workshops on training programs	2.10	3.159	
Programs abroad	2.10		
Total			

# 6.9 Satisfaction of working woman about her work in relation to qualification

Table 6-52 The degree of satisfaction about business in terms of qualification?

	Mean	Minimum	Maximum
Read and write and less than secondary education	6.0000	5.00	7.00
Diploma	6.2632	4.00	7.00
University degree	6.1296	3.00	7.00
postgraduate qualification	5.8889	3.00	7.00
Total	6.0529	3.00	7.00

# 6.10 Type of small business which the woman led and the place of project implementation

The business was located in four places: at home (15.3%), workshop (8.2%), a private place (49.4%) and a government premises (27.1%), see Table 6-53. For home location, 23.1% was for Sweets workshop and homemade pastries, and 15.4% was for sewing factory and knitting workshop, and 15.4% was fresh meals centre. In terms of workshop location, 28.6% was for Beauty centre, and 28.6% was Shop for sale and import ready-made appliances. With respect to private place, about seventeen kinds of business were established, from which Factory for production and sale a particular commodity represented 11.9%, and also 11.9% was for beauty centre. Regarding using government premises, the location was mainly use for nursery (13%) and institution of music education (13%). Also, it was used for shop for sale of various goods, office of travel and tourism, and general trading company, school for the memorization of the Quran. In general, there were different kinds of business in the different locations

Table 6-53: kind of small business engagement and business location

Where is your business	s location? Kind of	f business	Frequency	Percent
	<del>-</del>	Factory for production of particular commodity	1	7.7
		fresh meals centre	2	15.4
		Handicraft & drawing workshop	1	7.7
		Beauty centre	1	7.7
At home	13	Sewing factory and knitting workshop	2	15.4
	(15.3%)	Travel and Tourism office	1	7.7
		Sweets workshop and home- made pastries	3	23.1
		memorization of Quran school.	1	7.7
		Women's gym hall	1	7.7
		Total	13	100.0

		Beauty centre	2	28.6
		fresh meals centre	1	14.3
		Traditional tools & industries	1	14.3
To the consulation	7 (9 20/)	Shop for sale and import ready-	2	20.6
In the workshop	7 (8.2%)	made appliances	2	28.6
		Sweets workshop and	1	1/1/2
		homemade pastries	1	14.3
		Total	7	100.0
		Factory for production and sale	5	11.9
		a particular commodity		
		Shop for sale of various goods	3	7.1
		Sewing and knitting workshop	1	2.4
		Fresh meals centre	1	2.4
		Traditional tools & industries	1	2.4
		Beauty centre	5	11.9
		Sewing and knitting workshop	2	4.8
		Travel and Tourism office	1	2.4
		Sweets workshop and	1	2.4
	40	homemade pastries		
in a private place	42	Women car driving training	3	7.1
	(49.4%)	centres / school		
		Shop for sale and import	2	4.8
		readymade appliances	2	
		shop for selling used books	2	4.8
		memorization of Quran. School	3	7.1
		Nursery.	1	2.4
		Music Education Institute.	2	4.8
		Languages Education learning Institute	3	7.1
		Women's gym hall	4	9.5
		Other	2	4.8
		Total	42	100.0
		Shop for sale various goods	2	8.7
		Traditional tools & industries	2	8.7
		Beauty centre	1	4.3
		Travel and Tourism office	2	8.7
		General Trading Company	1	4.3
		Women car driving training centre school	1	4.3
	23	Shop for sale and import readymade appliances	1	4.3
In a government premises	(27.1%)	General Trading Company	1	4.3
		memorization Quran school.	2	8.7
		Nursery.	3	13.0
		Music Education. Institute	3	13.0
		Languages Education Learning Institute.	1	4.3
		Travel and Tourism office	1	4.3
		Other	2	8.7

The business requirements were examined in terms of five conditions, given in Table 6-54. From the result, it was found that ventilation was very high, which represented by 97.6%. Also, lighting and facilities and utilities were represented by high percentages, which are 91.8% and 90.6%,

respectively. The space and location were also found in 84.7% and 82.4% of business. Generally, the four conditions were present in the business.

Table 6-54: the suitable requirement of business

	Per	Rank	
	No	Yes	
The space	17.6	82.4	5
Location	15.3	84.7	4
Ventilation	2.4	97.6	1
Lighting	9.2	91.8	2
Facilities and Utilities	9.4	90.6	3

# 6.11 Degree of satisfaction of working woman with her work in accordance with the nature of the business activity

The degree of satisfaction with work in this business was assessed using a scale of seven points. The satisfaction was examined in terms of types of business. According to Table 6-55, the averages of satisfaction using mean and median indicated that the degree of satisfaction was high for the types of business groups.

Table 6-55: Shows the degree of satisfaction with respect to the type of business

Type of business	Degree of satisfaction about work in this project					
	Mean	Median	Mode			
Commercial	5.93	6.10	7.00			
Productive and Industrial	6.01	6.22	7.00			
Service and Educational	6.13	6.34	7.00			

The degree of satisfaction for consumer evaluation in this business was assessed using a scale of seven points. The satisfaction was examined in terms of types of three groups of business experience: sufficient experience, rather sufficient experience and not sufficient experience. According to Table 6-56, the averages of satisfaction using mean and median indicated that the degree of satisfaction was somewhat high for the three groups.

Table 6-56: Shows the evaluating consumer satisfaction with respect to the experience in small business

the extent of experience in the	Through turnout suppliers how do you evaluate consumer satisfaction?					
field of small business	Mean	Median	mode			
Sufficient	5.56	5.76	6.00			
Rather Sufficient	5.57	5.77	6			
Not sufficient	5.18	5.33	7			

#### **6.12** Qualitative Data Results and Analysis

#### 6.12.1 Introduction

This chapter presents the results of qualitative analysis of data according to ten respondents from leading Libyan businesswomen in the field of small projects. Face-to-face semi-structured interviews were conducted in June 2017, the details of which were indicated in the previous chapter. The results of this study were based on analysing data in both quantitative and qualitative aspects. Table (6-57) below, shows the data of respondents who voluntarily participated in this study.

During the qualitative data collection stage, the researcher obtained abundant data from respondents according to their experiences and perceptions towards the subject of the current study after following the thematic analysis. The data obtained contributed to improving the quality of the study and avoiding any omission that occurred during data collection o in the quantitative research due to the identification answers of questions in the questionnaire. This has achieved explicit support for the results obtained, which cover all aspects of the study in multiple ways. It also led to the detection of success factors for small business projects and showed the extent of women's projects in contributing to the development process of the national economy. The results were worthy of follow-up and important for decision-makers to further support these projects, especially in the context of the modern feminist trend that refuses to be controlled by the harsh social rules. The researcher did not monitor any difference from the results obtained in the quantitative analysis stage as they enjoyed compatibility and harmony. This strengthened its importance and its existence as a phenomenon that needs further study and analysis. Below are the responses from women owners of small business projects regarding the contribution of businesses to the development process in Libya. They also show the most important obstacles that face women during establishing their businesses in terms of development and growth.

Table (6-57) Qualitative respondent's profile

Name of Participant	Age	Qualifications	Type of the small business project	The system of work	Age of business	Place of small business	Type of Administrative
Afaf	29	L	School to teach Arabic calligraphy and Quaran drawing.	F	5	P2	I-M
Amal	49	В	plantation	F	4	P2	J-M
Aisha	35	В	Wool yarn clothing and woolens bags.	F	3.5	P2	I-M
Fatema	27	В	participatory Traditional food and Spices.	P	12	P2	J-M
Hana	24	PhD	Distributing dairy products and dates.	P	9	P1	F-M
Maryam	38	M	Home sweets factory.	F	5	P1	J-M
Noha	37	PhD	A shop for bridal supplies and wedding decoration.	P	7	P2	I-M
Sumaia	42	М	Small company of Import and export.	F	10	P2	I-M
Zahra	50	L	Woman gym	F	23	P1	F-M
zainab	31	В	Workshop of design and sewing.	F	10	P2	F-M

L=Licance. B=Bachelors. M=Masters. PhD=Doctor of Philosophy. F=Full Time. P=Part Time P1= Public Place. P2= Privte Place. I-M=Individual Management. J-M=Joint Management. F-M=Family Management.

Source: By the researcher.

# **6.12.2** Factors of Success of Small Business Projects in Libya According to the Vision of Women Business Owners:

The researcher directed questions to the members of the select sample in the qualitative study, who spoke freely about their own experiences and the factors that contributed to the success of their work. They also expressed their concerns of the obstacles that hinder them from progressing and continuing their projects. Below are responses from female owners of small businesses:

# 6.12.2.1 Age Categories

Most of the studied population are in the age group 27- 42 years, which has been shown in table (6-57) above. This indicates that the age of women who are running small businesses are less than 40, which means in total, they are still relatively young. This reflects the nature of the Libyan

society and its demographic makeup, as the number of young people who are able to work has increased. Moreover, eight women have expressed that their small businesses are the first projects to them. This experience gave them an opportunity to understand the relationship between different variables in the market. Those results reflect the novelty of establishing new small business projects in Libyan society. In addition, this reflects the recent openness of the political and economic development in the country.

#### **6.12.2.2** Education

The coding table (6-57) above shows there were six women in the sample who had a university education. There are four women with higher qualifications. This indicates the status and privilege of the Libyan women. One respondent is interested in pursuing academic qualifications. This also reveals awareness and encouragement of Libyan society regarding the importance of women's education and work. It also indicates that formal education is available and widespread in Libya.

Noha's opinion emerges when she expressed her view by saying:

The owners of small projects have varying degrees, but it is not the degree that made them establish their projects, I think what motivated them to do business is the need to work and increase the personal income and the desire to acquire skills through managing their own small projects.

#### 6.12.2.3 Cultural Factor

Participants of the study shed light on social issues and the conditions within their families or societies, whether negatively or affirmatively. Those factors are important in attributing to success or failure in establishing small projects. The researcher has carefully listened to responses related to this subject from different points of view and documented this important interaction. This topic is illustrated in seven text units as follows:

#### Fatima notes:

Women have always been deprived of their rights and waived their gains in the past. Now that I have started my own small business project, I have become independent. I do not have a weakness as I was before.

#### Sumaia says in this regard:

My project is primarily female-oriented. Not because I instill societal culture attitudes about not keeping male and female together especially in public places, but because my small project is devoted to the requirements of brides and marriage ceremonies. It provides all equipment they need. Men have nothing to do with it, I assume. However, I do not mind that they be guests or when they prefer to stay with their future wives at the project's location.

Sumaia went on to say "It is fine to some degree at times (she laughed). Of course, no one in my family opposes my dealings with the opposite sex and this social tradition does not mean much to me because it never controlled me".

In this regard, Zahra, adds some other points and says that "I would not have established my own project had it not been for the approval of my husband, despite my love of work and independence, but my decision alone may not suffice".

The issue of social barriers arises from Amal's point of view when she says:

I waited for many years until I realised my dream that I would have my own project. I was anxiously awaiting a change in society's perception of working women and now the community has achieved remarkable development in this field. I am very happy and grateful.

Amal stresses this point by saying that:

When I compare myself with my relatives who do not have businesses. I see myself as a strong woman and now I am independent. Yes, I do not care about how much I gain as much as self-proof. I think this is the main reason that prompted me to have my own small business project.

Noha supports Amal's point of view and says that "The social change that occurs in Libyan society is a cause for research and study. Our society today is not our society yesterday. Today, it is more open and supportive to everyone who seeks success".

These statements indicate the importance of in-depth interviews that help in understanding the situation of women in Libya and the establishment of small enterprises. In particular, the statements reflect the experiences of racism and sexual bias that Libya has suffered for decades and that many developing countries are suffering from today. The experiences and opinions of these specific cases provide some data and details about a complex social phenomenon that physically exists and may be difficult to convey and determine its dimensions by common quantitative methods. It could also be a starting point for further studies in the same field later.

Furthermore, these results reflect the improved status of women in Libyan society. This was not available in the past when their initiatives were neglected, or they were given roles that were only related to their social status.

#### **6.12.2.4** Government Support

In general, the respondents believe that government support is very important during the establishment of their small projects. However, they resent its absence or rather not achieving it promised obligations. This is, of course, a barrier to the success of small projects in Libya and may negatively affect the continuity of projects and improvement of their performance. Within this category of government support, there are five sub-topics that lack development. These are electricity, internet, communication networks, transportation and road networks, which have weak infrastructure and funding. In addition, they also suffer severe bureaucracy and

centralisation. Analysis of qualitative data related to this issue shows that the participants emphasised that the support presented to them by the Libyan government, especially financial support, is insufficient and constitutes one of the most important obstacles for small business projects. This point is expressed in nine textual units related to this matter:

#### Aisha went on to say

I hope that the government provide us with a place for the project. For example paying part of the rental costs or even providing loans related to this. My business is now in a private place and I pay the rental costs, despite the fact that the project achieves small profits. The amount I pay is a burden on the shoulders of the project

With regard to infrastructure, it seems that all participants are dissatisfied with this matter and resentment was visible on their faces once this issue was addressed. In fact, there is a weakness in the infrastructure in Libya and this matter is very clear despite the continuous efforts to accelerate its improvement. This problem is still at its start, especially in relation to insecurity and instability that some Libyan cities suffer from. Further, the destruction of large parts of the country as a result of the fighting in the country after the 2011 revolution is another hindrance. However, this requirement remains one of the basic demands of every Libyan citizen. Hana expresses this point of view by saying:

There is a lack of infrastructure in Libya. For example, the roads suffer from many defects. In fact, I consider public transportation virtually non-existent or idle. Electricity is cut off for long periods, forcing us to buy diesel generators and use them as a solution. This could be a temporary advent, not permanent, but still a very worrying matter.

Fatima adds and supports the previous view by saying "poor infrastructure, especially in the field of communications, affects marketing and the delivery of orders on time. This causes us to lose many customers due to errors beyond our control. I have suffered a lot because of this problem".

Noha also adopts her own idea and argues:

The state encourages small women's projects, but not in the required and sufficient way. For example, when one goes to Misurata Women's Businesswomen's Organization to seek advice, they will absurdly give you recommendations and share experiences of other women. They are careless and hardly giving you attention. Noha takes a deep breath and continue: Well, they sometimes give you some technical advice and support, but they don't give you financial support. Even if you ask for that, the procedures are complicated and take a long time. Libya is a country that suffers from centralisation, unfortunately.

Nonetheless, Afaf has an opinion that is contrary to Noha's as she argues:

The moral support provided by governmental organisations is very special. I benefited from the Business Women Organisation and its branches located in all Libyan cities. They are always available, especially on social media. Any woman can develop her project by attending free training courses and workshops organised by government organisations that benefit the project, especially in the areas of advertising and marketing.

Maryam stresses the importance of government support and believes that "decision-makers must provide training and development programs and promote them to help create a coherent and cooperative cadre and to increase workers' productivity and efficiency, as well as the performance rates".

Zainab supports all of the above and says:

The government sets standards for the quality of products and services and this is good, but small projects need more monitoring. Machines need regular maintenance and safety and quality standards need to be observed. That said, products have to meet consumers' demand for the local markets and most importantly obtain satisfaction of buyers.

#### Zahra reports that:

The small project must achieve the satisfaction of the requirements of the Libyan market. The aspirations of customers must be taken into account and this is achieved by several means such as matching the product to the specifications for which is designed. This has to be done in line with safety and security measures.

Afaf reinforces some opinions regarding government support and shows some discomfort:

I hold a university degree in economics. This helped me a lot in setting up my small business, but the government was unable to provide job opportunities for women. This made them search for jobs as a source of income. In fact, government salaries are low and liquidity is often unavailable in banks. I would argue that the government is completely absent in this respect.

Furthermore, there are many responses regarding the competition, tow texts units were monitored in this regard. Sumaia argues that "well, there is no price control set by the government and there is very intense competition especially from those who are in the same field".

Amal shares this point with Sumaia as she considers it essential by saying that small projects suffer from the national competition, and big merchants sometimes prevent your success. Personally, my project page on social media has been hacked three times".

Fatima disagrees with her colleagues on this opinion when she said that "at the beginning of my career, I was afraid of criticism and competition, but after my project has been run for a decade now, the competition became a strong incentive for me to continue and challenge".

#### **6.12.2.5** Small Businesses and Innovation

Aisha argues in this regard that "the owner of the small project must hold a comparison with other small projects to diagnose performance gaps and to improve the quality of products and create new ideas".

Aisha's opinion leads to the inclusion of the issue of innovation here and its importance in achieving leadership for small projects.

Many respondents express and stress this point which confirms the essential role of small projects in supporting innovation and creative ideas. For example, Amal asserts that " the small project is not only to collect money, but it is something much larger than that. I translate my thoughts on the ground through my small project".

Fatima seems to have a different opinion when touches on the axis of innovation, she states:

I think that one of the most important obstacles facing small projects is the lack of sharing ideas with others, so the owner of the small project is afraid of stealing his/her ideas. Reluctance to share ideas could be a negative indicator to development. Owners of small projects should be educated and urged to share their ideas for the sake of their large community.

Noha refers to the issue of sharing ideas with others by saying:

I share my ideas clearly with others, there is a lot of people taking my project ideas and develop their own projects and they succeed. I do not mind sharing project ideas and I hope to see more and more of small business projects be successful.

Noha continues her talk fluently and says that "an open-minded woman is creative with her ideas. I do not think that anything might stand in front of her creativity".

Sumaia emphasises in this regard that:

I can describe small women's projects in Libya as being at an advanced level of perfection and uniqueness and deserve to grow without fears. This is simply because it has a comparative advantage.

The researcher had a quick and systematic response from Maryam when she indicated that "the basis of the small project (an idea) and the factors for its success are experience, practice and support". Maryam continues on to confirm that "the family environment has a major role of small projects to overcoming the cultural obstacles that limit women's capabilities and creativity".

Zahra draws the researcher's attention to a new point by saying:

That the psychological situation and family stability of the owner of the small project have a major role in the woman's ability to innovate. This reflects positively on his/her relationship with the customers. An indication that attributes to the possibility of developing projects.

Afaf reinforces that "small projects in Libya are distinguished and pioneering area of investment. I think that Libya is a sterile field that full of project ideas and energies. Investment opportunity are large if support is given to people to establish projects in various fields".

#### 6.12.2.6 Small Project and Participation in the Development Process.

As a pressing societal goal, development has gained a great importance in literature. This study seeks to find out the extent of women's small projects' contribution to the development process in Libya.

The responses show a prominent awareness of the participants regarding the issue of development. Participants emphasise that small projects have contributed to the development of

the local community. They contribute to creating job opportunities to solve the problem of unemployment, increase the amount of production, raise the income of individuals, and meet the needs of society for goods. Those are produced locally at cheap and high-value prices.

#### In this regard, Hana says:

Small projects effectively contribute to the development of the local community and participate in the development process. However, they need more government support. Women leaders in this field must cooperate with other projects to achieve development goals.

#### Sumaia stresses that:

The small projects that are currently run in Libya deserve to be global and cross borders, but we need a lot of data and support. Perhaps, Libya needs transparency and elimination of administrative corruption so that we can see small projects in a better position.

#### Sumaia provides an explanation of what she says:

The Libyan government does not protect our rights as owners of small projects. The keys are in the hands of the financiers who control the speed of the spread of small projects. I am particularly afraid of submitting my small business project ideas to any financier or owner of a large project, whether in Libya or abroad. I really do not guarantee the results as the situation in the country is deteriorating. I am happy and earn a lot from my current project, both on the personal level or project levels. I will encourage projects to cross borders and go global, but not yet.

Zainab reinforces the previous point of view by stating that "the country is moving quickly towards openness, this helps small projects a lot". Amal argues that "I deal with a huge number of women from owners of large and small projects such as cosmetic agencies and companies importing electrons, there is a huge amount to be reckoned at the local and regional levels".

# **6.12.2.7** Publicity and Announcement

Advertising is essential to the success of small enterprises. It is no secret to anyone to promote the role of propaganda in the spread of any project. Owners of any small project should be interested in building a strong organ for marketing their products or services.

Attention to marketing policies is an important means of continuity. This point is illustrated in four text units, where the participants emphasised the role of publicity in the success of small projects. For instance, Maryam notes:

I consider publicity as one of the most important factors to success. Successful publicity leads to successful projects. However, publicity alone is not enough. Customers need to find good specifications of what they purchase. Credibility must be the basis for publicity and the content must be consistent with what is external.

Hana endorses the previous intake when she reports:

Social media made it easier for us to market our products and publicise them and for the services provided by the project. The internet has become present in every Libyan house and in all institutions and public places.

#### Afaf considers that:

One of the most common problems facing small enterprises is the difficulty in marketing their products; although, many small projects can compete successfully in the scope of their production in the local export market. Projects need to focus on marketing services in order to achieve the desired success.

Fatima promotes that "small projects need to develop their products to ensure that they are marketed on a scientific basis in a way that suits the needs of consumers"

Similarly, Hana says that "small projects effectively contribute to the development of the local community and participate in the development process. However, they need more government support. Women leaders in this field must cooperate with other projects to achieve development goals".

#### **6.12.2.8** Personal Characteristics of Women Entrepreneurs

The issue of independence and self-affirmation was a major motivation for women entrepreneurs in the birth of their businesses and their emergence on the surface. An in-depth analysis of opinions revealed a close relationship between the success of small enterprises and the independent personality of women entrepreneurs. Research participants highlight this issue as an important topic for any woman who wants to create her own business:

Sumaia expresses that "I am a person who loves independence very much and derives strength and self-confidence from my father. Fathers are the ones who make women stronger and alleviate all the difficulties they face for life".

Maryam endorses some of these opinions and gave her voice:

Since I was a child and I am looking for leadership and this project has achieved my independence. Family support has always been very special to me, especially from my husband who supports me strongly and takes care of my autistic child while I am doing my job. He does not stop supporting me and helping me.

Aisha has a story with start and successful business, where she adds:

My project started when I read the story of a young man who wanted to start his project, so he went to meet a successful businessman in his house and asked him about the secret of success. The businessman interrupted him and said to him: Let's turn off the lights here at home and go to talk under the moonlight. Then the young man told the businessman: No, thank you, I understood everything now. Aisha adds, saying: Well, this story has inspired me and taught me a lot, and the most important thing I learned is insistence and struggle,

even if you are at luxury you must restrain yourself and not look to others as they have collected money easily.

#### Zahra indicates that:

What made my business successful for more than 23 years now is the inspiration of the first woman I met since then. In fact, she holds the same thoughts and beliefs of mine in terms of independence and pursuing success. Most importantly, she shares with me the desire to serve the country and help its development.

#### **6.12.2.9 Institutional Workflow**

Scientific management is one of the keys to success in small projects. When administrative and organisational capacity is available, the project is established on sound scientific foundations. Some small projects in Libya are still suffering from deficiencies in administrative experiences and the presence of individual or family management that mixes traditional management with personal endeavours. The owner of the project cannot be fully aware of everything that happens in the project. This type of administrative control could increase loss and failure rates. Organisational experiences in many small projects in Libya are inefficient and owners of small projects must develop their administrative competencies. They have to develop the relationship with clients and suppliers, and production requirements and taxes. An adequate understanding of investment decision-making must be achieved, along with knowledge of production methods and market study. In addition, it is necessary to know how to deal with the administrative and governmental apparatuses. Through all of this, the researcher asked questions that pertained to work inside the institution and the extent of familiarity with scientific management technology that may maximise the chances of success of the small project.

#### Maryam mentions:

I am a nutritionist and my project stems from my field of specialisation. It is not my first project, but I do not care if it is the first or the second. What really interests me is how to make it successful by all possible means.

Afaf prompts that when she says "Good relations with workers must be maintained to develop a spirit of loyalty at work. This assists in producing the community's needs of goods and services. It also increases income and raises production efficiency".

#### Zainab indicates that:

Marketing is important in the food industry, my focus, and requires a lot of skills. This is because it involves intermediaries in selling products. It also requires knowledge of the nature of the local and foreign markets. The external product is a major competitor to the local market. Thus, it should be taken care of local products in a way that is appropriate to compete in the global market. I also do not want to forget to pay attention to packing and packaging operations, which are crucial to marketing.

#### 6.12.2.10 Strategic Management and Planning

Zainab considers that "training is a means to bridge the existing gaps between the available competencies and the needs of small projects in terms of technical and qualified expertise". Zahra argues that "there are managers who perform jobs that are not within their competence. They refuse to share responsibilities and tend to pay attention to workers' problems and do not give importance to administrative problems".

#### Noha points out that:

The owner of the facilities should seek the help of the experts in the administrative and organisational aspects. This assists in organising the scope of work in small projects. I follow modern methods based on scientific experiments and attend workshops that help me to know the legislation and laws in order to make sound administrative decisions.

Fatima mentions that one of the most important factors for success of small projects is "attracting new and good technical workers and having training plans". As for obstacles, she sees that:

Local employment is available, but professional staff from other countries are not available, as well as skilled labour. The difficulty of providing raw materials constitutes a major obstacle to the development of small projects. There are also organisational and administrative problems and the multiplicity of licensing destinations between the public and private sectors.

There should be interest in planning a scientific and integrated method that allows renewing sustainable development policies and community development. They should define the role of small projects as an essential tool for balanced regional development. In this regard, Afaf states that "yes, of course! Good planning and commitment will play a big role in the progress of your project. Inevitably, it will succeed, and you will see that you will see everyone around offers high respect to you".

Aisha notes that "small projects have the ability to develop a spirit of loyalty to society and expand and develop community cooperation". Zainab also argues

Training centres are available and contribute in providing local expertise according to the project needs. They contribute to develop existing experiences by honing the skills of workers in all areas. That said, the project owner must continue to request training to achieve success.

Hana reinforces previous opinions and says that "I hope commitment from owners of small projects to raise awareness and offer educational lectures because they are very important".

Participants emphasised the role of training courses in the success of small projects. Six women attended training courses related to starting small businesses. Two participants had training courses in small business administration and the feasibility of the project. One participant had courses in development and another had training in various courses related to the field of small business.

This reflects that Libyan women are aware of the importance of training courses related to establishing and facilitating small business in all Libyan cities. In fact, the reasons behind the success and survival of the Small Business Project have been illustrated by the research participants in this section. This leads to the fact that a well-trained woman can successfully advance in her business.

### **6.12.3** Summary

The present qualitative analysis provides a broad and in-depth understanding of women's experiences, which enriches the study and creates consistency between various research topics. The experiences presented by the research sample open the door wide to new studies related to the same topic. Some results confirmed what has been proven by previous studies such as Awrikal (1998) and Shamia (2007). This quantitative analysis completes the factors identified in the literature in relation to the cultural factor, the lack of government support, and the weak infrastructure in all Libyan cities. As stated earlier, these are the most important obstacles facing small projects and stand in front of their success and continuity. This section has also handled the organisational work inside the project and its management, as well as the interest in training and family support.

It appears that the key motive behind Libyan women establishing small business projects are that they want to contribute to their family in improving the financial status. They also seek to be among the substantial groups in social relations. In recent years, the Libyan economy passed through many crises, which reflected on the society, and many people pursued alternative sources of living by creating private projects. Results of this study explain the belief that small business projects originate from accumulative knowledge that the individual deals with to become able to innovate and engage in the area of business and gain experiences.

The results of this research show that participants believe that the care of the quality of products and services of the small business project come from the accuracy of executing products or services, as well as to commit to all required related matters.

Small business projects comply well with the rules and regulations as per the respondents. This study exhibits that the aim of small business projects, founded by women, is a means to produce commodities and services to meet society's needs. However, many participants state that the purpose of their projects is to enhance women's status as pioneers in their society. Thus, it can be noticed that Libyan women pay attention to their status in society as pioneering women. Small business projects help considerably in maximising women's position.

Participants of this study indicate that the small business projects lay future plans for promoting women's perception to desired levels. Some participants believe that future plans lie in acquiring more experiences. However, their future plans reveal more innovation and creativity in achieving uniqueness and distinction towards their projects.

With regard to obstacles Libyan women face when establishing their small business projects, participants declare that the obstacles were mainly financial. Women believe that the opportunities to engage in business are enough and available for Libyan woman. All participants favor running their own business in accordance with modern scientific methods. They keep records monitoring their project activities.

Participants state that the main reasons for choosing to run their own businesses are that they give them the opportunity to show their inventions, express their ideas, and display their talents. Some believe that small business projects in Libya enable them to gain access to international markets, owing to their relative advantage and traditional peculiarity.

Participants consider that small business projects support society's need for key commodities and services. They think that these projects provide job opportunities for many women and reduce unemployment rates. Furthermore, they believe that such types of projects aid and protect the national economy, in particular the current economic and political situation that Libya suffers from.

Many women have faith in the idea of small business projects as they create jobs and help the national economy. These ideas reveal the feelings of research participants towards independence and motivation. They also denote the awareness of Libyan women of the social, economic, and political situations in the country.

Small business projects need support and encouragement, whether administrative, technical, technological or financial from all institutions in the country. Indeed, all these bodies act in an integral way to support the small business projects, and in return support the national economy with real resources, in order to maintain inclusive and sustainable development.

Financial support is a major element in establishing a small business project, which helps in development and continuity. The concept of small business projects is relatively new in Libya, and the financial support for small businesses by the public sector is still poor. Yet, small businesses need much more technical, technological and financial support to arrive at the required level that enables such a project to contribute to development in general.

Libyan society was characterised in recent decades with relative openness, where women had access to work. This led to the prevalence of some beliefs that all areas are available and easy for women to access. However, some old traditions still surface, such as denying women from engaging in some areas and/or occupations considered risky or requiring long travel. This type of thinking may have emerged from the historical role played by Arab and Muslim woman who emphasise the significance of family.

# **Chapter 7** Discussion

The present research seeks to explores and identifies how Libyan women may contribute to establishing, developing, and achieving success in small business projects. It also seeks to find out how these businesses can support the process of development. The researcher relied on a field study to fulfil these aims. The field study identified the opinions of respondents focusing on the main target of the study. The field study aims to gather all the information needed for the study and to answer its research questions (Mohamed, 2014). Therefore, the overall research question may be outlined as follows:

What are the success factors required for small business projects? And how do women-led small projects contribute to the development process in Libya?

The researcher used face-to-face methods to collect data and employed a questionnaire to survey female managers and small business proprietors. The questionnaire contained several questions that sought to describe the characteristics and explore the difficulties encountered by female-led small businesses in Libya.

Qualitative data were also collected from ten researchers from women pioneers in the field of small projects to reach more depth in the responses and achieve a deeper understanding of the phenomenon under study. and no new factors or concerns were monitored for what was reached in the quantitative study and the results were completely consistent in the two studies through interactions of respondents

"The failure rate of the developed world's SMEs ranges between 40 % and 90% occurring any time within the first seven years after their birth" (Nemaenzhe, 2015, p. 3). Aboghazala (2014) supported this who noted that developing countries also tend to suffer from the same obstacles and Libya is no exception in this regard. Small business projects need to implement technological devices and programmes to overcome the obstacles facing these projects in order for them to survive (Aboghazala, 2014).

Libya is a rich state with vast resources, so the Libyan Government has set up a small business fund to finance these businesses (Elmahaishi, 2015). It has also established a government financial support portfolio for the provision of premises and equipment. In 2009, the Libyan

Industrial Bank (founded in 2008) took charge of this portfolio whose capital was estimated at 80 million Libyan dinars to fund small businesses, including those led by women in all the Libyan cities (NCID, 2012). By 2012, a government corporation was established under the name of the Libyan Corporation for the Development of Small Businesses, whose aim was to administer this fund. However, small businesses have remained suffering from a lack of funding, in addition to other related problems that have adversely affected their chances of growing, as reported in several studies (Abuhaje, 2013).

The results of the study showed that there was no rigorous reliance on the feasibility of studies prior to the start in small business projects activities. It was also found that the difficulties of marketing in the domestic and foreign markets were one of the main obstacles faced by small enterprises during their initial phase. There was also a lack of marketing experience for Female project managers in terms of using professional marketing techniques. Participation in private exhibitions was also somewhat inadequate (Eltaweel, 2011). The current study found that the most important administrative problems that negatively affect the success of small enterprises in Libya are:

- 1. Lack of training programmes to assist those, especially women, who wish to set up their own projects and lack of advice in developing their managerial skills. This increases the risk of short-term failure of the project.
- 2. Lack of necessary experience of the owners of these small projects, especially when it comes to the preparation of feasibility studies and future plans.
- 3. Lack of leadership among small business owners, which in turn increases the competition between projects and leads to not achieving the goals assigned to them (Alhsani, 2015).

These management problems explain the factors affecting small businesses and their success in Libya. However, the legislative problems may include:

- a. Prolonged bureaucratic procedures and licensing bodies might hamper the launching of microenterprises, especially in rural areas and in countries that rely on administrative and legislative decentralisation, such as Libya.
- b. There is a lack of adequate support and a lack of facilities that the state can provide, such as loans, buildings, tools and raw materials.
- c. The legal and legislative rule is weak and is not stimulating.

The 85 women surveyed in this research operate in a range of sectors. Based on the survey, the characteristics of women in small businesses in Libya can be summarised as follows:

- i. The majority of the women, who participated in this study, were from the 31-40 age group, representing roughly 45% of the total sample. Approximately 28% of the participants were from the 41-50 age group. The minority, about 14% of the sample, was from the youngest group, aged 25 to 30 years. Where the results of the interview conducted by the researcher at a later stage of the study, 70% of the target population lay in the age range of 32-39 years.
- ii. The majority were well- educated; 63.52 % have tertiary qualifications (Licence and Bachelor degrees), 10.5% with PhD and Masters, while those with secondary education and their equivalent represented roughly 22.35% of the sample only. The results of the interview confirmed this result, and the percentage of those with high qualifications was already high. The percentage of women in the sample with an undergraduate education was (60%), while those with a postgraduate qualification amounted to (40%). This demonstrates the status and privilege of Libyan women, and that they are interested in pursuing academic qualifications. This also reveals the awareness and encouragement of Libyan society relating to the importance given to women's education and work.
- iii. The data showed that the highest number of small business projects, representing 38.8%, were aged between 5 and 10 years.
- iv. Self-realisation and 'making a living' was the most common definition of success for the business.

Regarding the capital of businesses surveyed in this work, 49.4% of the small businesses had capital ranging between 50,000 to 100,000 LYD; this is considered somewhat high. From the viewpoint of the researcher, the rise of small businesses' capital might probably be attributed to the lending regime of both state and private banks, besides the state and society's encouragement to set up small businesses and programmes for support. In addition to the support family support, which was praised by most of the participants, and cannot be overlooked.

Regarding the age of the business, the highest percentage of 38.8% of small businesses in the sample were between 5 and 10 years old, while 24.7% were between 10 and 15 years. In the researcher's opinion, the cause may be due to the rise in the number of small businesses between 5 and 15 years old. This could be considered a result of the openness and liberalisation of Libyan

society, and encouragement for women to work. In addition to this, the government's development programme and support for small businesses, as well as the economic changes prevailing in Libya and the whole world. We cannot neglect the real value of work, which has become one of the most important human values of all. This is especially so in the Libyan society, which is distinguished by masculine control and is described as a patriarchal society. All this makes women during the last ten years move strongly towards the field of work. One of the most important areas is the scope of small businesses, this result is consistent with the result of Awrikat's (1998) study, which confirmed that there is a positive trend in women taking to work and this contradicts Rufasha 's 2018 conclusion on planning in small projects is not a priority for its founders.

Results of this study also clarified that 94.1% of the small businesses surveyed have a practising license. The researcher considered this a positive indicator in the process of small projects in Libya, and also demonstrated the commitment of small projects to obeying the law. This result coincided with the outcome of the interview, in that the small business project greatly complies with the rules and regulations, with 80% of respondents saying so.

The researcher also concluded through this study, that the small businesses in Libya, primarily target the domestic market, as disclosed by up to 71.8% of the small businesses surveyed.

Results showed that 92.9% of respondents had already reviewed training and marketing information manuals pertaining to the establishment of small businesses available on the internet, seeking to enhance their chances of success before and after the business was established. This is a positive indicator and an important point of focus in the development and stimulation of small businesses' role in the national economic development process, where the woman's awareness of the importance of her small business stems from the idea of support for society and move towards progress. This result is consistent with the Olayinka 2020 result that small businesses made use of IT systems in their companies also consistent with the result of the Tabah 2021 study regarding the strategies followed by small enterprises, especially the strategy of entrepreneurial guidance and innovation.

The results also showed that 76.5% of the respondents had reviewed the laws and regulations related to the establishment of small businesses. This result is directed towards the heart of the research and its objectives, as the Libyan woman is rising to the leadership stage, and plays a

pivotal role in the establishment and development of small enterprises; in turn, these develop the community and secure its progress.

All the small projects (100%) committed to safety standards and were keen to apply them. Moreover, 95.3% of the small businesses had future plans for their development. This result contrasts with Toumi's study (2001), which considers that most small industrial facilities are not committed, and do not apply a quality system as they concentrate only on quantity, neglecting quality.

While 74.1% of respondents reported that regular manpower is available, 42.4% of the state that skilled labour is limited. This is considered one of the most important difficulties faced by small businesses in Libya because the availability of skilled and efficient manpower is very important to ensure small business success.

The results also showed that small businesses actually contribute to the area and comprehensive development, according to 88.2% of the sample. The researcher considered this clear evidence of the exceptionally prominent role played by the small projects in area or regional development, which is an integral part of the desired overall development process. Here, the value of the research question is that it highlights the importance of small business projects and their contribution to spatial and sustainable development.

According to Dwekat (2019), sustainable development is the process that meets the needs of the present without compromising the ability of future generations and their quest to meet their future needs. Dweikat (2019) continues to say that sustainable development is based on several foundations, such as preserving the integrity of the environment, satisfying basic human needs, achieving social justice, and providing multiple societal solidarities. This means that sustainable development is a process of ecological, economic and social values.

In regard to the most important difficulties experienced by small businesses, these were:

A lack of competencies and skills, which is one of the most important difficulties suffered by small businesses, which in turn hinder small business development by 48.2%.

This result differs from the result of Fathi's (2000) study. The most important difficulties faced by small business projects in Libya is that there is a weakness in the revenues of banks specialised in financing small businesses and that the said businesses rely on loans from commercial banks.

The results of the field study have also indicated that 78.8% of the small projects were registered within a union or a ministry related to small businesses affairs.

The researcher in this study considered that this demonstrates women's small businesses coming into actual existence. Moreover, they have chosen to work within the framework regulated by the state, making them capable of continuity, competition and actual effective contribution in the development process pursued by Libya. A process that needs full participation in all activities and fields.

It is worth mentioning that Libya needs thousands of small projects on which a reviving society can be based on and capable of bringing about the desired change. This allows project owners to add to their projects a modern spirit that is capable of developing their methods and efficiency in a way that guarantees chances of success.

Small projects have their own dynamism and needs. Many developing and developed countries have harnessed their development efforts in this type of institution. The technological input have contributed to developing their professional and creative capabilities and encouraging everyone, who seeks to establish his own project, to foster technology, In Libya, there are many successful models in the field of small projects, which have been gradually able to establish themselves in the local market and achieve trustworthy results. They have been able to expand their activities. This have encouraged women's participation in the establishment and management of small projects that bring added value to the community of the national economy and an increase in family income. A tendency raises the standard of living for individuals and society as a whole. Further, it makes a serious contribution, by women, to the development process.

This result also differed from that of Qabosa's study (2003), which dealt with funding and concluded that small projects do not contribute a large and effective role in increasing the Gross Domestic Product (GDP) and that there is weakness in the funding for these businesses.

Also, there is a difference in the results of the current study with the study by Shorbaji (2004), which investigated the marketing problems of small businesses products. This concluded that the most important problems facing enterprises in marketing are the non-supporting laws and legislations, higher taxes, and failure to adopt the standard specifications for small projects.

In terms of the small project's surplus, it was found that 91.8% of small businesses have a surplus. It is worth mentioning here that many economic theories deemed profit to be one of the most important factors of success. Hence, whenever the rate of profit increases, more success is realised, lessening the risk and rate of failure. Furthermore, it was found that in 49.4% of small projects, this surplus was put back into the development of the business.

Regarding the provision of training courses by the business for employees, the results showed that 49.4% of the small projects conduct training continuously during the year. Here we must emphasise the importance of training and its vital role in the development of small businesses, as one of the factors of their success.

Regarding the degree of respondents' satisfaction, 88.2% of them were satisfied with their work in their businesses. It is worth mentioning that job satisfaction stems from the faith in the value of work and the desire to achieve continuity while resulting in benefits for people. This result is consistent with the study of Algazeri (2012), which confirmed the role of working women in the development process through their active contribution in all sectors and commitment to labour laws and innovation in their work and commitment to it.

Small businesses also highly valued cooperation with other businesses of different sizes, where all respondents (100%) disclosed they were in cooperation with other businesses.

The proportion of commercial small businesses was 48.2%, and this result probably explains the nature and activity of female-led small businesses in Libya. Hence, it is possible to work on the development and promotion of other types and look at the reasons that had made this type of business more active and spread more than other businesses.

It is worth noting here that these results correspond with those of previous studies, such as Awrikat (1998). This confirmed that there is a positive trend for women entering work. The study of Ataboli (2011) also confirmed education as the most important factor that influenced the

professional status of respondents besides family background. In addition, the study of Algazeri (2012), confirmed the active role of working women in the development process regarding their effective contribution in all sectors, compliance with labour laws, innovation and commitment to work.

In a similar context, Sarhan (2016) argues that craftwork reflects the level of cultural and social prosperity in any society. Small craft projects are the safety factor and appropriate repository for human culture and civilizational heritage. However, they are subject to extinction and loss at many times. Small craft and non-craft projects play a major role in absorbing unemployment, reducing poverty, improving the standard of living in rural areas (Sarhan, 2016).

The results of this study also clarified the ideas that pushed women to establish small projects, where 80% cited self-satisfaction as their motivation. This result varies with the result concluded by the studies of Shamia, et al. (2007), and Al Romey (2000) regarding the status of Libyan women in the labour market. The latter studies considered financial needs were the cause driving women to work, followed by the desire to obtain additional income to improve their living standards. The results of the interview indicated that 50% of the women in this study think that the aim of the small business project founded by women, is a means to produce commodities and services to meet society's needs. However, the other 50% of women stated that the purpose of their projects was to enhance women's status as a pioneer in society. Thus, we notice that Libyan women pay attention to their status in society as pioneering women. The small business project helps remarkably in maximising women's position.

The respondents' answers, along with the advantages, and disadvantages in responses related to the location, helped make sense of the variety of responses.

The researcher met 95 women who established their own small business projects in Libya to obtain the information necessary for this research which helped in realising the intended objectives.

The interviews went smoothly to some extent, despite the difficulties encountered during the data gathering from four Libyan cities, namely Tripoli, Misrata, Benghazi and Sebha. In addition, interviewing women in particular during the qualitative study has enriched and deepened the value of this study.

Many pictures inside the small business projects were taken during the data collection (see Appendix No 13).

The female owners of small business projects who had established charities and acquired experience in a very short time did not have the information needed and could not be asked for any consultation in connection to these small business projects, marketing, production and real strategic planning in Libya.

The women who participated in this study, on the other hand, were well aware of the importance of maintaining their businesses despite the competition existing in the market. It was also useful to go further and examine the answers of the interviewees in order to identify their feasibility study and future plans. It was found that about half of the sample 50.6% had no feasibility study or future plans. The researcher attributed these to the unstable situation in Libya, in which peoplehad to establish their projects in conditions that were unstable politically and economically. Furthermore, successive governments offered insufficient support to small business projects, although the interviewees expressed their pleasure in taking training programmes and positively interacting and integrating with other projects, creating a persistent circle to achieve the desired growth in terms of promoting their local community and universal development. According to the interviewees, most of the small business projects had a surplus of about 91%.

The participants' answers helped in checking out booklets, training and information manuals which are relevant to establishing mini-projects, as well as providing information which is related to the regulations of establishing small projects and safety standards available on the internet. All the answers helped the researcher in understanding of the positive ideas in which the majority of the businesswomen believe. This showed that the business standards had contributed to the success of the small business projects and the commitment of women to these standards will affect their businesses in future.

The participants' answers can also be seen to be associated directly with, for example, the support they receive, the desire to continue their businesses, the training, the type of activity they need and the degree of satisfaction.

The official and social support refers to the relationships prevailing in Libyan society, especially among members of the same family. These relationships can extend to many other ties. The circle may expand to include other types of moral support such as the provision of solutions to

problems, consultation and constant financial support. Private institutions and the Libyan Government may offer financial support to these projects by, for instance, granting loans, providing public places to the owners of small business projects, but the question that can yet be raised is to what extent are the support givers (bodies and institutions) able to give real support for, for example, training courses, booklets, local TV shows, publications, workshops in order to reduce the risks and failure? Thus, the plan should be discussed, and an effort made to make these services available to all small business projects all over Libya, and that is in order to maximise the outcome of these small business projects and access them much more easily.

From what has been stated above, and from the answers given by the participants, the researcher considered that studying women's small business projects is a multifaceted topic that needs to draw the attention of government agencies to examine it from the perspective of future policies. This is because it depends on the nature of their activities, their location, the services they provide and the commodities they produce. The results of this study have made it clear that the small production companies occupied 31.8% of this activity, and in turn, this needs further studies as well as to avail from the research conducted in this area of study.

# **Chapter 8** Conclusion

The objective of this chapter is to summarise the major findings in relation to the model employed in this study. Key learning points, suggestions for future research, and the limitations of the study are also discussed.

#### 8.1 Conclusion

This study aims to identify the role played by Libyan women in establishing and developing small businesses, and the extent to which these projects contribute to supporting the development process. In Libya, there are social and economic constraints faced by women working in small business projects. The obstacles that have been highlighted are those related to the state of the economy, culture, family, career and self. This study used the sampling method and collected data using a questionnaire survey applied in face-to-face contexts. The scope of the examination was a group of women employers working in small business projects in Libya, and the sample size was 95 females. In addition, ten women were studied as a source of qualitative data, as the researcher needed to achieve a greater and deeper understanding of the phenomenon under study.

This study is analytical, where such studies are distinguished by collecting, summarising and analysing data. It aims to collect sufficient data about the phenomenon and then analyse this data in an objective manner. It also seeks to identify the causal and influencing factors. Therefore, this study seeks to identify the characteristics and dimensions of the phenomenon, in addition to analysing the information, and arriving at scientific results.

Regarding the study sample, the researcher will apply the convenience sampling technique, taking into consideration that the overall sample must be appropriate and representative of the entire study population. In the choice of the research instrument, and for considerations relating to the study population, the researcher feels that the best means of collecting information is the interview questionnaire (Adel, 2003), Semi-structured interviews were used with the participants in the qualitative study

Since the main purpose of this research in hand is to explore Libyan women's perceptions about the role in establishing and developing small business projects, the researcher has chosen to use a mixed-methods approach to examine these perceptions. Therefore, the present study introduced three research questions:

- 1. To what extent does the small business contribute to achieve spatial development and comprehensive development based on targets of the business?
- 2. What are the factors that women need to consider in starting their own business, such as training programs? How the quality of training programs affects the women in business in Libya?
- 3. What are the barriers for women to start up their own businesses?

This is explored through six factors:

- 1. The training courses provided by the small project
- 2. Existence of a licence to operate the small project
- 3. Preparation of plans for the future by the small project
- 4. Registration of the small project within a union or ministry concerned with small projects.
- 5. Cooperation with other projects
- 6. Contribution to spatial development by small projects

Based on the research questions and data that have been collected and analysed, the main findings in relation to the research questions and objectives are summarised as follows:

Answers were received from 85 women.

- 71.8% of small businesses sell their products or provide services locally, uses the Internet in the marketing process and have pages on social media. however the absence of electricity remained a major and worrying obstacle that faced small business projects in Libya.
- Only 49.4% of the small projects surveyed have a feasibility study and plans prepared for future development. However, 50.6% were said not to have feasibility studies and future plans for their development.
- 63% of respondents consider their projects to be either very committed to the standards or committed to some extent.
- The results have shown that 91.8% of small businesses have a surplus.

- The results also indicated that 100% of small business projects cooperate with other businesses of different sizes.
- The largest concentration in the category of small productive businesses occupy the percentage at 31.8%,
- Small business provides training courses for the employees. The percentage of small projects in which training is on-going during the year is 49.4%.

The results have shown that 45.9% of the respondents rated their satisfaction level as 7 out of 7, 23.6%. The researcher concluded that the most important success factors of small businesses could be as follows:

- 1. Creates links between small businesses projects and specialised research centres and universities to conduct research and studies that help to understand the nature of small businesses, especially those which are led by women and contribute to providing solutions to the problems faced by women's small enterprises in Libya.
- 2. Simplifying the procedures of licensing and registration in state institutions and government agencies to help small enterprises to grow and continue to perform their activities while facilitating the task of the state to restrict projects to be able to provide services for them.
- 3. Supporting small businesses with expertise and trained manpower.

Women's small enterprises in Libya tend to be overcrowded in services sectors, such as education and agriculture. For these women, there are advantages and disadvantages with regard to the type of small business project activity, location, service and contribution to spatial development. There are some unique and great features to establish a small pilot project in a regional site that needs services provided by small enterprises. Highly populated areas may need to pay more attention to small business projects. This needs to be considered from the perspective of public policy and development and not to overlook any area where the movement of small enterprises is active Which requires government encouragement and all the institutions concerned.

Responses to the survey indicate that the Libyan businesswomen use a relatively limited range of professional services. There are also some small business projects that have not been registered in any official institution and have not been licensed for the establishment.

It is noteworthy to mention that Libya's yet since 2011 lives an exceptional economic and development conditions, for example, Libya suffered for decades running from centralization with the continuation which meaning the cities far from the capital city, which may limit the small business projects access to important services important for its development and success needs.

The majority of the participants reported that their work was their primary source of income, and that most of the reasons that led them to establish their small businesses were to earn a living, develop themselves, self-realisation and seek community development. Small projects led by women were committed to success and safety standards and they were somehow remote from the official institutions and government and did not receive the support they needed,

Regarding the fears and problems faced by small business projects, there are many, and research has stopped many of them, which can be identified as follows: women's small business projects in Libya may be, to date, often unable to keep pace with market trends which expose them to sudden losses due to rapid and unexpected developments in the market, especially as Libya has been experiencing exceptionally difficult security and political conditions for a decade. There are also some administrative and marketing problems that small projects are exposed to, including high prices and bad networks for public services related to infrastructures such as electricity, water, transportation, roads, and communications networks. Small enterprises also face some other concerns such as competition among small investors, which prevents them from making future investments in their areas of specialisation, and some prefer to practice self-employment that generates quick profits without bearing many risks. Also, the problems of central bureaucracy cannot be overlooked, because it is one of the most important problems that confront owners of small projects in Libya when they try to reach government agencies. Creating new specialisations through funding training and stimulating the spread of small businesses across entire regions because most of them seem to be concentrated in big cities. Small business projects in Libya also suffer from a lack of official financial and technical support and this contributes to narrowing their scope, especially as the Libyan economy is under a resource crisis and a deficit in the balance of payments in addition to the future development plans. All this makes small industries by their nature an essential tool for development, and it is illogical to fail to support them and not create the appropriate climate to increase their effectiveness. Small enterprises have practical value and have flourished in Libya at a time when economic management has been rationalising with Libyan restructuring programs economic path, throughout the period searching,

which try to achieve a scientific understanding to support the role of small enterprises in Libya and confirm that it is a pressing national requirement. the results showed that small business projects are exposed to many organisational problems. through the presentation of quantitative and qualitative results in the previous chapters, these problems are dealt with in detail, the small projects face difficulties in all stages that the small project goes through, starting from the establishment stage and passing through the operation phase and ending with the renewal and spreading stage. The results also showed the diversity of the sources of obtaining financing from one joint to another according to the project need. This called for a discussion of the production methods used and methods for their development. The characteristics of the project and its impact on creating job opportunities and discussing different opinions on that were also analysed. It was also clear from the discussion of the results that there are many projects that are exposed to administrative and organisational problems and are still managed by the family and individual management which may not use depending on modern methods., in respect to the problem of trained technical labour, as small business projects rely on the human component, and therefore the shortage of trained personnel is one of the main obstacles facing small projects in Libya. This requires the necessity of understanding and confronting problems through setting practical methods and means to ensure this. This is a task that requires the intensification of all societal efforts to achieve development requirements.

For small projects to achieve the goals entrusted to them, they require institutions and government agencies to intensify efforts to spread awareness among members of society and provide all the material and moral capabilities necessary to establish them. This in turn will ensure a safe environment to protect them as human wealth in order to preserve the components and means of production and human capital. The population increase necessitates the need to create sufficient job opportunities for all members of society and the need to expand small projects because of their high economic return. This research came as an urgent necessity for what the Libyan society needs, especially in the current stage, which included political change. In fact, the economy leaves an impact on all fields and sectors.

Local community development is one of the means used to achieve comprehensive development and progress by advancing the human, material and natural energies of the local communities. The development of the local community also expresses the process designed to create special conditions for achieving progress through the active participation of residents. This is also done

through dependence on the maximum possible social motives, collective initiative, and individual innovation.

Small projects are considered a means of facing the challenges imposed by social, economic and political transformations on most countries of the world, including Libya. Policies to support small projects in developing and transitional countries are targeted and sought to provide job opportunities in the most disadvantaged sectors. They should help the poorest people. This means that networks of small projects face the challenges imposed by these transformations on members of society and try to adhere to finding fundamental solutions to existing problems.

Finally, at this juncture, it is reasonable to say that there is still a need for further research in the development of small enterprises in order to achieve the desired goal and to find the radical solutions needed to overcome the problems faced by small enterprises which were discussed in this study, in relation to finance, marketing, administrative and legislative obstacles for instance. There are also some economic, social and technological barriers that may adversely affect the success of such work and its implementation. This issue needs to be taken into account in future research.

### 8.2 Limitations of the Study

Every research has limitations, and this research is no exception. These limitations are described in the following sub-sections.

#### 8.2.1 Objective limits

The subject of the study focused on the role played by Libyan women in establishing and developing small business projects. It also highlighted the method and techniques, suitable for women, and what kind of businesses are available in Libyan society. The aim is to develop small business projects generally, and projects with women's participation in particular. Furthermore, it seeks to explore features of Libyan society and women's achievements, especially in the small business field, in order to advance the process of sustainable development.

### 8.2.2 Human limits

1. The population was limited to the women owners and managers of small business projects in Libya. The sample of this population was comprised of 95 Libyan women.

- 2. The word "owners" as used in this study means the women, who are owners of small business projects and who manage their projects independently.
- 3. The study used face-to-face questionnaires to collect data about the demographic variables of small business projects owners and managers (women), and the features of these projects. Moreover, the survey determined the most important problems, which affected the small business projects success factors.

# 8.2.3 Spatial limits

The study focused on four major Libyan cities: Tripoli, Benghazi, Misratah and Sabha, where most of the study population live.

#### 8.2.4 Time limits

This study was conducted in the period from 2011 to 2020.

#### 8.3 Key Learning Points:

- 1. To develop your small business project, you need to develop your skills in leadership and you have to be fully engaged in the development process.
- 2. The power of personal motivation and business objectives is one of the most important factors of success in small business projects.
- 3. Small business projects are not just about gaining money and prestige, it is far more about seeing. In fact, it is being able to create the impact you want and expanding your spheres of influence.
- 4. A successful small business project is actually one that tries to overcome difficulties by asking for solutions and is a project that tries to survive as competition intensifies.
- 5. The relevance, development and use of your personal way to develop your project by putting across ideas and concepts through clear understanding.

6. Deep understanding of the value of creative thinking and how to present your vision differently.

# 8.4 Theoretical contributions of the study

The theoretical contribution of this study lies in the action taken to produce and develop scientific knowledge based on the fact that it is rational, organised, disciplined and amenable to understanding. on the other hand, this research raises the level of social awareness through thinking and exploring unknown areas that were not subject to research and scrutiny earlier in Libyan society. In all research stages, time was allocated to generate new knowledge and enhance previous research, in addition to acquiring the methodological tools necessary for application.

In all cases, this study tried to bridge the gap in the previous literature, where the theoretical importance comes as an extension of the efforts of researchers who dealt with in their research and studies on the topic of small projects. This has a role in forming solid ground for what was written in this regard. It is possible that this study could be a reference for subsequent studies in the field of small business projects for women. This is because of the issues it raises and questions it asks which can be taken into account and open doors for further investigations.

The theoretical contribution also indicates that this study has on real-life impact and understanding of the characteristics of Libyan society and the great changes that have taken place, especially with the beginning of 2011. In particular, the significant changes in the status of women can not be ignored, and the pioneering role that Libyan women have assumed in the development process. in addition this study develops the concept of the human element as a central concept in business, while the importance of the current theoretical study is also reflected in the results it yields, which can be employed for the benefit of society. It also addresses the research problem in a sound scientific manner and reaches results that are publishable and reliable in the theoretical and practical fields.

# 8.5 Contribution to Knowledge:

The primary contribution of this study is to re-examine the concept of women-led small business projects in Libya from a new perspective. So far, most research has focused on the small business in general. Research on female-led small business projects and the development process to date has been limited for developing countries, including Libya as an example. Furthermore, the

number of female workers in their small businesses is increasing and noticeable, which has made this area very fertile for new researchers to study. Moreover, not enough previous studies addressed the role of women in establishing small business projects and the development process.

Therefore, this study has contributed generally to the literature on female-led small business projects. This study also attempts to fill part of this gap by identifying the types of small business projects within the Libyan economic sectors that have either been neglected or conflated in previous studies and has specific implications for researchers and practitioners.

In this study, the researcher has tried to shift the focus to the issues within a clear concept of knowledge, based on understanding the social and economic aspects and away from the unilateral view of understanding the reality of Libyan women and their participation in the development process. The expected contribution of this study is broadl as follows:

- 1. Focus on the real issues of interest to Libyan women during the establishment of their small project, especially in a country like Libya going through real change at all levels, whether social or economic.
- 2. The study provides a framework for the discussion of the subject of small business projects and provides a new reference point for discussion. When this study was completed, there was an effort to try and change the perception of the Libyan woman's situation. Most of the research and leaders have been stating that the time has come to look at the Libyan woman's situation through the prism of the complex issues that plague society. The researcher agrees with the view that there has to be a certain demystification of the concept of women-led small business projects and leadership.
- 3. The study has revealed the fact that across different sectors, women are confronted by issues that are disturbing and challenging. We really need a clear understanding of the present environment and the complexity of technological change and unsustainable growth, which might be an impediment to good decision-making. In this study, many important and compelling issues have been endorsed by the female participants.
- 4. It provides a framework for developing small business projects as a separate and important subject. One of the important contributions of the research study is that it has shown the

importance of these projects to any developing or developed economy. For example, the experiences of some states, which were presented in a previous chapter. Many researchers feel that the time has come for small business projects to be taught as a separate subject right from the school level. So far, small business is taught in an indirect manner mostly through historical anecdotes and examples about the importance of work and businesses, but clearly this may no longer be enough.

In fact, the curriculum needs to be redesigned and developed by specialists in such fields as economics and sociology. It needs to be discussed further with educationalists, teachers, opinion-makers and other sections of society, so that a suitable consensus can be arrived at on the subject.

5. It provides a guideline for the evaluation of small business projects. One of the expected important contributions from the study is that it could provide a sort of reference or guideline in the evaluation of small business projects. This is so because presently we do not have real systems for evaluation of the small business in Libya. Now the question of resolving the issues comes to the forefront and the very process of evaluation undergoes a change. There are of course challenges to be expected.

6. It provides a reference for various organisations and institutions for developing vision/mission statements and for long-term performance standards. The focus in small business projects has to be on the issues and problems with sustainable development and inclusive growth. This very fact brings about a very important aspect with regard to long- term thinking and having a larger vision.

This shift in long-term thinking would require a fundamental shift in the way organisations do their business and set their performance standards. Like the systems of appraisal and evaluation, there would need to be a complete change in the thought process for defining vision and mission statements.

This study has arrived at results based on human capital theory. This has been applied to Libyan economic sectors, so as to understand small business projects' importance and influence. Therefore, this study has provided a theoretical contribution to existing knowledge by expanding the concept of the small business project, and other concepts, leading to a greater understanding of the research problem.

One of the advantages of the study is that it has investigated Libyan small business projects in different places and different circumstances, across different sectors using convenience sampling of the target population.

Indeed, this study is an empirical test of some female-led small business projects, as it achieved results in an investigation of the role women played in establishing and developing small business projects. As this study investigated many types of small business projects in a number of cities in Libya, the data gathered may be applied in later studies of the Libyan small business sector. It emphasised the impact of a suitable climate on the role and performance of small business projects in the development process and ways to succeed.

Finally, as this study is one of the most recent in Libya, it contributes to the latest data into which type of small business projects are operating within this society that women tend to establish. Moreover, the findings of this study could be used to design a small business projects framework to be implemented in Libya in the future within on-going development plans. All of these are laudable goals of sustainable development.

### 8.6 The Recommendations of the Study

Based on the important potential role that small businesses and feminist small projects can play in contributing to the achievement of economic and social objectives, many countries have come to support and encourage such businesses. This matter helped to achieve a high level of both economic and social levels in many countries. Small businesses are considered to be one of the most important elements in the development of the domestic economy and thus need supportive economic programmes to address poverty, unemployment and the transition to a prosperous community that depends on self-potential and the strength of will of its members.

Through this research, the factors that affect the success of small women's projects have clearly emerged. Apart from the internal factors for small businesses, there are also other external factors having a direct impact on the establishment and development of small businesses in general and those of women in particular. In addition, small projects are among the basic measures for development applied by Libya and still need significant support and encouragement to realise significant levels.

As such, the researcher in the field will propose recommendations that contribute to the development of small enterprises in Libya, including small businesses led by women. The recommendations are as follows:

### 8.6.1 Recommendations concerning the legislative aspect:

- Review and development of domestic legislation and regulation relating to small and medium-sized businesses, regulations and laws concerning the status of women and attempt to develop these to cope with the local, regional and global variables in conformity with the requirements of the Libyan women and the needs and culture of the society.
- 2. The need to establish modern small businesses, especially those projects that achieve some kind of integration or interdependence with medium and large businesses. The purpose is to improve the quality of the products and services provided by small businesses through encouraging subcontracting and direct cooperation. The State along with all institutions must consider the development of appropriate legal frameworks to regulate subcontracting, in order to ensure the interests of small, medium-sized enterprises and large businesses. It is possible in this regard to benefit from studying the experience of Japan and South Korea.
- 3. Formulate policies conducive to the improvement of the investment environment and enact laws to protect local investors. Moreover, provide support in-laws and regulations to distinguish local from foreign investors. This matter will increase the size of domestic investment, strengthen national industries, encourage the development of local products and so increase their local competitiveness.
- 4. Provide a regulatory, legal body to act as an incubator for small businesses, and so deal rapidly with problems that hinder the establishment and development of small businesses through the necessary legal protection.
- 5. Provide all kinds of legal support for small business owners and encourage them to empower women and young people in their businesses, in various fields.

### **8.6.2** Recommendations concerning the funding aspect:

Facilitate borrowing from banks and improving the efficiency of commercial, industrial
and agricultural banks to provide banking services and increase funding size for small
businesses led by women.

- 2. Create public bodies to provide credit guarantees for loans granted to women-led innovative small businesses that are unable to provide sufficient personal guarantees. This to help the release of entrepreneurial initiatives and the liberation of the creative energies of women, especially the youth element.
- Create a credit information base under the supervision of the central banks covering women's small businesses and provide an opportunity for commercial banks to conduct credit applications and manage risk well.
- 4. Support the capacity of women owners of small businesses, in financial matters and procedures, good management of their projects' capital and liquidity, and work to improve transparency and credibility of their accounts.
- 5. Ensure state involvement in the establishment of companies and financial institutions specialised in financing and lending to fund women's small businesses and take advantage of the expertise of Islamic banks that do not deal in interest.

### 8.6.3 Recommendations concerning the technical and executive aspects:

- Provide business incubators and technical advisory bodies specialised in the affairs of small and medium-sized businesses being able to provide technical support for women's small businesses in line with the requirements and quality of these businesses.
- 2. Provision of appropriate training opportunities for women small business owners to help them in management, preparation of plans and acquisition of the necessary knowledge and skills, especially those that relate to intellectual property rights and registration of businesses.
- 3. Providing scientific research centres for all specialisations that will help women small businesses in the development of their products or services to be provided to overcome the problems faced and to develop their ability to compete and keep up with developments.
- 4. Increase the capacity of human resources development centres in the field of development, training and rehabilitation of national women cadres in all fields.
- 5. Attention to planning as an integrated scientific method that allows the renewal and application of development and community development policies and to define the role of women small businesses as an essential tool for balanced regional development.
- 6. Establishment and hosting of exhibitions concerned with the field of small businesses, both locally and internationally. These in turn contribute to increased access to the

- applied techniques and new methods of production, making cooperation opportunities available with other domestic and international small projects.
- 7. Provide a database on small women's businesses and perform the necessary studies and statistics to provide support and so facilitate establishment and promotion.
- 8. Attention to be paid to inventors and innovators through the promotion and development of scientific research and to help women in particular, and to encourage them to found their own small businesses.
- 9. Directing women's businesses towards consolidation of the concept of modern management and the application of the internationally approved quality methods.

### 8.6.4 Recommendations concerning technical aspects:

- 1. Provision of financial support for the development and modernisation of the techniques used in production, processing and marketing operations.
- Building up specialised and effective devices. To propose, follow-up and implement
  policies and exchange information programs and experiences related to the development
  of women's small businesses through the analysis of women's status within the
  community.
- 3. Communicate with consulting firms and international organisations in all fields and sectors, and create connection channels between them and small national businesses. Moreover, to act to improve the competitiveness of small women's projects, including the diversification of the productive base to ensure access and competition in the global markets, especially in light of the circumstances of globalisation experienced by the world.
- 4. Directing small businesses to comply with the application of comprehensive quality concepts to raise the quality level of goods and services to enable them to penetrate international markets and localisation of manufacturing culture in accordance with international standards

### 8.6.5 Recommendations concerning control

 Issuing bulletins and publications related to the scope of specifications, standards and quality control, to be distributed, besides publication of up-to-date national standards for all goods and local products.

- 2. Establishing a program to conduct screening of all raw materials, goods, national and imported products and verify by various means their compliance with the approved standards. This includes conducting technical studies and researches, supervision work, technical inspection, sampling and testing, and the establishment of laboratories required for the purpose.
- 3. Create and develop a centre for documenting technical information to collect, maintain and provide information, technical and statistical data, research and studies in various fields related to products of manufacturing companies and fields of specialisation.

#### 8.6.6 Recommendations on infrastructure

- 1. Promote the establishment of industrial zones and cities to facilitate the establishment of new projects in one industrial environment.
- 2. Inventory and evaluate all-natural resources in all the cities, their use and development of applications. Moreover, adjusting the output quality and monitoring using global methods to determine the nature and types of small businesses that can be set up depending on the availability of resources and in conformity with the style of life in every society, and predicted future developments in order to serve the development process.
- 3. Provide the necessary technical support in the treatment of waste water, industrial waste and garbage, and to support small businesses wishing to develop and use environmentally clean technologies, development of environmental management systems and water recycling and work to reduce industrial waste and noise, and consequently reduce pollution, noise, and environmental and social problems.
- 4. Ensure safety while safeguarding old buildings and monuments from danger facing them as a result of operating conditions, such as vibrations, overloading and others that are related to the activities of projects scattered in ancient cities.

### 8.6.7 Recommendations in the media and marketing aspect:

 Conduct extensive marketing studies in order to find new markets and establishing commercial centres. Moreover, setting up specialised marketing centres to perform marketing researches on small businesses products, which is not possible for small producers to carry out. In addition, to sponsor local exhibitions leading to the creation of demand for small enterprises products, and conclude contracts with these businesses.

- 2. Encourage export by granting incentives for small export businesses; for example, small businesses are granted preferential advantages on customs transactions, reduced energy prices for products meant for export, simplified and unified export procedures. In addition, to facilitate the export process, and work to provide Libyan exporters with adequate information about foreign markets through commercial attaches' offices abroad that should study overseas markets.
- 3. Participate in local and international fairs to introduce local products and to encourage their procurement and consumption to strengthen the national economy and push forward the development cycle.
- 4. Organise local promotional activities in support of national products in local markets, giving priority to local products in local auctions, and work to educate citizens about the importance of supporting national products.

### 8.7 Suggestions for Future Research

According to some researchers, there are several factors that influence the methodological treatment of future studies, namely the researcher's affiliation, cognitive accumulation, time dimension and the theoretical framework and field of the study.

There are many shortcomings in terms of both the quantity and quality of the Libyan small business projects, which could be a burden to many future researchers. This could increase the problem in the view of what will be imposed by the challenges of the coming years of additional requirements.

The economic recession suffered by the Libyan economy under the political conditions could be reflected in the future productivity and growth rates of the health level of the population, the environment, the labour market and the income distribution. This would make small enterprises influence the future development key and therefore this would require further investigation and deeper analysis to understand its impact on the economy.

Future studies should rationalise politicians, the economy, education and decision-makers and look at both radical and developmental changes which can be made at all levels.

Future studies should also shed light on the development processes and determine their future horizons and encourage participatory efforts, so that future perceptions will not be limited to only technocrats, planners or politicians, but also all aspects of the society in the process of real partnership.

Future research should also provide dynamic strategic plans allowing for sufficient flexibility to identify main themes that can play a key role in the forthcoming years and build a complete picture to fill potential gaps between society's future needs and capabilities.

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**Appendices** 

**Appendix 1: Questionnaire** 

Questionnaire No:.....

Date:....

Consent Form:

Thank you very much for deciding to participate in my research on Libyan women small business projects. I am a PhD student researcher from University of Huddersfield and I am undertaking my research in the area of women small business projects and participation in the development process. This study is being sponsored by the Huddersfield Business School. As part of my research, I need to contact women entrepreneurs in Libya.

To assist me in my research, I would therefore be very grateful if you could complete answering these questions for me, in the face to face interview, which should take you up to 50 minutes. You are kindly asked to:

Take into account the credibility of the answer. I have to remind you that there are no right or wrong answers to the questions asked. The data will be analysed and presented anonymously in the PhD thesis.

- All personal information will be kept completely confidential and all the data will be presented with complete anonymity. It is only my supervisor and me, who will have access to the results. Additionally, it is your right to withdraw from participation at any time with no need for explanation.

- Make sure you understand what you are asked about.

- You will be answering all the questions on the questionnaire.

- Make sure you allow yourself enough time to answer these questions.

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Your assistance in this study is very much appreciated. If you have any queries, please do not

hesitate to contact me on the contact details provided at the bottom of this letter. Once again,

thank you very much for your participation in this research.

Name of participant (Optiona):

date:

Signature:

Finally, if you would like a copy of your results or wish to make any further enquiries, please

email me at U0975763@hud.ac.uk and I will send that to you. Thank you for your help.

Please tick:

1. I confirm that I have listened carefully and understand the information above on the study and

have had the opportunity to ask questions.

2. I understand that my participation is voluntary and that I am free to withdraw at any time,

without giving any reason.

3. I agree to take part in the above-named study.

Samya Eljmel

Researcher

Tel + xxxxxxxx

Email: xxxxxxx

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## Firstly: Descriptive Data:

Name		(op	otional).
1. Age:			
☐ From 25 to less than 30 years	☐ From 31 t	to less than 40 year	rs
☐ From 41 to less than 50 years	☐ 51 years a	and over	
2. Are you currently.			
☐ Single ☐ Married	☐ Married and have kids	☐ Divorced	□ Widowed
3. Qualifications:			
☐ Secondary Education or Equivalent	☐ Higher Diploma or e	equivalent	☐ Licance
□ Bachelors	☐ Masters		□ PhD
4. The business place implementation: ☐ Town ☐ Country Side			
Secondly: Data about the sm	all business project:		
5. Age of this business project	(Accurately	determines):	
☐ From 1 year to less than 5 year	s	☐ From 5 to less	than 10 years
☐ From 10 to less than 15 years	☐ From 15 to less than 2	20 years □ 20	) years and above
6. How much is the small busin	ess' capital by (Libyan Din	nars)?	
☐ Less than 50,000 LYD ☐ Fi	rom 50,000 LYD to 100,000	LYD   More th	nan 100,000 LYD
7. What are the objective of the	Small business Project:		
☐ For self –realization	☐ To increa	ase the national inc	come
☐ To increase the local production	n □ To find t	raining opportunit	ies
☐ To create new jobs and elimina	ate unemployment for womer	1	
☐ To produce cheap goods	☐ To prepa	re skilled labour	
☐ For community development	□ To make	e social relationshi	ps

8. How many hours are yo	u working per day?			
☐ From 1 to less than 5 hrs	$\Box$ From 5 to less than 10	hrs   From 10 h	ars and above	
9. What are the motives th	at made you think established	this business?		
☐ Financial motives	☐ Due to sufficient experience	e ☐ To achieve se	elf-sufficiency	
☐ To fill my free time	☐ To enhance self-confidence	☐ To create fina	ancial balance	
☐ Any another motives				
10. what kind of small bus	iness are you engaged in?			
☐ Factory for production of	particular commodity	$\square$ Shop to sell various	goods	
☐ Sewing and knitting work	☐ Fresh Meals centre			
☐ Traditional tools & indust	tries	☐ Beauty Centre		
☐ Handicraft & Drawing W	☐ Travel and tourism of	office		
☐ Sweets workshop	☐ Women car driving training centre			
☐ Sale of ready-made applia	ances	☐ Sale of used books		
☐ Memorisation of Qur'an (	Centre	☐ Kindergarten		
☐ Music Education Institute	,	☐ Languages Education	on Institute	
☐ General Trading Compan	у	☐ Women Games Hall		
☐ Private Clinic		☐ Other		
11. How did you know abo	ut the idea of this business pr	oject?		
☐ Through the institutions of	of civil society	☐ Using social centre	S	
☐ By associations	□ Vide f	riends and relatives		
☐ Networking sites and soci	ial media	productive family	□Other	
12. Is the headquarters of	this business:			
☐ Private ownership	☐ The government residence	□ Company	□ Others	
Thirdly: Small business	projects commitment and	success factors		
13. Is the marketing of the	small business project produc	ct or service?		
☐ Locally			□ Both	

14. What is the ex	tent of your experie	nce in th	ie field (	of small bus	inesses?
☐ Adequate exper	ience		equate to	some extent	d Not sufficient
15. If you have en	ough experience ho	w obtain	ed by:		
☐ Through training	g programs at dedicat	ed cente	r		☐ Due to the qualification
☐ Working in sim	ilar area				
16. did you brief	ed on the state of m	anuals	or train	ing manuals	s or information related to
the establishment	t of small enterprise	s and in	crease 1	their chance	s of success before or after
established your s	small bussiness proje	ect:	□ Yes		□ No
17. Do you read t	the laws and regulat	ions tha	t relate	to the estab	lishment of small business
project:	□ Yes			No	
18. Do you obtair	ned the support and	adequa	te fundi	ng for the ir	nplementation of the small
business project:	□ Yes			No	
19. If yes, what ki	ind of support obtain	ned by:			
☐ Material Suppor	rt	□ Marke	eting and	l promotional	assistance
☐ Machines and e	quipment	□ Raw i	material	S	☐ Moral support
20. If you are gett	ting any kind of supp	ort who	) gave y	ou this supp	ort:
☐ From the family	✓ □ Society Institution	ns 🗆 Priv	ate hand	d	
☐ Government Ins	stitutions   Banks dev	voted to	support	small busines	sses
☐ From the projec	t's employees 🗆 Wor	nen's As	ssociatio	ns	
21. Is occupationa	al safety standards a	pply wit	hin the	business? [	] Yes □ No
22. Do you have a	a future economic pl	lans you	are pro	epared in ad	vance to to reduce the risk
and develop your	small business proje	ect?		Yes	□ No
23. Is this busines	s suitable in terms o	f:			
☐ The space	☐ Location	□ Ventil	ation	Lighting	☐ Facilities and Utilities

24. Does the b	ousiness allows you an opp	ortunity to imple	ment your ideas?	
□ Yes	☐ To some ext	☐ To some extent		
25. Do your p	roject practicing license?	□ Yes	□ No	
26. If the answ	ver is No, why not?			
☐ Recently est	tablished businesses less tha	n one year old	☐ Seeking hard to a	get the license
☐ License alre	eady issued but not yet receive	ved □ App	lied for license, but not	yet approved
_	project have insurance?	□ Yes	□ No	
29. If yes wha	t are the standards of supe	rvision within the	e small business?	
☐ Election	□ Effic	ency	☐ Experience	ee
☐ Discipline a	t work and the perfect emplo	oyee	☐ Acceptance (	Charisma)
30. What are	the standards upgrade in y		_	oject?
☐ Efficiency	$\square$ Seniority at work $\square$ Ex	perience 🗆 Qua	lifications $\Box$ Trainin	g courses

# 31. Have do you think with regard to the availability of small business projects attracting factors:

The factors	I do not know	Not available	Limited	Available
	KHOW	avanable		
Regular workforce				
Trained manpower				
Markets and marketing services				
Transport vehicles and shipping				
Funders				
Customs Facilities				
Bank loans				
Legal support				
Raw materials				
Social capital				
Internet and communication networks				
Sanitation services				
Publicity and promotion				
Health Services				
Training Services				

32. Is the proj	ect committed to me	eting qualit	y standards?		
☐ Absolutely u	uncommitted		☐ Neutral unc	ommitted	
☐ Committed t	to some extent		☐ Project stric	tly committed	
33. What are	the difficulties faced	your small	project busines	ss?	
☐ Competition	in the same field		☐ Mismanage:	ment of the proje	ect
☐ Short suppo	rt & finance		☐ Promotiona	l difficulties	
☐ Tax & custo	oms fees		□ No difficulti	ies	
34. Do produc	ets project a certain	brand - disti	nctive name or	trademark falli	ng under the
term, intellect	ual property?	□ Yes			□ No
35. Is there a	financial calculation	procedures	and records?	□ Yes	□ No
36. Is your bu	siness is registered	within the A	ssociation or th	ne Ministry of sn	nall business?
□ Yes			No		
37. Do small b	ousiness a realise su	rplus/profit	?	□ Yes	$\square$ No
38. If yes wha	t aspects of surplus t	ıtilisation in	the small busi	ness?	
☐ Project deve	elopment	☐ Settle de	bts	☐ Family men	nbers' education
☐ Deposit	☐ Incentives for wo	orkers	☐ Personal nee	eds 🗆	Workers' needs
Fourthly: Si	nall business proje	ects and cor	ntribution in t	he developmen	t process:
39. Do you ha	ve any cooperation v	with another	business of var	rious sizes (Smal	l – Medium –
Large)?	□ Yes		$\square$ No		
40. If the ansv	ver is yes to any area	as of this coo	peration is?		
□ Nutrition	☐ Productive	□ Me	rchandise	☐ Technical	☐ Funding

41. Does the business provides tr	aining courses for workers periodic	ally?		
☐ On-going training all the year	☐ New employees	☐ New employees training		
☐ Training on the new machines	☐ No training prog	ram		
42. What kind of training progra	ams you have in your small business	s project?		
☐ Domestic programs	☐ Work in spe	cialised training centres		
☐ Attend seminars, conferences ar	nd workshops on training programs	☐ Programs abroad		
43. To what extent of the ability	of the small business to compete?			
☐ Cannot compete	□ Not competitive	☐ Competitive		
☐ Competitive to some extent	☐ Very competitive			
44. Do your small business proj	ject's participation in local or intern	national fairs?		
□ Yes	□ No			
consumer satisfaction? 1 2  46. To what extent you are satisf projects?	3 4 5 6 7  Tied with your work in the field of sm	nall businesses		
1 2 3 4	5 6 7			
	et contributed to the spatial and com   To some extent	-		
<b>48. Does your small business pro</b> ☐ Unsuccessful	oject? ☐ A very successful ☐ Su	accessful to some extent		
	nall business project is a very success stors that helped you to reach this lev			
$\Box$ The effort of management and v	workers together	ing   Climate available		
☐ Comparative advantage which i	s characterised by the project	□ Other		

50. Are you seeking to be a big business or prefer to stay at the same level?							
☐ Yes I would like	□ No I do not	□ No opinion.					
51. Would you like to add a	nny information or co	mments on this topic?					
	•						
			•••••				
	•••••						

#### Appendix 2: Questionnaire - Arabic

رقم الاستبيان:	
التاريخ:	

نموذج الموافقة:

شكراً جزيلاً لك على اتخاذ قرار المشاركة في بحثي حول المشروعات الصغيرة للنساء الليبيات. أنا طالبة دكتوراه من جامعة هيدريسفيلد وأقوم ببحثي في مجال دور المرأة في إنشاء وتطوير المشروعات الصغيرة و مشاركتها في عملية التنمية. هذه الدراسة ترعاها كلية التجارة في جامعة هدرسفيلد كجزء من بحثى ، احتاج إلى الاتصال بسيدات أعمال في ليبيا.

لمساعدتي في بحثي ، سأكون ممتنًا جدًا إذا تمكنت من إكمال الإجابة عن هذه الأسئلة بالنسبة لي. يجب أن تأخذك (وجهًا لوجه) لما يصل إلى 50 دقيقة سوف يطلب منك القيام بما يلي لطفا:

- الأخذ بعين الاعتبار مصداقية الإجابة من فضلك. يجب أن أذكر أنه لا توجد إجابات صحيحة أو خاطئة على الأسئلة المطروحة، سيتم تحليل البيانات وتقديمها بشكل مجهول في أطروحة الدكتوراه.
- \_ سيتم الحفاظ على سرية جميع المعلومات الشخصية بشكل كامل وسيتم تقديم جميع البيانات مع عدم الكشف عن هويته بالكامل. أنا المشرف الوحيد الذي سأحصل على النتائج. بالإضافة إلى ذلك فمن حقك الانسحاب من المشاركة في أي وقت دون الحاجة إلى تفسير.
  - \_ تأكد من أنك تفهم ما تسأل عنه.
  - \_ سوف تجيب على كل الأسئلة في الاستبيان
  - \_ تأكد من السماح لنفسك الوقت الكافي للإجابة على الأسئلة

مساعدتك في هذه الدراسة محل تقدير كبير. إذا كان لديك أي استفسار ، من فضلك لا تتردد في الاتصال بي على تفاصيل الاتصال المقدمة في أسفل هذه الرسالة، مرة أخرى ، شكراً جزيلاً لمشاركتك في هذا البحث.

اسم المشارك: التاريخ: التوقيع:

أخيرًا ، إذا كنت ترغب في الحصول على نسخة من استقالتك أو لديك أي استفسارات أخرى ، يرجى مراسلتي عبر البريد الالكتروني U0975763@hud.ac.uk وسأرسل لك ذلك ، شكرا لك على مساعدتك.

من فضلك ضع علامة:

1. أقر بأنني قد قللت بعناية وفهم المعلومات المذكورة أعلاه وأتيحت لي الفرصة لطرح الأسئلة

2. أدرك أن مشاركتي تطوعية وأنني حرفي الانسحاب في أي وقت دون إبداء أي سبب

3. أو افق على المشاركة في الدر اسة المذكورة أعلاه.

ساميه الجمل

الباحثة

تلفون: xxxxxxxx

ايميل: xxxxxxxxx

جامعة هدرسفليد / كلية التجارة هدرسفليد / بريطانيا

Huddersfield | HD1 3DH | UK

					أولا البيانات الأولية:
	ري )	( اختيار			الاسم:
					1. العمر:
□51 فما فوق	ر أقل من  50	□ من 41 الــ	يَ الْمِي أَقِلَ مِنْ 40	🛘 من 31	□ من 25 الى أقل من 30
					2.هل أنتي حالياً:
□ أرملة	□ مطلقة	ولديها أطفال	🗆 متزوجة,	وجة	🗆 عزباء 💎 متز
					3. المؤهل العلمي:
🗌 ليسانس			🗆 دبلوم عالي		🗌 التعليم الثانوي
🗆 دكتوراة			اجستير		🗆 بكالوريوس
□ ريف			دينة	🗌 ما	4.مكان اقامة المشروع:
				الصغيرة:	ثانيا: بيانات حول المشروع
			) يحدد بدقة		5.عمر هذا المشروع (
أقل من 10 سنوات	🗌 من 5 إلى			و سنوات	🗌 من سنة و احدة إلى أقل من
سنة وما فوق	20 🗆	ل من 20 سنة	🗆 من 15 إلى أق		🗆 من 10 إلى أقل من 15 سنة
			دينار الليبي)؟	ع الصغيرة (الد	6. كم يبلغ رأس مال المشرو
ى 100,000 دينار	50,000 دينار إلى	🗆 من ا			ا أقل من 50,000 دينار $\Box$
					اگثر من $100,000$ دينار $\Box$
					7. ما هي أهداف المشروع:
ة الدخل القومي	🗆 لزياد				🗆 من أجل تحقيق الذات
اد فرص التدريب	□ لإيجا				🗌 لزيادة الإنتاج المحلي
تاج السلع الرخيصة	עְנ		ىاء	ء على البطالة للنس	🗌 لخلق وظائف جديدة والقضا
ن علاقات اجتماعية	□ لتكوير		المجتمع	□ لتنمية	🗌 لإعداد العمالة الماهرة
					<ol> <li>فترات العمل يومياً:</li> </ol>
[ ساعات وما فوق	🛘 من 10	10 ساعات	🗆 من 5 إلى أقل من	(	<ul> <li>من 1 إلى أقل من 5 ساعات</li> </ul>
			هذا المشروع :	تفكرين في اقامة	9. ما الذي الدوافع التي جعلتك
حقيق الاكتفاء الذاتي		<u> کافی</u> ة	🗌 بسبب الخبرة الد	-	🗌 دوافع مالية
ً لخلق توازن مالي		<u>س</u>	🛘 لتعزيز الثقة بالنذ		□ لملء وقت فراغي

			10. ما نوع النشاط الذي يشغله ه
□ ورشة للخياطة والحياكة	ع السلع المختلفة		🗆 مصنع لانتاج سلعة معينة
🗆 مرکز تجمیل	صناعات والادوات التقليدية		□ مركز لتحضير الوجبات الطازج
	ر و سیاحة	🗌 مكتب سفر	🗌 ورشة للحرف اليدوية والرسم
	يب قيادة السيارات النسائية	🗆 مرکز تدر	□ ورشة الحلويات
	الكتب المستعملة	🗆 محل لبيع	🗆 محل لبيع الالبسة الجاهزة
🗆 معهد لتعليم الموسيقي	لفال	□ روضة أط	🗆 مركز لتحفيظ القرآن
🗆 صالة العاب نسائية	بارة العامة	🗆 شركة للتج	🗆 معهد لتعليم اللغات
	ِ يذكر	🗆 نشاط اَخر	🗆 عيادة خاصة
		: <b>E</b> .	11. كيف تعرفتي على هذا المشرو
عن طريق الجمعيات	لريق المراكز الاجتماعية	دني عن ط	🗆 من خلال مؤسسات المجتمع الم
			□ عن طريق الاصدقاء والاقارب
			12. هل مقر هذا المشروع
🗆 اخرى تذكر	□ شركة	□ مقر حكومي	🗆 ملكية شخصية
		المشروعات الصغيرة	ثالثًا: عوامل نجاح والتزام في
□ الاثنين معاً	🗌 مستوردة	□ محلية	13. هل المواد المستخدمة:
		ثىروعات الصغيرة	14. ما مدى خبرتك في مجال الم
🗆 خبرة غير كافية	بية الى حد ما	🗆 خبرة كاف	🗆 خبرة كافية
		ف تحصلت عليها:	15. اذا كانت لديك خبرة كافية كب
🗌 العمل في مجالات مشابهة	🗆 نظراً لطبيعة المؤهل	راكز ودورات التدريب	🗆 من خلال برامج التدريب في م
اصغيرة وزيادة فرص نجاحها قبل	بة تتعلق بانشاء المشروعات اا	و ادلة تدريبية او معلوماتي	16. هل اطلعت على اية كتيبات او
<b>Y</b> 🗆		□ نعم	او بعد تأسيسك لمشروعك:
¥ □	مروعات الصغيرة : □ نعم	ت التي تتعلق بتأسيس المث	17. هل قرأت القوانين والتشريعا
- 🗆		ــ ،ــي ــــ ــ ــ	,, ., ., ., ., ., ., ., ., ., ., ., ., .

🗌 أي دوافع أخرى

<b>Y</b>	∷ نعم	, لتنفيذ مشروعك	على الدعم و التمويل الكافي	18. هل تحصلتي
	:	التي تحصلت عليها	ابة بنعم ما نوع المساعدات	19. إذا كانت الاج
🗌 الألات ومعدات	تسويقية او ترويجية	🗌 مساعدات	:	🗌 مساعدات مادية
		🗌 دعم معنوي		🗌 مواد خام
	لدعم:	عه من قدم لك هذا ا	تحصل على دعم اياً كان نوح	20. اذا كنت ممن
🗆 من الحكومة	🗆 من جهة خاصة	المجتمع	🗌 من مؤسسات	🗆 من الاسرة
🗆 من جمعیات نسائیة	ً من العاملين معك في المشروع	سغيرة [	صصة لدعم المشروعات الص	🗆 من البنوك المذ
<b>Y</b> 🗆	🗆 نعم	المشروع ؟	عايير السلامة المهنية داخل ا	21. هل تطبقين م
ة المشروع الصغير؟	مسبقاً لتقليل المخاطر و تنميا	تقومون بإعدادها	خطط اقتصادية مستقبلية	22. هل لديكم
			<b>Y</b> [	🗌 نعم
			وع مناسب من حيث:	23. هل هذا المشر
🗆 سبل الراحة	🗌 الإضاءة	🗌 التهوية	🗌 الموقع	🗌 المساحة
<b>Y</b>	🗌 الى حد ما	□ نعم	لعمل فرصة لتنفيذ أفكارك:	24. هل يتيح لك ا
<b>Y</b> $\Box$	🗆 نعم		ك رخصة مزاولة للعمل:	25. هل لمشروع
			ابة بلا لماذا:	26. اذا كانت الاج
ترخيص ولكني لم استلمه	🗆 تم اصدار الن	نة	يث النشأة وعمره أقل من س	🗌 لأنه مشروع حد
ولم تتم الموافقه عليه بعد	🗆 قدمت طلب رخصة		ستصدار ترخيص	🗌 اسعى جاهدة لإنا
<b>Y</b> [		🗌 نعم	المشروع تأمين؟	27. هل يوجد لدى
У 🗆		□ نعم	إف في العمل:	28. هل يوجد اشر
	:	المتبعة في الاشراف	ابة بنعم اذاً ماهي الاساليب	29. اذا كانت الاج
□ الخبرة	فاءة	□ الک		🗌 الانتخاب
	ل ( الكاريزما )	□ القبو	عمل والموظف المثالي	🗌 الانضباط في الـ
		نيرة:	ر الترقية في مشروعك الصغ	30. ما ه <i>ي</i> معايير
🗆 الخبرة	ىمل	🗌 الاقدمية في ال		🗌 الكفاءة
	يبة	🗆 الدورات التدرب		🗌 المؤ هل العلمي

## 31. مدى موافقتك على الفقرات الاتية فيما يتعلق بعوامل جذب المشروعات الصغيرة:

لا أهتم	غير متوفرة	محدودة	متوفرة	العوامـــــل
				الايدي العاملة العادية
				الايدي العاملة الفنية ( المدربة )
				الاسواق و الخدمات التسويقية
				مركبات النقل والشحن
				الجهات الممولة
				التسهيلات الجمركية
				القروض البنكية
				الدعم القانوني
				المواد الخام
				رأس المال الاجتماعي
				الانترنت وشبكات الاتصال
				خدمات الصرف الصحي
				الدعاية و الترويج
				الخدمات الصحية
				الخدمات التدريبية
				الخدمات الترفيهية

🗆 ملتزم الی حد ما	شروع ملتزم جداً	تحسين المنتجات: 🗆 الم	تلبية معايير الجودة وت	32. هل يلتزم المشروع با
		ملتزم اطلاقاً	□غير	🗆 محاید
			يعاني منها مشروعكم:	33. ما هي الصعوبات التي
🗌 المنافسة في المجال		🗌 ترويجية و تسويقية		🗆 نقص الدعم والتمويل
□ لا توجد صعوبات		🗆 سوء ادارة المشروع		🗌 الضرائب والرسوم
¥ 🗆	ة؟ 🛘 نعم	تزام بشروط الملكية الفكريـ	علامة تجارية مميزة للاا	34. هل لمنتجات المشروع
¥ 🗆	🗌 نعم	لة تخص المشروع ؟	ة وسجلات حسابية دقيق	35. هل هناك اجراءات مالي
<b>ਮ</b> 🗆	□ نعم	، المشروعات الصغيرة ؟	ن نقابة أو وزارة تخص	36. هل مشروعك مقيد ضم
<b>Y</b> 🗆		🗆 نعم	سغيرة فانضًا / ربحا؟	37. هل تحقق المشروع الع
	ة الصغيرة؟	لفائض في الأعمال التجارياً	ما هي جوانب استخدام ا	38. إذا كانت الإجابة بنعم ،
🗆 تعليم أفراد الأسرة			_ تس	
🗆 احتياجات العمال		🗌 الاحتياجات الشد	🗆 حوافز للعاملين	□ إيداع
		:	رة ودورها ف <i>ي</i> التنمية	رابعاً: المشروعات الصغي
<b>ሃ</b> 🗆	وكبيرة): □نعم	تلفة (صغيرة، متوسطة ا	مشروعات بأحجام مخ	39. هل لديكم اي تعاون مع
		ا التعاون :	ي اي المجالات يكون هذ	40. اذا كانت الاجابة بنعم ف
□ تمويلي	🗌 تسويقي			مغذي ا فني
		كل مستمر ؟	رات تدريبية للعاملين بث	41. هل يقدم المشروع دور
قط للعاملين حديثي التعيين	🗆 التدريب فف			· انعم التدريب بشكل مستمر
د د برامج تدریب بالمصنع				<ul> <li>التدريب فقط على الألات</li> </ul>
		:	التي يقوم بها مشروعك	42. ما نوع برامج التدريب
إكز التدريب المتخصصة	🗌 برامج في مر			🗌 البرامج المنزلية
في الخارج	🗌 البرامج	برامج التدريب	ات وورش العمل حول	🗆 حضور الندوات والمؤتمر
		فسة ؟	روع الصغيرة على المنا	43. إلى أي مدى قدرة المشر
☐ لايمكنه المنافسه	🗌 غير منافس	🗌 منافس	] منافس الى حد ما	□ منافس جداً

<b>况</b> □		44. هل قمتم بالمشاركة في معارض محلية او دولية ؟ $\Box$ نعم				44. هل قمتم ب
	۽ ات ؟	لك على هذه المنتج	نييمين رضا المسته	، و خدماتكم كيف تذ	الاقبال على منتجاتك	45. من خلال
1 🗆	$2\Box$	3□	4□	5□	6	<b>7</b> □
			، الصغيرة ؟	ر. مجال المشر و عات	رضاك على عملك فر	46. ما درجة
1 🗆	$2\Box$	3□		_	6□	
<b>ሃ</b> 🗆	□ الى حد ما	□ نعم	نية و الشاملة؟	حقيق التنمية المكاة	هم مشروعك في ت	47. هل سا
	3 -	,			<u> </u>	• •••
🗌 غير ناجح		ناجح إلى حد ما	جدا ا	ا ناجح ا	عك الصغير؟	48. هل مشرو
	هذا المستوى؟	اعدتك للوصول إلو	هي العوامل التي سد	بح إلى حد ما ، قما ،	بأن عملك ناجح وناد	49. إذا أجبت
لمناخ المتاحة		سويق	🗌 سهولة الت		رة والعاملين معا	🗌 جهود الإدار
غير ذلك				شروع	ية التي يتميز بها المن	🗌 الميزة النسب
		ستوى؟	البقاء على نفس الم	عك كبير أو تفضل ا	إلى أن يكون مشرو	50. هل تسعى
لا رأي		أود ذلك	ע 🗆		في ذلك	🗌 نعم أرغب
			ل هذا الموضوع؟	ومات أو تعليقات حو	ن في إضافة أي معلو	51. هل ترغبي

## **Appendix 3: Interview**

The role of women in establishing and developing small business projects, and their participation in the development process

Interview No:....

Date:				
Dear Participant:				
This interview aims to gain information to better	understand the issues related to	women small		
business projects and participation in the developm	ent process in Libya. This work	k is a part of a		
Ph.D research project conducted by myself at the	e Business School, Huddersfie	eld University,		
United Kingdom. You are kindly requested to spa	are some of your valuable time	e to answer all		
questions in this interview.				
Please be assured that the information provided in	n this interview will be treeted	1 with avtrama		
confidentiality, and note that the researcher will not				
Your full cooperation will contribute to the su	• •	•		
cooperation, is, therefore, very much appreciated.	coessial completion of this l	escureii. Tour		
Should you require further clarification, please do	not hesitate to contact the rese	earcher, Samya		
Eljamel, on the information shown below. Once again thank you very much for your valuable				
time and for your cooperation.				
	1.	a:		
Name of participant (Optional):	date:	Signature:		
Samya Eljmel				
Researcher				
Tel + xxxxxxxx				
Email: xxxxxxx				
University of Huddersfield Business School				
University of Huddersfield   Queensgate   Huddersfi	ield   HD1 3DH   UK			

Firstly: Personal Characteristics and work History of the Female Entrepreneurs
☐ What is your name? (optional)
☐ How old are you?
☐ Level of Educational Qualification?
Secondly: Libyan women small business projects and Innovation
$\square$ Would you please share with me your work history so far?.
□ What factors do you consider before choosing your small business project activity?
☐ What are the goals and attitudes of your small business project?
☐ Please tell me about your work plan in future? What do you want to do more?
$\Box$ In your opinion, what are the factors that maximise the chances of success of small projects in
Libya?
Thirdly: Libyan women small business projects and support.
$\square$ Tell me what kind of support did you receive while setting up your small business?
$\ \square$ Would you share with me the obstacles and problems your small business projects have been
faced as a pioneer woman when you established your small business project?
☐ Do you think there are enough work opportunities available for Libyan women? If yes how, it not, why?
not, why:
Fourthly: Libyan women small business projects and development process.
☐ Do you think that small business projects in Libya are able to reach international markets? And why?
☐ How do small business projects in general and your small business project especially contribute to the development process in Libya?
If you have any further information regarding the interview process, or if you want to share any
other information with me that you think researcher should know, you are most welcome.
Thank you very much for your time. I appreciate the thoughts and experiences you have shared
with me during this interview.

## **Appendix 4: Interview- Arabic**

	عملية التنمية	كتها في	ا ومشارك	الصىغيرة	المشروعات	وتطوير	أة في إنشاء	دور المرأ
--	---------------	---------	----------	----------	-----------	--------	-------------	-----------

		رقم المقابلة :
		التاريخ:
		عزيزتي المبحوثة:
ة بالمشروعات الصغيرة للنساء والمشاركة في عملية	، على معلومات لفهم أفضل للقضايا المتعلقة	تهدف هذه المقابلة إلى الحصول
الذي أجريه بنفسي في كلية إدارة الأعمال ، جامعة	زء من شهادة الدكتوراه و مشروع بحثي ا	التنمية في ليبيا هذا العمل جو
للإجابة على كل هذه الأسئلة في هذه المقابلة.	رجى منك تخصيص بعض من وقتك الثمين ا	هدرسفيلد ، المملكة المتحدة، ير
ل معها بسرية تامة ، ولاحظ أن الباحث لن يطلب	لومات المقدمة في هذه المقابلة سيتم التعام	كما يرجى التأكد من أن المعا
، إكمال هذا البحث بنجاح ، لذلك فتعاونكم هو محط	ن الأشكال. سوف يساهم تعاونك الكامل في	معلوماتك الخاصة بأي شكل م
الاتصال به الباحثة ، سامية الجمل على المعلومات	يد من التوضيح ، يرجى عدم التردد في	تقدير. إذا كنت تحتاج إلى مز
	كرا جزيلا على وقتك الثمين ولتعاونك.	الموضحة أدناه ، مرة أخرى شذ
التوقيع:	التاريخ:	اسم المشارك:
		ساميه الجمل
		الباحثة
		تلفون: xxxxxxxx
		ایمیل: xxxxxxxxx
		جامعة هدرسفليد / كلية التجارة
	Hudde	rsfield   HD1 3DH   UK

#### اولا: الخصائص الشخصية وتاريخ العمل لرائدات الأعمال.

- \_ ما اسمك ؟ (اختياري)
  - \_ كم عمرك؟
  - \_ المستوى التعليمي ؟

#### ثانيا: المشروعات الصغيرة النسائية الليبية والابتكار.

- \_ هل يمكن أن تشاركيني تاريخ عملك ؟
- \_ ما العوامل التي اخذيتها بعين الاعتبار عندما قمتي باختيار نشاط مشروعك الصغير؟
  - \_ ما هي أهداف مشروعك الصغير؟
  - \_ هل لك ان تخبرني عن خططك المستقبلية ما الذي يمكن ان تقديمه اكثر؟
- ـ من وجهة نظرك. ما هي العوامل التي من شأنها أن تعظم فرص نجاح المشروعات الصغيرة في ليبيا؟

#### ثالثا: المشاريع الصغيرة النسائية الليبية والدعم:

- \_ اخبريني حول أي نوع من أنواع الدعم قد تلقيته اثناء تأسيس مشروعك الصغير؟
- \_ اخبريني عن العقبات التي تعرضت لها وواجهتك اثناء تأسيس مشروعك الصغير؟
- \_ هل تعتقدين أن هناك فرص عمل كافية ومتاحة للمرأة الليبية ؟ إذا نعم فكيف ؟ اذا لا لماذا ؟

#### رابعا: المشروعات الصغيرة النسائية في ليبيا و التنمية.

- \_ هل تعتقد بان المشروعات الصغيرة في ليبيا قادر على الوصول الى الاسواق العالمية؟
- \_ كيف تساهم المشروعات الصغيرة في العموم ومشروعك خصوصا في عملية التنمية؟

إذا كان لديك أي معلومات اضافية تتعلق بالمقابلة أو تودين ان تشاركيي أي معلومات اخرى معي تعتقدين أنها تفيد الباحثة مرحبا بك في اي وقت.

شكرا جزيلا على وقتك ، وانا اقدر كل الخبرات التي شاركتوني إياها في هذه المقابلة

**Appendix 5: Pilot study** 

Pilot study No:		
Date:		
Dear:		
I am Samya Eljamel, a PhD student at University o	of Huddersfield, I am doing r	ny pilot study
regarding the role of women in establishing and departicipation in the development process. As you are of	1 0	
about some of the procedures before starting this inter	rview. You are free to refuse to	o answer those
questions you do not wish to respond to, or feel uncon	nfortable with.	
The interview may last up to 30 minutes. All information	ation obtained will remain con	nfidential. The
individual identities will not be used in any reports o	or publications resulting from	this study. No
personal information, such as business or home ad	ldress or any other special of	details will be
required from you.		
Please confirm that you have read and understand the	ne information provided above	e and that you
understand that your participation is voluntary and you	ou are free to withdraw at any	time, without
giving reasons; also, that I may contact you again, if	any further information is re	quired for this
research.		
Name of participant (Optiona):	late:	Signature:

### Samya Eljmel

Researcher

Tel + xxxxxxxx

Email: xxxxxxx

University of Huddersfield Business School

University of Huddersfield | Queensgate | Huddersfield | HD1 3DH | UK

#### 1. How are developing your small business project?

- o Trying to attract new consumers.
- Trying to provide offers to old (loyal) consumers.
- Opening channels of communication with customers.
- Responding quickly to customers.
- o Taking advantage of previous experience in the same area.
- o Putting the customer at the heart of everything.
- Helping the customer get facilities and so gain more sales.

#### 2. How many years' experience do you have in this area?

- $\circ$  3 to < 5 years.
- $\circ$  5 to <10 years.
- $\circ$  10+ years.

#### 3. How many women work with you in this business?

- o 5 to <15 women
- o 15 to <30 women
- o 30+ women

#### 4. How do you communicate with women working in the business?

- o By phone
- o Via Internet (Email- Social media)
- Through the post

#### 5. Is the headquarters of the project

- Owned
- o Rented
- Given by the government

#### 6. What was the source your small business project capital?

- Household savings
- Retained earnings
- o Governmental
- Loans from formal and informal sources
- o Support from institution of small and medium business in Libya.

#### 7. How many hours do you work a day?

- o 3 to <5 hours per day
- $\circ$  5 to <10 hours per day
- o 10+ hours

#### 8. What kind of small business project are you engaged in?

- Sewing and embroidery operations
- Centre to prepare fresh meals
- o Beauty centre
- Shop for sale of various goods
- o Centre for the manufacture of tools and traditional handicrafts
- o Office of travel and tourism.
- o Company for general trading

#### 9. The management practice is

- o Informal
- Formal
- Mix of informal and formal.

## 10. In the event that you are a small operator making a particular commodity: What about marketing? How do you move your goods?

- A specialised committee for the transport of goods.
- You move them by yourself.
- o The marketer comes to take them from you.
- O You announce on the local radio stations to attract buyers (advertising).
- According to law of supply and demand.

#### 11. The outputs of this small business project:

- o Low volume
- Low quality
- o Broad in range
- o High volume
- Good quality

#### 12. Are the gains exceeding expectations In your small business project?

- o Yes
- o No

## Appendix 6: Pilot study– Arabic

التاريخ:
العزيز:
انا سامية الجمل طالبة دكتوراه فى جامعة هدرسفليد أقوم بدراسة استطلاعية حول دور المرأة في إنشاء و تطوير
المشاريع الصغيرة ومشاركتها في عملية التنمية ، وكإحدى المبحوثات آمل أن أبلغك عن بعض الإجراءات قبل بد
هذه المقابلة ، لك مطلق الحرية في رفض الإجابة عن الأسئلة إذا كنت لا ترغب في الرد عليها أو تشعر بعدم الارتياح
،وقد تستمر المقابلة لمدة تصل إلى 30 دقيقة، جميع المعلومات التي تم الحصول عليها سستبقى سرية ولن يتم استخدام
الهويات الفردية في أي تقارير أو منشورات ناتجة عن هذه الدراسة.
لن تكون هناك معلومات شخصية ، مثل عنوان العمل أو المنزل أو أية تفاصيل خاصة أخرى ، مطلوبة منك ، يرجي
التأكيد على أنك قد قرأت وفهمت المعلومات المقدمة أعلاه وأنك تفهم أن مشاركتك تطوعية وأنك حر في الانسحاب
في أي وقت دون إبداء الأسباب. أيضا ، أنني قد أتصل بك مرة أخرى ، إذا كان أي معلومات إضافية مطلوبة لهذا
البحث.
لقد قر أت بعناية المعلومات المقدمة أعلاه و أو افق على المشاركة في هذا البحث
اسم المشارك: التاريخ: التوقيع:

## ساميه الجمل

الباحثة

تلفون: xxxxxxxx

رقم الدراسة الاستطلاعية:....

ايميل: xxxxxxxxx

جامعة هدر سفليد / كلية التجارة هدر سفليد / بريطانيا

Huddersfield | HD1 3DH | UK

🗆 محاولة جذب مستهلكين جدد
☐ محاولة تقديم عروض للمستهلكين القدامي (المخلصين) ·
☐ فتح قنوات التواصل مع العملاء
□ الاستجابة بسرعة للعملاء
] الاستفادة من الخبرات السابقة في نفس المجال
] وضع العميل في قلب كل شئ.
] مساعدة العميل في الحصول على التسهيلات والحصول على المزيد من المبيعات
2. ما هو عدد سنوات خبرتك في هذا المجال؟
من 3 إ $oldsymbol{L}$ من 3 إلى 5 سنوات.
🗆 من 5 إلى أقل من 10 سنوات
ا أكثر من 10 سنوات $\Box$
<ul><li>3. كم عدد النساء يعملن معك في هذا المشروع؟</li></ul>
□ إلى 5 امرأة 15
□ إلى 15 امرأة 30
ا النساء + 30 ا
<ul> <li>كيف تتواصل مع النساء العاملات في هذا المشروع ؟</li> </ul>
عن طريق الهاتف
عبر الانترنت (الايميل ـ مواقع التواصل الاجتماعي).
□ من خلال البريد
5. هل مقر المشروع .
_ ملك
□ مستأجر
مقد حکم یقم ا

1. كيف يتم تطوير مشروعك الصغير؟

	<ol> <li>ما هو مصدر رأس مال مشروعك الصغير؟</li> </ol>			
	🗆 الادخار المنزلي.			
	🗆 ارباح مخزنه.			
	🗆 حكومة.			
	🛘 القروض من مصادر رسمية وغير رسمية.			
بيا.	<ul> <li>دعم من مؤسسات المشروعات الصغيرة ومتوسطة في ليــــــــــــــــــــــــــــــــــ</li></ul>			
	7. كم عدد ساعات العمل في اليوم؟			
	🛘 من 3 إلى 5 ساعات في اليوم			
	🛘 من 5 إلى أقل من 10 ساعات في اليوم			
	□ أكثر من 10 ساعات.			
	<ol> <li>ه. ما نوع المشروعات الصغيرة التي تخوضينها ؟</li> </ol>			
بع السلع المختلفة 📗 ورشة للخياطة والحياكة	□ مصنع لانتاج سلعة معينة □ محل ليي			
صناعات والادوات التقليدية 💮 مركز تجميل	🗆 مركز لتحضير الوجبات الطازجة 💎 🗆 مركز للد			
تجارة العامة	🗆 مكتب سفر و سياحة 💮 💮 شركة للة			
	9. الممارسة الإدارية هي .			
🗆 مزيج من الرسمي وغير الرسمي	🗆 رسمى 💎 غير الرسمي			
10. في حالة كونك مشغلًا صغيرًا يصنع سلعة معينة: ماذا عن التسويق؟ كيف تقوم بنقل البضائع الخاصة بك؟				
☐ تقومين بنقلها بنفسك	□ لجنة متخصصة لنقل البضائع			
	🗌 ياتى المسوق ليأخدهم منك			
على محطات الإذاعة المحلية لجذب المشترين (الدعاية)	□ وفقأ لقانون العرض و الطلب □ تـ			
	11. المخرجات في هذا المشروع الصغير:			
نخفض 🗆 واسع النطاق	□ جودة منخفضة □ حجم من			
□ جودة جيدة	□ جودة عاليه			
12. هل المكاسب تتجاوز التوقعات في مشروعك الصغير؟				
	□ نعم □ لا			

## **Appendix 7: List of arbitrators**

Arbitrator	University	Email
Dr: Ismail Elmahaishi	Leeds Beckett University	<u>I.Elmahaishi@yahoo.co.uk</u>
Dr: Naser Sassi Tawiri	Elmergib University	N_sassi70@yahoo.com
Dr: Ibrahim Ahnish	Misurata University	<u>Lhenaish@sci.misuratau.edu.ly</u>
Dr: Farag Shuweihdi	University of Leeds	Fstat2005@yahoo.com
Dr: Asma Jafer	Misurata University	Libya Jafar@yahoo.com
Dr: Ramadan Aborawi	Libyan Academy for Higher Studies	Ramadanaborawi@yahoo.com
Dr: Amna Alguendouz	Misurata University	Amnaalganduz@gmail.com

## Appendix 8 Covering Letter from the Misurata Business Women Organization

/ /	التاريـــــــخ: الرقم الإشاري:	BN	MISRATA BUSINESS WOMEN ORGANIZATION	

#### افسادة

بعد التحية والسلام ،،

تشهد منظمة سيدات أعمال مصراته بأن السيدة سامية ابراهيم الجمل طالبة دكتوراة في جامعة هدرسفليد البريطانية قامت بالمجيء لمقر المنظمة وتم تزويدها بالبيانات المطلوبة التي تساعدها في الحصول على عينة البحث وقد أقرت بأنها سوف تستخدم هذه البيانات في الأغراض العلمية فقط.

أعطيت لها هذه الإفادة بناءاً على طلبها لاستخدامها فيما يسمح به القانون

درادس دهليل دراد داف در كاذ

فاطمة عبد الله القاضي رئيس مجلس الادارة

Elgadi.fatma@gmail.com

منطقة المقاوبة مقابل جامع الشيخ 0910170378 Appendix 9 Covering Letter from the Misurata Chamber of Commerce Industry and Agriculture



### الموضوع افسلاة

## إلى من يهمسه الأمسر

#### بعد التحية،،،

قامت غرفة التجارة و الصناعة والزراعة بتزويد الباحثة سامية ابراهيم الجمل المقيدة بجامعة هدرسفليد البريطانية بالبيانات التي تفيد دراستها الميدانية بناءاً على طلبها لغرض إستخدامها في البحث العلمي.

أعطيت لها هذه الإفادة بناءاً على طلبها لتقديمها إلى جهات الاختصاص

والسلام وعليكم ورحمة الله وبركاته،،،،

غرفة التجارة والصناعة والزراعة ـ مصراتة

Manegar@mcci.ly



عُزُفُ لِجَا يَعُولُكُمُ عَلَيْهِ النَّالِكُنَّةُ

Tripoli Chamber of Commerce Industry
& Agriculture

التاريخ : ....... الإشاري : .....

# إلى من يهمه الأمر

#### بعد التحية،،،

تفيد غرفة التجارة و الصناعة والزراعة ـ طرابلس بأن الباحثة سامية ابراهيم الجمل قدمت ما يغيد بقيامها بدراسة ميدانية حول المشروعات الصغيرة النسائية في ليبيا وقامت الغرفة بتقديم كافة المعلومات والبيانات الرسمية التي تطلبها بحثها وتعهدت الباحثة المذكور إسمها أعلاه بالحفاظ على سرية ما تحصلت عليه من معلومات واستخدامه لغرض البحث العلمي فقط.

أعطيت لها هذه الإفادة بناءاً على طلبها لاستخدامها فيما يسمح به القانون

والسلام وعليكم ورحمة الله وبركاته

المديسر العسام

2321 🖂

+218-21-33 42 917 🗎

+218-21-33 33 807 ①

e tcci.ly tccinetly tccily

tccily e info@tcci.ly

8/6 شارع نجد طرابلس / ليبيا

Appendix 11 Covering Letter from the supervisor to carry out a field study in Libya by the researcher



20/11/2014

To Whom it may concern

Samya Eljamel

I would like to inform you that Samya Eljamel was in Libya to carry out a field study between  $19^{\rm th}$  July 2013 and  $19^{\rm th}$  September 2013.

This was the second and complementary phase of her data collection for her PhD submission.

I am Samya's PhD Supervisor.

John Day

Senior Lecture

Programme Leader for the Hong Kong Management Association Business Suite

+44 (0) 1484 47335 i.day@hud.ac.uk www.hud.ac.uk

www.hud.ac.uk

University of Huddersfield Business School Strategy, Marketing and Economics Department University of Huddersfield | Queensgate | Huddersfield | HD1 3DH | UK

Queensgate, Huddersfield, HD1 3DH, UK

**L** +44 (0) 1484 422288 🖶 +44 (0) 1484 516151

Patron: HRH The Duke of York, KG Vice-Chancellor: Professor Bob Cryan CBE DL MBA DSc CEng FIET FHEA INVESTORS IN PEOPLE







Date: 04/04/2018

Ref. 10/2018

## To whom it may concern,

This is to certify that the enclosed documents belong to Mrs. SAMYA ELJAMEL are original copy and were translated by our translation firm which is entitled "Amin Translation, Educational and Investment Services" at the legal address, Ekhlas Road, off Sanaa Muhidali Street, Misurata Libya.

I am a native speaker of Arabic, holder of Master's degree in English/Arabic Translation and gained a good experience in my translation field. I was accredited as a legal translator under the decree No.41/1986 passed by the Tripoli Court of First Instance. I commenced my business of translation on 05/09/1986, the date of giving my oath before this court for practicing my job.

Amin firm is completely owned and run by me. It has a good reputation both locally and abroad in the aspects of workmanship and honesty.

**Furthermore**, our translation is always true and equivalent to the original source language. To the best of our knowledge, the documents belong to the above mentioned person are identical to either language, Arabic or English, the language that had been used for.

For further information, feel free to contact us at your convenience.

\*Mohamed Naji Zubia

Mobile phone No. +218 91 209 1706

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Appendix 13 Pictures of some Small Business Projects

























































