SOCIAL ATTITUDES TOWARDS WOMEN IN BUSINESS STUDY CASE: NORTH CYPRUS

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By

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I dedicate this work to my mother and father for their love, moral and support.

ETHICAL DECLARATION

I, Manuela Enow Zobel, hereby, declare that I am the sole author of this thesis and it is my original work. I declare that I have followed ethical standards in collecting and analyzing the data and accurately reported the findings in this thesis. I have also properly credited and cited all the sources included in this work.

Signature…………..

Manuela Enow Zobel

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Many people deserve particular recognition for their collective and individual contribution towards the success of this research work. While it will be a difficult task to numerate all names of individuals who helped me materially, psychologically, spiritually, intellectually and financially in this endeavor, it is important to mention the following individuals;

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ABSTRACT

This research explores women entrepreneurship in North Cyprus, revealing how societal attitudes significantly impact the experiences and opportunities of women entrepreneurs. The research sheds light on key factors such as the role of women in business, challenges and barriers faced, societal expectations, equity, gender-based discrimination, stereotypes and biases, education and economic development. This study is qualitative in nature therefore an interview protocol was generated in order to get an insight from the standpoint of women entrepreneurs. Through semi-structured interviews with ten women entrepreneurs, the researcher aimed to understand their perceptions, experiences, challenges, and opportunities in the business sector. The snowball sampling technique was used to easily identify women business owners, 10 (ten) female business owners within Girne and Lefkosa were interviewed and data was collected for this study. The Interpretative Phenomenological form of qualitative analysis was used to interpret and derive meaning from the data acquired and the findings reveal that women entrepreneurs play a vital role in the growth of the economy if they are provided with adequate help and support, with their achievements and contributions recognized as inspirational models for others. However, they face specific challenges, including language barriers, lack of financial support, lack of networking, inadequate or non-governmental assistance, lack of training and societal expectations that limit their business scope. Moreover, gender-based discrimination and biases persist, hindering their professional advancement and access to resources. The research makes valuable contributions by highlighting the need to empower women entrepreneurs in North Cyprus.

Finally, the study concluded that a supportive business environment is crucial for women to navigate challenges and contribute to economic development. Reshaping societal attitudes is not just necessary; it's the key to creating an environment where women entrepreneurs can thrive and make a lasting impact.

Keywords: Social Attitudes, Entrepreneurship, Challenges, Perception, Equity, Discrimination.

ÖZ

Bu araştırma Kuzey Kıbrıs'taki kadın girişimciliğini araştırmakta ve toplumsal tutumların kadın girişimcilerin deneyimlerini ve fırsatlarını nasıl önemli ölçüde etkilediğini ortaya koymaktadır. Araştırma, kadınların iş dünyasındaki rolü, karşılaşılan zorluklar ve engeller, toplumsal beklentiler, eşitlik, cinsiyete dayalı ayrımcılık, stereotipler ve önyargılar, eğitim ve ekonomik kalkınma gibi temel faktörlere ışık tutuyor. Bu çalışma doğası gereği nitelikseldir ve on kadın girişimciyle yapılan yarı yapılandırılmış görüşmeler aracılığıyla araştırmacı onların iş sektöründeki algılarını, deneyimlerini, zorluklarını ve fırsatlarını anlamayı amaçlamıştır. Kadın işletme sahiplerinin kolaylıkla tespit edilebilmesi için kartopu örnekleme tekniği kullanılmış, bu çalışma için Girne ve Lefkoşa'da 10 (on) kadın işletme sahibi ile görüşme yapılmış ve veriler toplanmıştır. Elde edilen verileri yorumlamak için nitel analizin Yorumlayıcı Fenomenolojik formu kullanılmış ve bulgular, kadın girişimcilerin başarıları ve katkılarıyla yeterli yardım ve desteğin sağlanması durumunda ekonominin büyümesinde hayati bir rol oynadıklarını ortaya koymuştur. Ancak dil engeli, mali destek eksikliği, ağ oluşturma eksikliği, yetersiz veya hükümet dışı yardım, eğitim eksikliği ve iş kapsamlarını sınırlayan toplumsal beklentiler gibi belirli zorluklarla karşı karşıya ortaya çıkmıştır. Dahası, cinsiyete dayalı ayrımcılık ve önyargılar devam etmekte, mesleki ilerlemelerini ve kaynaklara erişimlerini engellemektedir. Araştırma, Kuzey Kıbrıs'ta kadın girişimcilerin güçlendirilmesi ihtiyacını vurgulayarak değerli katkılar sağlamaktadır. Çalışma, destekleyici bir iş ortamının kadınların zorluklarla başa çıkabilmesi ve ekonomik kalkınmaya katkıda bulunabilmesi için hayati önem taşıdığı sonucuna varmıştır. Toplumsal tutumları yeniden şekillendirmek sadece gerekli değil, aynı zamanda kadın girişimcilerin gelişip kalıcı bir etki yaratabilecekleri bir ortam yaratmanın anahtarıdır.

Anahtar Kelimeler: Sosyal Tutumlar, Girişimcilik, Zorluklar, Algı, Eşitlik, Ayrımcılık

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LIST OF ABBREVIATIONS

ASB   Advise for Small Businesses

CEO   Chief Executive officer

CBS   Copenhagen Business School

CWS   Centre for Women's Studies

EBRD   European Bank for Reconstruction and Development

EMU   Eastern Mediterranean University

HLFS   Household Labour Force Surveys

GEM   Global Entrepreneurship Monitor

SPO   State Planning Organization

TRNC   Turkish Republic of North Cyprus

WiB   Women in business

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Despite the increasing number of women initiating their own enterprises, challenges persist in effectively managing and sustaining them. The prevalence of women assuming the role of business owners is on the rise. Regardless of the successes, women still find it difficult to survive in the workplace because of the difficulties they encounter. The challenges that women identify in starting a business include discouraging social and cultural attitudes, lower levels of entrepreneurship skills, greater difficulty in accessing start-up financing, smaller and less effective entrepreneurial networks and policy frameworks that discourage women's entrepreneurship (Fazal et al., 2021).

Social attitudes are mental states that pertain to individuals and social constructs including societies, cultures, organizations, institutions, relationships, and events. Although they can, attitudes may nevertheless have an impact on behaviour, for instance, a person who values honesty and transparency yet withholds information from others in the workplace due to political considerations. Social views depend on the circumstances and evolve throughout time. A person who values both independence and collaboration is an example of someone whose opposing views often compete. Training and financial aid are two common traditional tools used to overcome these obstacles, but they need to be scaled up to serve the entire community (Khan et al., 2021).

There are a few new policy directions taking shape to help female entrepreneurs, many countries are exploring the potential of using public procurement to open up market opportunities for women and providing more support for growth-oriented women entrepreneurs with dedicated business incubator and business accelerator programmes and the creation of an infrastructure for risk capital more systemic institutional changes are also required. Culture is a factor. Role models and social surroundings have significant effects on aspiring entrepreneurs. Therefore, it is crucial to highlight successful women business owners as role models, and to make sure that girls and women are treated equally in the classroom. Finally, more nuanced measures may be

implemented to eliminate bias in familial, societal, and tax regulations that discourages women from starting their own businesses (Rodriquez, 2021).

Women are under-represented within the population of entrepreneurs. In comparison to men, they are less inclined to take risks while running a business, and when they do, they are more likely to run a small firm that specializes in a less lucrative field, such as personal services, which often requires less investment capital (Mahanta, 2016). Male and female business owners have different motivations and aims, while some women choose to be their own boss so they can control their schedules, others do so to break through the so-called "glass ceiling" in the corporate world. Women often have untapped entrepreneurial potential, which is a waste of an otherwise valuable skill set in today's job environment. The key is for policymakers to recognize that women are an individualistic and diverse population with a wide range of goals, aspirations, and priorities, and then work to mobilize this potential.

Despite recent advances, in North Cyprus, the economic involvement of women remains inadequate and there is evidence of sex-based segmentation at the top end of the labour market (Jenkins & Katircioglu, 2000). It is evident that females are held to the same standards of behaviour as males, by so doing; it appears that women in North Cyprus are not held back by cultural or religious considerations when trying to start their own businesses (Ioannides, 2017). The business success rates of Turkish Cypriot women in North Cyprus vary widely (Ingebrigtsen, 2018), claims that women company owners have obstacles gaining access to capital and business training because they are seen as riskier clients due to cultural norms or a lack of traditional collateral. Managerial abilities must be honed, and discrimination based on race, gender, and culture must be eliminated from the workplace and financial services.

The European Bank for Reconstruction and Development (EBRD) created the Women in Business (WiB) project in Cyprus as part of its Advice for Small Businesses (ASB) facility to aid in overcoming these obstacles. To aid in the development and expansion of companies run by women, the WiB provides training and advisory services to micro, small, and medium enterprises. The EBRD runs a program to help small businesses in Cyprus become more innovative and competitive in the global market. To help women-led SMEs meet the challenges of today's economy, the WiB program offers them direct support from seasoned business counsellors and local experts. It also provides funding for between 65% and 80% of the net cost

of local consultation. Women business owners also have access to resources like mentorship, workshops, and networking events to help them develop their business acumen (Hasan & Almubarak, 2016).

Women in Northern Cyprus, who live in the internationally unrecognized Turkish Republic of Northern Cyprus, have made significant contributions to the disciplines of science, law, and justice (Jenkins & Katircioglu, 2000). Nevertheless, women's engagement in politics and business has been hampered by a number of issues, and women make up only 8% of the Assembly of the Republic. Northern Cyprus' first female Prime Minister, Sibel Siber, assumed office in 2013. There are currently no women's shelters in operation in Northern Cyprus. In 2014, lawmakers decided to create a department dedicated to advancing gender parity and subsequently established organizations to improve the lives of women. Promoting more female involvement in the labour sector was a top goal of the Plan for the Support of Local Employment program, whose implementation began in 2013. Up to January 2015, the scheme had helped put 2091 women to work alongside 1812 males (Serife & Tulen, 2016). A total of 78 women were able to launch firms in 39 industries thanks to the programme. For the first time in their lives, these ladies were company owners. The Centre for Women's Studies (CWS) at Eastern Mediterranean University is the region's first and only dedicated women's research and training facility (EMU).

In many societies, including those in the Middle East and North Africa region, gender roles and expectations have long been conventionally defined, posing challenges for women to enter specific professional fields, notably in business (Guled & Kaplan, 2018). Nevertheless, there is a global shift in attitudes towards women in business, marked by a growing acknowledgment of the significance of diversity and gender equality in the workplace."

Understanding how people see women in business in North Cyprus involves looking at different things. One big factor is what society and culture expect. According to Ince (2009) in places where traditions are strong, there might be hesitation to accept women as leaders or in certain jobs. Money and how well an area is doing economically also matter. In places with more money, people are more okay with women working and being in charge. Education is important too. When women get the chance to learn and grow professionally, society tends to become more accepting of them working, including in business. Rules and plans made by the government can

help a lot in treating women equally at work. Also, how the media talks about women and their roles influences what people think. If the media shows women succeeding in business, it helps change how society sees them.

Even with progress in making things fair for everyone, there are still differences between men and women in business. Women sometimes face challenges that make their professional lives different. These challenges are influenced by how society thinks, cultural expectations, and rules in place. These issues are not the same everywhere and can be quite complicated, especially in a unique place like North Cyprus. While we see improvements in treating everyone fairly, it's essential to look closer at the specific challenges women face in North Cyprus. This study aims to explore the reasons behind these challenges, like the attitudes in society, and how they affect women's businesses, opportunities to move forward, and overall work experiences in this region.

1.2 Problem Statement

In North Cyprus, despite global initiatives promoting gender equality, women face persistent challenges in their professional pursuits. The unique sociocultural dynamics of the region contribute to distinctive hurdles for women in the business domain. The current state of knowledge reveals a significant gap in understanding the nuanced ways in which societal attitudes shape women's experiences and opportunities in North Cyprus.

The deficiency lies in the limited exploration of the multifaceted impact of social attitudes on women entrepreneurs. While broader gender equality discussions are prevalent, the specific challenges faced by women in North Cyprus demand focused attention. The existing knowledge base does not adequately delve into the intricacies of societal expectations, biases, and stereotypes that influence women's choices, hinder their advancement, and mold their professional experiences.

Further investigation is crucial to inform targeted interventions that can address these unique challenges faced by women in the North Cypriot business landscape. By unraveling the complex web of societal influences, this research seeks to bridge the gap in understanding and contribute insights that can guide policies, initiatives, and actions promoting a more inclusive and equitable professional environment for women in North Cyprus.

1.3 Significance of the Study

This study significantly contributes to both academic scholarship and practical interventions in Northern Cyprus, particularly in the context of social attitudes towards women in business. By exploring how societal perceptions impact the experiences and opportunities of female entrepreneurs, our findings enrich existing literature on gender dynamics in the business realm. The practical implications extend to business strategies and policy-making, providing valuable insights for fostering gender equality in Northern Cyprus.

The research's emphasis on North Cyprus offers a unique lens through which to comprehend the intricate intersection of culture and gender dynamics. This specificity not only adds to cross-cultural knowledge but also holds the potential to influence regional initiatives aimed at creating a more inclusive and equitable business environment. Understanding the local context is crucial for tailoring interventions that resonate with the cultural nuances of Northern Cyprus, thereby promoting effective and sustainable change.

In essence, this research aims to not only shed light on social attitudes towards women but also to actively contribute to the ongoing discourse on gender in the workplace. The ultimate goal is to drive positive social change in Northern Cyprus and beyond, fostering an environment where women in business can thrive, thus advancing broader societal progress.

1.4 Research Questions

Navigating through obstacles and realizing their full potential in commerce poses a significant challenge for many women. Consequently, it becomes imperative to explore the profound influence of societal attitudes on female entrepreneurs. This exploration aims to address the complexities involved and seeks answers to the following research questions:

 How do social attitudes shape the experiences and opportunities of businesswomen in Northern Cyprus?

Furthermore, the investigation delves into specific aspects through sub-research questions, including:

1. Are there initiatives that promote women empowerment in North Cyprus?

2. What strategies and interventions can be implemented to promote positive attitudes in North Cyprus?

This comprehensive inquiry strives to contribute valuable insights into the dynamics of female entrepreneurship in Northern Cyprus and pave the way for informed strategies to enhance opportunities and overcome challenges for women in the business domain.

1.5 Research Objectives

Historically, entrepreneurship has been perceived as a male-dominated sphere, particularly in societies influenced by socio-cultural norms. In North Cyprus and other emerging nations, women entrepreneurs navigate a landscape shaped by societal attitudes predominantly crafted by men. This study seeks to delve into the intricate interplay between socio-cultural factors and the experiences of women business owners in North Cyprus.

The primary objective of this study is to examine how social attitudes affect women entrepreneurs in North Cyprus. The secondary objectives encompass:

1. To investigate how prevailing social attitudes, impact the experiences and opportunities available to women entrepreneurs in Northern Cyprus.
2. To assess existing initiatives in North Cyprus that aim to empower women in the business sector.
3. To determine strategies and interventions that can be implemented to foster positive social attitudes towards women in entrepreneurship.

1.6 Scope and Limitations

This study examines how societal attitudes influence women entrepreneurs in Northern Cyprus. It explores female entrepreneurship dynamics, including empowerment initiatives and strategies for fostering positive attitudes. The study is limited to the context of Northern Cyprus, and findings may not be universally applicable. The research relies on qualitative data from semi-structured interviews with a specific sample of ten women entrepreneurs in Girne and Lefkosa, potentially limiting the generalizability of the results. Additionally, the study does not explore the perspectives of other stakeholders, such as policymakers or male entrepreneurs, which could provide a more comprehensive understanding of the issue.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

An entrepreneur can be referred to as someone who goes into a business venture with the full intention of bearing the risks that comes with the business alone and also enjoying the profits that comes from the business. According to Diandra and Azmy (2020), entrepreneurship is the willingness and aptitude to create, manage, and lead a commercial venture despite the presence of risk in order to generate a return. Beginning a small venture is the classic illustration of entrepreneurial spirit. Self-starters can build their personal businesses and careers by designing and selling products and services that meet the needs of their target market. Engaging in this method of earning money carries significant risks, but the potential rewards could be substantial if you achieve success. A dynamic economy, as seen by the proliferation of startups, invents and improves people's lives by ingeniously satisfying their wants and requirements, raising both their quality of life and their standard of living. Entrepreneurs should be encouraged because they are the engine that keeps the economy moving, the source of new employment, and a catalyst for growth on all levels (Sarri & Trihopoulou, 2004).

In entrepreneurship literature, Verheul et al. (2002) commonly highlight three key traits: the ability to identify opportunities, a willingness to take risks, and innovative problem-solving skills. In their more recent work (2022), the authors present a taxonomy of entrepreneurial activities, with non-franchise innovation activity being the most prominent, followed by acquiring and entrepreneurship. Subsequently, the hierarchy includes franchisor startup, management of small high-growth enterprises, and, lastly, the handling of large firms. Over the years, many scholars have given their own definitions of the definition of entrepreneurship. According to Venkataraman, entrepreneurship is an activity that concerns the exploration, assessment, and usage of opportunities to present new commodities, methods, process, and resources via established endeavor. (Shane, 2003; Shane & Venkataraman 2000; Venkataraman, 1997)**.**

Onuoha (2007) defined entrepreneurship as the act of beginning new organizations or renewing developed organizations, especially new businesses generally in response to unique

opportunities. The business dictionary characterized it as the capability and eagerness to advance, coordinate and deal with a business operation alongside any of its danger keeping in mind the end goal to make a benefit. Filion (2011) proposed the definition of entrepreneurship should have six main components: innovation, opportunity recognition, risk management, action, use of resources and added value. He defines an entrepreneur as an instinctive, clever, industrious performing artist who can perceive and create dangerous operation opportunities with potential for development, and who increases the value of what as of now exists by setting up exercises that include a rare utilization of assets (Filion 2011, p47). Entrepreneurship is an act of identifying and exploiting opportunities. A perspective viewed as a compelling means not just of battling unemployment, poverty and under-employment in the developing countries, but also as a technique for fast economic advancement in both developed and developing countries (Ubong, 2013, p115 - 117).

Existing literature on the concept of entrepreneur relates only to the fundamental role of entrepreneur which includes innovation, ownership, risk bearing and coordination. Out of these functional roles of entrepreneurship, schools of thoughts in the field identify with three namely,

- *Risk bearing:* according to the Cantillon & Knightian school of thought, the entrepreneur must be willing to take the risk that is associated with the uncertainty of a business venture
- *Innovativeness:* the Schumpeterian school of thought holds that the entrepreneur must constantly seek to accelerate the direction of the business, dissemination of ideas and also application of innovative ideas.
- *Opportunity seeking:* lastly the Kiznerian school of thought concentrates on the readiness of the entrepreneur perceive and seize new opportunities to make profit. (Carree & Thurik, 2002, p8)

 The definition of entrepreneur by Wennekers & Thurik (1999) covers the three functioning roles of an entrepreneur. According to then entrepreneurship can be defined as:

"…*the manifest ability and willingness of individuals, on their own, in teams within and outside existing organizations, to perceive and create new economic opportunities (new products, new production methods, new organizational schemes and new product-market combinations) and to*

introduce their ideas in the market, in the face of uncertainty and other obstacles, by making decisions on location, form and the use of resources and institutions" (Wennekers & Thurik, 1999, p46–47).

Therefore Entrepreneurship is essentially a *behavioral characteristic* of a person. Entrepreneurs may exhibit it only during a certain phase of their career or only with regard to certain activities (Carree & Thurik, 2002, p4–5).

Entrepreneurship is important for the social and economic growth of a country. The solution of many socio-economic problems of unemployment and low income (possibility of forming a middle class among the economically active population) is the result of the implementation of the functions of entrepreneurship in general. It also gives the possibility of forming a new production of different functional orientation, which in turn leads to the creation of a favorable business and investment environment of the regional or national economic system.

2.2 Women Entrepreneurs

There has been an increasing interest in the involvement of women in entrepreneurial activities in recent years from academics, institutions and the government. Although the numbers of female entrepreneurs have grown, there is a bread consensus that female self-employment and entrepreneurs are considerable lesser than their male counterparts. According to Bastida et al. (2021), literature on female entrepreneurs came into existence in 1970s. At that time female and male entrepreneurs were viewed under the same lenses. This hypothesis continued into the early 2000s where a sub domain on female entrepreneurship studies was created. Therefore a conjoint relationship between academics and politicians to better understand issues that are peculiar to women entrepreneurs emerged in the 21st century.

According to the Schumpeterian school of thought the concept of female entrepreneurship is simple since it relies heavily on innovativeness (Humbert & Brindley, 2015). This means women who are interested in becoming entrepreneurs must be ready to innovate and take risks when undertaking said business adventure. Scholars who research this topic are of a different opinion on this concept. Scholars like Adom & Asarte-Yeboa, 2016; Humbert & Brindley, 2015 believe that it is one thing to stress the importance of innovation and risk taking (personal and financial)

when going into a business venture, thus women interested in becoming entrepreneurs have to be prepared for the risks that come with it. However it is something else entirely for academics to use a broad definition to emphasize the role of business as a professional career (Deng et al., 2020; Santos et al., 2018; Hecheverría et al., 2019; Hughes et al., 2012; Welch et al., 2008; Marlow, 2002; Dolinsky et. al., 1993) hence including business owners and self-employment under the scope of entrepreneurship (Bastida et al., 2021). A separate group of scholars define women entrepreneur simply as women who have decided to become entrepreneurs. Scholars like Bowen et. al., (2016) view women entrepreneurs as women who own businesses and are self-employed. There is no difference or gap between male and female entrepreneurs.

When discussing the differences between female and male entrepreneurs it is important to look at it from the gender angle. Research works on women's entrepreneurship have placed lot of importance on simple differences between women and men, thus focusing on sex rather than on gender and using a 'gender as a variable' perspective (Marlow 2002; Lewis, 2006). In recent years studies on this topic have presented the gender driven nature of entrepreneurship (Bruni et al., 2004; Pines et al., 2010) highlighting gender as "social practices and representations associated with femininity or masculinity" (Ahl, 2006, p596). This recent approach means broadening our understanding of gender to not just the sex of the entrepreneur but the societal acceptance and reaction of the business venture put out by the individual. A UN report done in recent years (2017-2018) revealed that the global populations who suffer from low living are women. 70% of women leave below poverty lines although women work more than men. Women earn approximately 10% of world income; this means they own less than 1% of the world assets. This means women are less educated and more subjected to societal inequalities than their male counterparts (Ertac & Tanova, 2020)

2.3 Theoretical Framework

2.3.1 Feminist Theory of Entrepreneurship

Women entrepreneurs are in the minority, and venture capitalists are less inclined to support their businesses. This inevitably leads to criticism of the old boys' club in venture capital, which tends to invest less in women-led businesses. There are evidence that these tendencies are shifting, although the shift is not complete. Much of the feminist literature on entrepreneurship

focuses on the discrepancies between male and female entrepreneurial entrance rates and possibilities, as well as the systems and institutions that contribute to these gaps.

According to Hurley (1999), p54 *"traditional anthropological beliefs, the primary element in human development was male hunting. The men acquired the crucial social abilities of communication, cooperation, and tool making, while women made little contribution. Feminist ideologies demonstrated that women's actions were crucial to human evolution. Gathering, childbearing, and childrearing fostered the development of social skills such as cooperation, sharing, and tool manufacturing."*

Given women's uneven status in society, the vast majority of feminisms push for equal or even greater rights for women. Greer and Green (2003) argue that various strands of feminist thought have distinct consequences for businesses. Critics assert that the liberal feminist perspective, which considers men and women as equals, undermines the unique mothering functions of women. Parenting is viewed as productive but unpaid labour in the Marxist feminist perspective, which influences the entrepreneurial activity of women. It advocates for women leaving the house to engage in productive employment and for mother-friendly initiatives such as maternity leave. The radical feminist stance demands that males participate equally in parenting. In addition, they recommend segregationist tactics, such as programmes dedicated to and customised for female entrepreneurs, given their distinct biology and life experiences. Another viewpoint, which is frequently referred to as a positive perspective, is that entrepreneurship is a tool for overcoming inequality and may be utilised to enhance women's rights (Hurley, 1999). Women entrepreneurs raise themselves out of disadvantage, but also confront particular hurdles.

2.4 Factors Affecting Women Entrepreneurs

Nonetheless, entrepreneurship in developing nations faces hurdles such as macroeconomic policies, restricted access to short-term and long-term financial resources, and a lack of managerial competence. Recent studies on family resource management have revealed that more and more women are beginning their own small, family-run firms, but that these entrepreneurs confront unique challenges due to the simultaneous demands of work and family life (Jeong, 2000). Women business entrepreneurs in Pakistan have fewer opportunities because of pervasive discriminatory social and cultural norms (Roomi & Parrot, 2008). Most small and medium-sized enterprises (SMEs) in these economies struggle due to inadequate capital (Benzing et al., 2005).

High interest rates and extensive collateral requirements associated with commercial loans stunt early-stage businesses' expansion.

Turkish business owners confront a number of challenges including the bureaucracy of the Turkish government, inadequate funding, a slowing economy, and a cultural bias against women business owners. Due to societal expectations, it may be more challenging for women company entrepreneurs to launch successful companies (Ufuk & Ozgen, 2001). An overwhelming majority of female company owners (88%) listed a lack of financial resources as their greatest challenge. Business conditions for women in the South Asian region are unfavorable because to a multitude of factors (including psychological, social/cultural, religious, economic, and educational ones). The reasons for this include the gender pay gap and the lower educational attainment of women. Women have historically had less freedom and other basic human rights than males, and that doesn't even account for the gender wage gap (Sinhal, 2005).

Women entrepreneurship is a topic that has gained awareness in the academic circle as well as society. Researches in this field have discovered factors that drive women into entrepreneurship and factors that have limited their success and pose as barriers for women when starting their own businesses. (Brush et al., 2009). Berger and Kuckertz and Brush (2016) created the 5M model that discusses the factors that are a major bloc in the path of women entrepreneurs. The reason for the creation of the 5Ms is to identify the source of challenges faced by women entrepreneurs on the societal, institutional and individual level (Brush et al., 2009).

The table below illustrates the effect the 5Ms have on female entrepreneurial prospects according to relevant literatures.

Table 1.

Factors Affecting Women Entrepreneurs

	Factors	Main findings	Supporting literature
Market	**Access to market for products and services/opportunities**	• Women have restricted access to markets • Women go into business out of necessity rather than for opportunity • Men report more favorable opportunities than women	Bates, 2002; Gupta et al., 2014
Money	**Access to financial resources and loans**	• Women have less access to financial resources • Investors tend to prefer men entrepreneurs • Women seek less capital than men • Women are more reliant on personal rather than external resources • Perceived capabilities play a role in women entrepreneurship	Coleman and Robb, 2016; Eddelston et al., 2014; Fairlie and Robb, 2009;
Motherhood	**Family responsibilities**	• Family responsibilities limit the time devoted to business development and growth • Women fulfill multiple roles and are entrapped between family responsibilities and business duties • Women suffer from a lack of support from families • Women often face work–family conflict, especially when their businesses experience high-growth paths	Loscocco and Bird, 2012; Powell, 2013; Raghuvanshi et al. 2017
Environmental factors	**National policies/environment/st rategies; policy supporting processes.**	Women entrepreneurs have limited access to enter business networks Mentorship arrangements are less available for women entrepreneurs Values and attitudes determine the individual and collective perception of entrepreneurial women	Eden and Gupta, 2017; Elam and Terjesen, 2010;
Managerial factors	**Human and organizational capital**	Women acquire fewer business-related competencies, including higher levels of management, resource management, and team building	Brush et al., 2017; Junquera, 2011; McGowan et al., 2015

2.5 Factors Affecting the Performance of Female Entrepreneurs

Even as a greater number of women are becoming entrepreneurs, they confront special obstacles. Nowadays, more and more women are starting businesses of their own. Despite progress, women still confront obstacles in the workplace. These are only a few instances of such problems:

2.5.1 Fear of failure

To be a business owner or manager is fraught with peril and ambiguity. If a person never attempt anything new because of fear of failure, they will never learn. Nobody starts a business with the intention of getting rich quick. Women often struggle with anxiety over familiar situations as well as those they have never encountered. If their loved ones don't have faith in their business acumen, they fear what may happen. It's detrimental and poisonous because it makes women more likely to act in ways that reflect their fears than their confidence (Jackson, 2017).

2.5.2 Inadequate support system

A company's problems might become insurmountable without a solid backbone of support, and it might even fail altogether. No one can succeed on his own in the economic world (Khan et al., 2021). This is meant to indicate that women often have a harder difficulty gaining access to the care they require, be it due of a lack of connections, financial constraints, or a simple desire for emotional support. They need advocates and experts to help them find their way in this unfamiliar landscape. When women consider how much it would cost to have a support structure, they often decide against launching their own enterprises.

2.5.3 Limited knowledge

The first step toward a woman's economic independence begins with her decision to further her education. As there is always something new to pick up, Shakeel, Yaokuang, and Gohar (2020) suggest that learning should be a constant part of life. While males may have an easier time gaining access to new ideas, women are sometimes met with more resistance. Women, maybe as a result of the competitive environment, will go to great lengths to find knowledge that will help them succeed.

2.5.4 Unfavourable Business Environment

Women have a lot of challenges while trying to advance in the economic sector, such as smaller business connections and cultural norms that inhibit them (Tokuoka, 2012). Religion puts a restriction on women business entrepreneurs. Several jurisdictions mandate that female business owners have a male partner who may represent the company publicly and sign legal documents. Nonetheless, women are gaining recognition and respect for their skills and achievements in the corporate sector.

2.5.5 Timidity

Women who put in the time and effort to accomplish are sometimes reluctant to boast about it, according to Ramirez (2012). They take offence when labelled conceited or vain. Really modest people are not coward. Women ought to take pride in their accomplishments and not be afraid to flaunt them.

2.5.6 Self confidence

Taking credit for their achievements as a woman motivates them to work more and grow their company (Asoni, 2011). It inspires people who are close to them. Sheryl Sandberg is largely responsible for the increase in the number of women in executive positions in corporations. Oprah Winfrey and Michelle Obama are two examples of women who have encouraged others to follow their own entrepreneurial goals. Self-assurance is the driving force behind all achievements and developments. When a woman takes the lead, others tend to follow her example

2.5.7 The entrepreneurial environment

A culture that values and supports entrepreneurship is essential for creating an atmosphere that is welcoming to women company owners, as is a unified system with complementary features. To do this, confluence of factors are needed, including novel institutions and infrastructure, investments, development prospects, people and financial resources (Bullough et al., 2019). Despite their often-confusing and intricate nature, gendered components of laws, norms, and cultural expectations are strongly ingrained in traditions (Brush et al., 2018). Women are more likely to find success in an entrepreneurial ecosystem if it is supported by non-discriminatory legal and commercial frameworks that guarantee them equal access to financial resources and foster cultural expectations and practices that urge women to establish and build their own firms

(Brush et al., 2018). Women's desire in starting their own businesses may be affected by laws and regulations that make it more difficult (or less costly) to do so (Manolova et al., 2017). Women have a harder time breaking into male-dominated industries and might benefit from a more inclusive setting and a robust professional network. To help women entrepreneurs overcome gender-based hurdles, networking may increase their access to resources, financial information, money, and new business prospects. Women's personal networks may include family, friends, economic, or professional relationships, but they are also impacted by religious beliefs, distrust, cultural norms, and social expectations (Mitra & Basit, 2019)

Capital fundraising tactics that are traditionally used by males are often off-limits to women company owners, according to research. As a result, they have less access to capital from financial institutions and investors (Wilson, 2016). Policies that encourage financial institutions to market investment funds and loan products directly to women, as well as the creation and assignment of specific financial products for women entrepreneurs, are two examples of the types of entrepreneurial environments that help women overcome these challenges (Bullough et al., 2019). Gender parity in financing techniques that are particularly useful to women entrepreneurs need more women investors, as well as funds that are headed by women and invest in enterprises started and managed by women (Freer et al., 2019)

2.5.8 Education and Training

Education is essential for growth since it encourages creativity, aids in the creation of new employment, and increases global competitiveness, all of which are especially important given the rising number of women who have started businesses in recent decades. Education, training, and experience are the most frequent forms of human capital that have been shown to correlate to organizational performance. Individual well-being is improved through education, as is the economic and social growth of communities. When people are empowered, they may attain their full potential, believe in their ability, and engage in political and social arenas (Lesinger et al., 2022). It is crucial to integrate an entrepreneurial mindset into the classroom (Reynolds et al. 2001). It has been noted that nations who place a premium on entrepreneurship development programs have the largest expansion of their MSME sector (Jahanshahi et al., 2011). Every nation must invest enough in education if it is to develop (Gopalkrishna & Rao, 2012). The increasing recognition that entrepreneurs and innovators are crucial to sustained economic

growth and market domination has led to an increase in demand for top-notch entrepreneurship education (Matlay, 2008).

In addition, everyone should be afforded the chance to develop their entrepreneurial skills, since those with a background in the industry are more likely to find professional success and fulfillment (Charney & Libecap, 2004). Understanding the significance of these alterations in society has led to an increase in educational opportunities for prospective business owners and entrepreneurs (Solomon, Duffy & Tarabishy, 2002).

Peter Drucker argues that one's family background is irrelevant to success as an entrepreneur. This method calls for restraint. Also, it's a learnable ability (Drucker, 1985). Support for this view comes from a literature review that examined enterprise, entrepreneurship, and small business management education for a decade (1985-1994) and found that "most of the empirical studies surveyed indicated that entrepreneurship can be taught, or at least encouraged, by entrepreneurship education" (Gorman, Hanlon & King, 1997).Solomon et al., (2002) perform one of the most comprehensive research and find the following result: "Negotiation, leadership, product development, critical thinking, and technological innovation are only few of the soft skills that would benefit prospective company owners.

2.6 Criteria for the Success of Women Entrepreneur

There has been a great deal of research on the elements that contribute to the success of women entrepreneurs, but there is still dispute about which are the most crucial. Every great firm has its own development and success secrets concealed behind its own borders. Money and buildings are examples of tangible assets, whereas knowledge and relationships are examples of intangible resources (such as knowledge, skills and reputation). According to Carter & Cannon (1992), the most critical aspect is the capacity to adapt management abilities to unexpected contexts. According to Yusuf (1995) the people of the South Pacific have a fair chance of success provided they had great management abilities, access to adequate funds, robust individual characteristics, and appropriate government assistance.

By analyzing the impacts of government and commercial operational factors on firms, Foreman et al., (2006) found that the projected outcomes of such policies differed significantly based on the kind of corporation and the organizational structure. Benzing, Chu, and Callanan (2005)

concluded, based on their research, that customer service is more valued in Vietnam than competitive pricing or product quality. According to Buttner (1993), women company entrepreneurs must be harsh in order to succeed in a typically male-dominated profession. It has been established that family support and encouragement lessen women's stress at work, which may explain why they are more successful in business.

Among 222 female entrepreneurs in South Korea, Lee & Stearns (2012) discovered that intangibles such as family support, public praise, and clear communication channels were crucial to their success. Notwithstanding the abundance of material on the topic, this essay will examine the most crucial measures by which the performance of women-owned businesses on the present market may be measured. There are several qualities that contribute to women's business success, but the following are among the most essential.

2.6.1 Innovation

An entrepreneur's success hinges on his or her ability to think beyond the box (Frederick & Kurato 2010). Innovation leads to better or new products, but it may also increase output and even give rise to totally new industries in the economy. The importance of new businesses and innovations cannot be overstated in today's dynamic and unpredictable world. They are crucial to the success of the labour market, the maintenance of social harmony, and the expansion of the economy. Khanka (2000) claims that women company entrepreneurs possess a rare combination of characteristics, including financial autonomy, innovation in product design, teamwork aptitude, a strong sense of community, and the capacity to create a work-life balance.

While evaluating the amount of innovation among women company owners, the Women's Entrepreneurship Report from the 2015 World Economic Forum looked at two criteria: the uniqueness of the products or services supplied to customers and the lack of similar offers from rivals. Female entrepreneurs have been found to be as innovative as their male colleagues, or perhaps more so, in more than half of the 83 economies analyzed. It has been shown that the countries with the most economically inventive women are Peru and India. Women entrepreneurs in Europe are noted for their innovation because of the continent's focus on efficiency. In around a third of these economies, female business owners claim to have seen greater innovation rates than their male colleagues.

2.6.2 Human Capital

"Human capital" refers to an individual's accumulated set of competencies and knowledge. Quantification of this kind of knowledge is possible for both tacit and explicit sorts of data (Sirec, 2007). Human capital theory suggests that business owners who invest in themselves via training and education have a leg up on their less-educated counterparts (Becker, 1975). Becker's concept of human capital serves as the gold standard for measuring the worth of a college education. People with more human capital are better able to adapt to and thrive in the face of emerging economic opportunities. Lesinger et al., (2022) also believes in investing in 'human capital as criteria for the success of women entrepreneurs. They believe that online leaning is as a potential solution to help women achieve their educational goals and ensure social, cultural and economic development of women worldwide

According to Bates's (1990) business owners with a higher level of education saw gains in both production and longevity. Women with more life experience made wiser, more certain decisions. Gaining a solid feeling of personal efficacy and confidence via work experience improves one's ability to adapt to a dynamic and competitive corporate environment. Human capital in the form of education and work experience is crucial in the realm of entrepreneurship since it reveals the level of acquired managerial skills and knowledge. "Women who want to get forward in their fields should "according to Reimers-Hild et. al., (2007) one should "actively seek out and obtain information through formal education". Those less endowed monetarily or otherwise will need to devote more effort to cultivating their own personal networks if they are to achieve their goals. There is a correlation between smarts, skills, and delegation in the workplace. Sluis et al., (2008) found that entrepreneurs in industrialized countries were more likely to have a college degree, lending credence to this theory.

Although the GEM study shows that business owners have a higher average level of education than the general public, not all kinds of human capital are causally linked to business performance. This is in line with the findings of Goldman's "10,000 Women" program, which indicated that investing in women's education and empowerment improved the lives of women in low-income nations. Since 2012, there has been a 9 percent increase in the number of female entrepreneurs with high levels of education. The Global Entrepreneurship and Development Institute released its 2015 Female Entrepreneurship Index, which provides this data.

2.6.3 Social Capital

Social capital is one of the most crucial elements in ensuring a smooth flow of resources inside and between businesses (Aldrich, 1999). In building a firm, entrepreneurs must rely largely on their social capital to acquire access to resources. Entrepreneurs rely on their informal network of links (potential clients, friends, family and other enterprises) when seeking guidance or acquiring resources. In addition to their official contacts (e.g. information, financial support). Business owners may give themselves an advantage in the competitive marketplace by expanding their social networks (Smith & Lohrke, 2008). A small business can get access to information, capital, and moral support via their network of social connections.

Women business entrepreneurs are especially adept at using their personal networks to secure financial backing for their enterprises. A wise person once stated, "One of the most crucial requirements for women entrepreneurs is in a non-technical area: the establishment of networks and mentors" (Chuang et al., 2012). However a company's success can be greatly affected by its dependence on such unofficial channels of communication. According to Bezanson (2006) networks can be grouped into bonding, bridging, and connecting. Bonding, which is often associated with women, is characterized by close interactions and has been related to improved prospects for both material and psychological well-being. Bridging the process of bringing together members of different social groups are generally seen as essential to one's upward mobility and success. In order to use formal institutions outside the community that supply resources, ideas, and information, "linking" can be used to formally and proactively connect persons. Women benefit from interacting with other women because they offer support, demonstrate leadership qualities, and share strategies for overcoming discrimination. Yet, there is no link between women's commercial success and social capital, according to some research (Eagly & Carli, 2007).

Moore (1999) argues that women company owners might benefit from having a network of trusted advisers with whom they can discuss their difficulties and exchange ideas. In addition to this, Buttner & Moore (1997) found that over 60 percent of women business owners saw their personal and professional life as intertwined through a network of friends, family, coworkers, and the greater community. In their 1989 study, Smeltzer and Fann discovered that women benefited from both social and practical support within their networks. Consequently, cultivating social exchange connections becomes crucial for individuals looking to establish

enduring partnerships and initiate a business. The uniqueness and difficulty of replicating social capital, as highlighted by Luczak et al. (2010), make it a valuable resource that can be leveraged to gain a competitive advantage. In recent years, interpersonal relationships, notwithstanding their complexity, have been identified as a primary factor in sustained success.

2.6.4 Government support (grants)

Women's participation in the expansion and management of businesses, as well as the value they add, is on the rise. It's been observed that women have a track record of success in climbing the corporate ladder, and that when they put their minds to it, they can effect positive change. Women who aspire to establish their own businesses should take encouragement from the progress made by corporations over the previous few decades (Alsos et. al., 2006). It's quite difficult to keep a firm afloat if insufficient funds are available. Conservative estimates place the number of firms owned by women at around 30% of the global total. Seventy-five percent of SMEs in developing countries are owned by women, however 75 percent of these businesses have no access to financial services or cannot do so on terms that are acceptable to them. For this reason, women-owned formal sector businesses experience a credit gap of nearly $300 billion each year (Naser et al., 2009).

Female business owners face considerable obstacles due to a lack of networks, knowledge, and access to high-value markets. Especially for the lowest-income members of society, the expansion of firms operated by women is vital to economic prosperity (Balogun, Bustamam & Johari, 2014). Women company owners encounter a variety of obstacles, such as discriminatory rules and practises, a dearth of social networks and educational resources, and a lack of financial and technological support. Women are less likely to establish businesses in high-profit industries like construction, electronics, and software than males are. These industries include retail and services (Halkias et al., 2011).

Female business owners confront additional challenges such as a gender education gap and a lack of access to capital and other resources. Studies show that men, in comparison to women, are more likely to have a sizable network of professional contacts and a variety of information resources at their disposal (Ahl & Nelson, 2015). Women entrepreneurs start off at a disadvantage because they lack access to resources like networks, role models, and mentors. For

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the benefit of their businesses, female company owners have produced a list of topics about which they feel passionately and detailed adjustments to policy.

2.6.5 Allocate Funds

Its progression is driven more by need than by choice. To get their businesses off the ground, several entrepreneurs have taken out second mortgages on their houses or even mortgaged their vehicles (Cavlan & Dana, 2022). Nevertheless, such resources typically aren't sufficient to keep the business operating long enough to reach its full potential. Nevertheless, despite being full of ideas and enthusiasm, some people just do not have the resources or safety net to venture out on their own and launch a business. Only those who have access to substantial funding may launch new ventures. Suppressing true talent, as argued by Afakli (2003), harms a country's ability to compete in the global marketplace and exacerbates economic inequality. If the government raises the amount of small company funding and subsidies available to them, more women will be able to open their own businesses and employ others. That bodes really well for the future of the economy and the nation as a whole.

2.7 Challenges Faced by Women Entrepreneurs in Developing Countries

In recent years women entrepreneurs are regarded as the important 'unexplored source' of economic growth and progress by scholars. Female entrepreneurs are regarded as the new development engines and economic lights in developing countries with the promise of growth, wellbeing and prosperity (Fazal et al., 2021). Nonetheless, entrepreneurship in developing nations faces hurdles such as macroeconomic policies, restricted access to short-term and long-term financial resources, and a lack of managerial competence. According to Fazal et al., (2021) barriers and challenges of women entrepreneurs are the factors that pose as a stumbling block to the entry and success of women in jobs, businesses, and organizations. These challenges include self-esteem, an inner barrier, and self-improvement, restricted external relationships, motherhood or families, mentorship, and loneliness are all factors to consider. Most small and medium-sized enterprises (SMEs) in these economies struggle due to inadequate capital (Benzing et al., 2005).

Turkish business owners confront a number of challenges including the bureaucracy of the Turkish government, inadequate funding, a slowing economy, and a cultural bias against women

business owners. Due to societal expectations, it may be more challenging for women company entrepreneurs to launch successful companies (Ufuk & Ozgen, 2001). An overwhelming majority of female company owners (88%) listed a lack of financial resources as their greatest challenge. Business conditions for women in the South Asian region are unfavorable because to a multitude of factors (including psychological, social/cultural, religious, economic, and educational ones). The reasons for this include the gender pay gap and the lower educational attainment of women. Women have historically had less freedom and other basic human rights than males, and that doesn't even account for the gender wage gap (Sinhal, 2005).

The majority of women-owned enterprises in Bangladesh lack basic support structures including legal paperwork, financial counseling, and opportunities to connect with other company owners (Asian Development Bank, 2001b). Obstacles in Nepal are exacerbated by social and cultural factors, such as women's traditional role as primary caregivers and limited access to transportation. Inadequate personal protection, the possibility of sexual harassment, and a dearth of access to financial and marketing networks are other concerns (Asian Development Bank, 1999). Likewise, women business entrepreneurs in Pakistan have fewer opportunities because of pervasive discriminatory social and cultural norms (Roomi & Parrot, 2008). Raghuvanshi, Agrawal, and Ghosh (2017) identify four main factors that act as barriers for women business owners.

1. Low levels of education and few opportunities for advancement in one's education.
2. The majority of housework falls on women's shoulders, especially those who live in rural areas.
3. Trouble getting or having trouble getting access to conventional forms of credit and banking
4. Limitations imposed on the business by law, culture, religion, or custom.

Entrepreneurial women in Malaysia faced similar challenges to those faced by women in other countries, including a lack of male role models and weaker peer support networks (Ming-Yen et al., 2007). Despite the existence of several organizations for women business owners, this remains the case. This may make it harder for women company owners to form the connections necessary for their companies' success.

Although women in Vietnam now have more access to economic opportunities, their full productive potential has not been realized because of traditional gender roles and an unfriendly business climate. They are under to intense pressure at work and at home, have poor social and communication skills, have a lack of business expertise, and have access to few resources for expanding their businesses (Vietnam Women Entrepreneurs Council, 2007). Top difficulties for Indian women include lack of cash and access to credit (Vijayakumar & Jayachitra, 2013).

In conclusion, numerous issues and obstacles have been identified by researchers that impede the success of entrepreneurs. These include geographical, social, cultural, psychological, economic, and financial factors; religion, education, lack of business training, social networks and communication, etc. (Akhalwaya, 2012). Nevertheless, despite all of these challenges, women are becoming increasingly influential in the global economic world and are a key factor in the expansion of the modern economy.

2.8 The Motivational Factors of Female Entrepreneurs

The motives for setting out on one's own are as different as the individuals who take that step. Based on his studies, Kirkwood (2009) identified four key factors that motivate people to start their own businesses: the need for financial security, the absence of job or career options, the need to strike a better work-life balance, and the desire for independence. The push and pull variables identified by Brush are often cited as explanations for why women choose to launch their own businesses (1992). Women start their own businesses for a variety of reasons, including low pay, discontent with traditional careers, trouble finding work, and the desire for a more adaptable schedule to accommodate family obligations. To the contrary, the pull factors are linked to the more admirable motivations for venturing into company ownership, such as autonomy, self-development, initiative, and the pursuit of material gain, social standing, and managerial autonomy (Ducheneaut, 1997).

Evidence from the literature reveals that male and female entrepreneurs are driven by distinct factors (Brush, 1992). Female entrepreneurs in underdeveloped countries generally start businesses with the intention of supporting their families, whereas men entrepreneurs are more likely to be driven by a desire for financial success and to reinvest their profits back into the company (Sigh et al., 2001). Hence, although males are often motivated by financial benefits, women are driven by a need for autonomy. The desire for autonomy, financial security, and

independence are the top three drivers of entrepreneurship among Asian women (Deng et al., 1995). The results of a recent survey of Australian business owners revealed that these motivations include a taste for adventure, the opportunity to work when and when they like, and a need for autonomy. Unlike their Polish colleagues, who want more personal agency, the alleviation of professional discontent, and better financial outcomes, South Cypriot women business owners are often motivated by a yearning for freedom and creativity (Sarri & Trihopoulou, 2005).

2.9 Benefits of Increased Female Entrepreneurs in the Society

The elimination of the wage gap between men and women has been a goal of international policymakers for quite some time. Several countries have made great strides toward empowering women to reach their full potential and take on leadership responsibilities. More equality, however, is to everyone's advantage, not just women in senior positions. A more equitable gender distribution leads to better economic growth, social progress, and development results (Kothari, 2017). How someone deals with difficulties is often determined by their worldview, in particular their beliefs and conflict-related behavioural habits. It's easier to get along with co-workers who share your outlook since everyone's on the same page (Manolova et al., 2020). It's just an issue if anything goes wrong. When a procedure often fails or breaks and is met by a team with a very similar style of thinking, the prospects of innovation and advancement are diminished. More diverse perspectives and methods of problem-solving may be explored when there is greater representation. So, things that one group may have neglected or discarded as trivial may be crucial to another.

It is clear that a more diverse staff raises the potential for discovering new ways to optimize processes. A study published in Psychological Science looked at whether or not men and women behaved differently when working together. Researchers examined participants' willingness to collaborate using social dilemma games (Weiler & Bernasek, 2001). They found that women were more likely to offer conditional collaboration or partial assistance in social dilemma studies. Two years after the global pandemic's devastating effects, women are stepping up as powerful leaders, more able than men to support their teams and advance diversity, equality, and inclusion efforts. As a result, more and more powerful women in executive positions who are

ready to support their staff and advance diversity, equality, and inclusion programs are showing up (Fazalbhoy, 2014).

In American politics, the idea of women working together is commonplace. There has been a more than twofold increase in the proportion of women serving in state legislatures since 1971. As a result, women help push a wider range of policy issues ups the political agenda in the United States and beyond. In addition, studies have shown that women are more likely to seek out and join coalitions with other women in order to increase support for their efforts and triumph over institutional barriers (Prashar et al., 2018). These findings show that females are more prone to collaborate with one another than males. The question that naturally follows is, "What can politics offer the business world of today?" The inclusion of more women in decision-making roles has been shown to improve collaboration and shorten the time needed to reach a consensus.

The majority of executives in businesses today are women, and those working for them report feeling encouraged and directed by their female superiors. More women in positions of power naturally inspire more trust among employees. It is widely considered that the inclusion of women at the highest levels of management has resulted in significant improvements to the company's operations and decision-making processes (Prashar, Vijay & Parsad, 2018). The inclusion of women on the executive committee has led to a marked shift in strategy, from a focus on competition to an emphasis on cooperation. The company's culture and the way customers are handled are both impacted by this tactic. The concept that women, and only women, are better mentors than men reflects the feelings of trust and open communication that are fostered when one woman guides another woman. Women who act as role models for men are more likely to create an inclusive work environment for all employees. Companies that exist only to generate profit make no bones about what they value most. Organizational performance is measured by profits, and those profits are directly tied to the number of female employees.

Research conducted by McKinsey & Company found that increased diversity in leadership teams correlates with increased productivity. It has been found that businesses with at least 30 percent more women in senior positions outperform those with 10 percent – 30 percent fewer. As a result, companies with a larger proportion of female executives were more likely to outperform competitors with fewer women in top positions. There is a 48percent increase in the likelihood of

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an organization's success if it has a more diverse workforce in terms of gender (Prasharet al., 2018).

2.10. Social Attitudes

Social attitudes are people's views on the items they encounter in social interactions, as defined by Park et. al., (2014). Those who have been heavily influenced by their peers via prolonged social contact tend to have a consensus on virtually all topics of interest. The opinions of people who are socially isolated, emotionally unstable, or trapped in the past are just as relevant, despite the fact that the perspectives of most people are moulded by years of exposure to the same media and cultural standards. Although social attitudes vary as much as human interactions do, they may typically be divided into four types. The interrelated social connections such as (urban, rural, racial, political, occupational, etc.) and the intention or goal of the actor are the most significant among them (humanitarian, exploiting, protective, etc.). It is reasonable to argue that the first attitude category has the heaviest weight. Collective behaviourists are particularly interested in attitudes that concentrate on group dynamics, whereas social psychologists are naturally fascinated by all kinds of attitudes.

Attitudes are the foundation of all forms of expression and language. Almost all forms of social adjustment can be said to be finalised by adhering to these norms, which are inherent in all finished social behaviour (Saucier, 2000). It has always been essential to take action on behaviour when it is still an attitude, or when it may be recognised as a predisposition or intention. Language, which is primarily symbolic and substitution behaviour, has made such anticipated reactions possible, even to the most secret or abstract internal inclinations. Such anticipatory response is the driving force behind today's social behaviour.

Public opinion, as described by List (2014), is the best illustration of a group's opinions. It functions similarly to intellectual (spoken) attitudes in the process of collective management as they do in the process of individual adjustment. In the latter, more abstract and sophisticated types of attitude are used in the process of evaluating and rearranging dissatisfying experiences at the surface level. When social norms need to be altered, people go to public opinion to either criticise and reorganise, or occasionally forgive and justify, the status quo. In an effort to better

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control them through public opinion or through governmental, educational, business, or religious organisations, a lot of work has gone into categorising and measuring collective attitudes in recent years, especially those related to urban, rural, political, purchasing, moral, antisocial, and religious attitudes. Sometimes, mistakes have been made in this area because researchers have only measured a person's verbalised attitudes rather than their whole range of attitudes, which includes their overt and emotional ones. This method often places more emphasis on the author's critical views or the author's beliefs about what the author "should" do, as opposed to the author's "would" or "can" statements. Similarly, studies of public opinion typically reveal shared values and reasoning rather than universal beliefs held by most individuals and rooted in their ethnicity, religion, or other social group (Bouckenooghe et al., 2019). These things are often harder to quantify.

2.11 Type of Social Attitudes

2.11.1 Positive Attitude

It requires looking on the bright side of things and trying to see the wider picture (Mantle-Bromley, 1995). The benefits of an optimistic mind-set can spread to other areas of our lives and encourage us to take action. For example, someone with a sunny disposition will look for the best in people, no matter how badly they behave. The first person is characterised as having a positive outlook because he prioritises the greater good. The majority of these folks couldn't give less about the difficulties they face. They are always becoming better and are able to overcome just about everything that stands in their way. According to Pittinsky et.al., (2011), the best strategies for novices to have a positive attitude are to avoid naysayers and have confidence in oneself. Since they are aware of and unashamed of their past mistakes, these individuals have made the conscious decision to avoid repeating them. The following dispositions—confidence, sincerity, resolution, happiness, ambition, fearlessness, hard work, independence, patience, inspiration, and hope—should be held in high esteem by those with a positive view.

2.11.2 Negative attitude

Deliberately aiming for unfavorable results is indicated by the work of Nomura et.al., (2006).In such cases, a person may feel positively towards one thing while negatively towards another. The negative attitude is not the same as having a bad attitude since bad emotions are states that may be managed. Having a poor attitude might be rational or the best course of action when faced

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with adversity. A negative attitude is something that everyone should work to avoid. Individuals with a gloomy outlook tend to focus on the negative and miss out on opportunities because of it. People tend to run away from problems rather than face them head-on. They constantly evaluate themselves against others and find fault in everything about themselves. Simply put, he is the antithesis of someone who chooses to see the bright side of things. Someone who consistently sees the world in a negative attitude will inevitably experience some drawbacks. Yet problems, setbacks, and discontentment are more likely to come from a pessimistic outlook or one that is driven by emotions. An unfavourable frame of mind is typically harmful, unreliable, unethical, pompous, fearful, impulsive, jealous, unrealistic, foolish, greedy, disengaged, and impatient.

2.11.3 Neutral Attitude

The term "neutral attitude" was used by Ivanov et. al., (2017) to describe a state of mind in which no particular biases or preferences predominated. No glimmer of optimism can be found either. The vast majority of individuals prefer to shrug off setbacks in life. They're waiting for somebody else to come along and fix everything. They have a tendency to be emotionless and maintain a sedentary lifestyle. They don't seem to give things much of a second thought. They are at peace with themselves and see no reason to alter their personalities.

2.11.4 Sikken Attitude

The Sikken attitude is one of the rarest and most dangerous mentalities there is. With a Sikken mind-set, it's impossible to remember anything good ever happened (Mutua et. al., 2018). This attitude is far more harmful and pessimistic. As such, it often reflects the pessimism of the human mind. It is important to get out of this frame of mind for the sake of one's own happiness and the happiness of others around them. The persistence of such beliefs often makes it difficult to alter the way a person thinks. Despite this, the trajectory of this outlook can be changed throughout time.

2.12 Managerial Performance and Social Attitudes

Traditional cultural norms and assumptions suggest that women have no business managing men or giving commands to their male counterparts. For this reason, it is understandable that some males have a hard time giving credence to the views of women in positions of power. Women business entrepreneurs encounter a number of social and cultural hurdles that have their roots in patriarchal attitudes. Societal and gender norms are the backdrop of common stereotypes and

biases towards women entrepreneurs in a society. According to Piggott H. (2018) for centuries the role of women in the society has been that on home keeper whilst the men are considered the breadwinners. In recent times, regardless of economic and social advancement these traditional views persist and the norms of labour are still to a large extend gender based. The different roles traditional and societal expectations play in the participations of women in the labour market. Social attitudes towards women in India and Bangladesh are often rooted in attitudes surrounding male and female divisions of labour brought about by religion, cultural and historical norms underpinned by patriarchy. The that majority of participants had a clear preference for women working at home, caring for her children and family, and for males in the family to go out to work and generate an income. These are highly conventional gendered labour standards, and it appears that they coexist with social attitudes that encourage and accept the benefits of women working outside of the role of housewife. Gender and social norms are a set of unwritten rules, traditional formal and informal laws, and codes of conduct set for each gender in a community

There are issues that are "primarily connected to cultural norms and social standards, and are quite essential," as stated in a survey conducted by the researcher Amappe in 2004 and 2005 on Moroccan women company entrepreneurs. Research by Salman et al., (2012) lends credence to this idea. The traditional values of cooperation, loyalty, respect, and obedience are still highly regarded in Moroccan culture. Hence, Moroccan society is patriarchal in that males are expected to lead and women to follow (Gray & Finley-Hervey, 2005). Self-confidence, independence, a healthy regard for risk, and a curiosity for new ideas are all traits vital to a fulfilling life that girls are rarely given the chance to develop. These stereotypical ideas promote a particular socialization of girls and women.

2.13 Social Attitude and Societal Culture

The extent to which a woman's culture influences her decision to become self-employed depends on her personal history, her current situation, and the complexities of her life. According paraphrase one definition, culture comprises the values, beliefs, standards, and behavioural patterns of a national group (Leung et al., 2005). Culture has been conceptualized as having various layers, from the underlying, unconscious basic beliefs that form the core of a culture to the more overt, visible, and tangible manifestations that may be witnessed and experienced by

individuals from outside the culture (Schein, 1992). Principles, such as a society's fundamental beliefs, conventions, and behavioural expectations, are often created in the center ground.

Culture is more dynamic than static due to the top-down, bottom-up interaction across cultural levels, which can allow change at later levels to trickle down and effect earlier ones (Leung et al., 2005;). However culture is powerful because it is based on widely held but mutually reinforcing ideas about what is appropriate in social contexts. It is difficult for women to defy gendered behavioural standards unless such norms are first questioned or discussed (Schein, 1992). Maybe a context where divergent worldviews might find common ground is provided by external forces like those that attempt to boost women's entrepreneurship through programmes, regulations, and practices (Bullough et al., 2019; Freer et al., 2019). Culture is variously defined as "the underlying system of values distinctive to a certain group or civilization" and "the rich complex of meanings, beliefs, rituals, symbols, conventions, and values shared by members of a certain social group" (Schwartz, 2006).

2.14 Area of Study

The Turkish Cypriot female entrepreneur was previously studied by Serife & Tulen (2011). The research gathered data on the actions of female business owners in North Cyprus, with a focus on the participants' demographics, company details, the factors that led them to start their own companies, and the indicators by which they judge their performance. An in-person four-part cross-sectional structured qualitative questionnaire was utilized to obtain primary data from the respondents. The response rate for this survey was 61%, with 176 of 291 randomly selected women company owners choosing to take part. According to the findings, the average Turkish Cypriot female entrepreneur is between the ages of 35 and 44, is married with two children, and has a high school diploma. Despite her lack of expertise, she is currently working in retail. A woman's drive to start her own firm stems from a need for financial autonomy and the satisfaction of seeing tangible results, such as increased sales and customer base.

Tuzun & Takay (2017) research looked at the entrepreneurial habits of Turkish women. The purpose of this research is to learn more about the difficulties, motivating factors, and future requirements of female entrepreneurs in Ankara, Turkey. MAXQDA 11, a program for analyzing qualitative data, was utilized in this investigation. Forty-one female business owners from Ankara and the surrounding rural regions were interviewed for the study, and their responses

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were analyzed using semi-structured in-depth interviews. Totaling 284 distinct codes, their definitions have been established. The majority of women who start businesses do so because of their own personal goals, such as financial freedom and professional success. They also discovered that the socially constructed position of women in Turkey is the most significant barrier to entry for female entrepreneurs in both urban and rural settings. Moreover, access to management experts and funding from governmental institutions have been highlighted as two of the most pressing future requirements for women business owners.

Women business owners in Turkey are analyzed from a social and economic standpoint by Ince (2009). As Ince saw it, globalization has led to an increase in women's labor force participation and employment rates worldwide, but Turkey stands apart from the rest of the globe by not seeing this trend. This is because there is less need for female workers, and their availability is restricted by cultural and social norms. Women business owners in Turkey face challenges in a number of areas, including but not limited to: societal and cultural norms; financial constraints; a lack of formal education; and an excessive load of domestic obligations. Women's higher levels of education, management expertise, and willingness to take risks lead them to start businesses in the service industry. The research looked at publications that compare and contrast male and female business owners and explored the existence of gender bias in the Turkish labor market. The results of a thorough analysis of the literature show that many of the motivations for female entrepreneurs to launch their own companies are comparable. Traditional and cultural attitudes about gender roles are still strong in Turkey, and this has an effect on the country's labor force participation and its rate of female entrepreneurs.

Women-led businesses in Turkey were the subject of study by Cebeci & Essmat (2015). The 2013 World Bank Business Environment and Enterprise Performance Surveys (BEEPS or Enterprise Surveys) offer fresh chances to learn about and address the challenges facing women business owners in Turkey. The most recent BEEPS in Turkey were carried out between January 2013 and May 2014, and it includes 1,344 businesses with at least 5 employees and a presence in the Turkish industrial and service sectors. "Leader of the enterprise" refers to the respondent who is selected as "the top management," "the key decision maker "and" owner/one of the owners (by any part in the capital) of the firm" in the survey. As has been well reported, women in Turkey are underrepresented in the country's economic life compared to both men and women in nations

with a similar GDP per capita. There is a gender imbalance in economic activity across a range of indicators, including the labor market and business ownership. Compared to males, women trail far behind in business ownership in Turkey, as is the case in other nations.

The World Bank Group's Turkey Country Partnership Plan prioritizes gender parity in economic participation as a priority area of focus. "Increasing Women's Access to Economic Opportunities" is one of the initiatives the Bank and the Ministry of Family and Social Policy have been working on to achieve this goal. The purpose of this research is to aid in the development of the project by illuminating and evaluating gender dynamics in the Turkish business world. In the 2013 survey of Turkey, a gender-specific module was introduced in addition to the main poll, which focused on the state of the economy and how it affected various industries. Our goal in developing this gender module was to learn more about the characteristics and achievements of businesses run by women leaders and the characteristics of those we consider to be women business leaders (Murude & Tanova, 2020).

Morphitou (2017) analyzes the characteristics, challenges, and development phases of female entrepreneurs in North Cyprus. The study's overarching goals were to better understand the factors that prevent women from starting their own businesses and to profile successful female company owners in terms of their background, personality traits, and driving forces. The study aimed to provide guidelines that would encourage and help more women to start their own businesses. The interviews with the 30 most successful female business owners in North Cyprus were conducted using a qualitative primary data instrument. Morphitou (2017) discovered that women encounter several obstacles when trying to start their own businesses, but that these obstacles may be reduced through various means. In addition, the study found that there are significant distinctions between male and female business owners, as well as a certain set of traits that women need have in order to be successful as entrepreneurs. Although the results did not provide a clear definition of what motivates a female entrepreneur, they did provide credence to the existing motivational theories he found in his literature study. The findings demonstrate that women can successfully start their own businesses, and the suggestions paint a picture of how this may be achieved.

Women in business in the Turkish Republic of Northern Cyprus were studied by Howells and Krivokapic-Skoko (2012). The study's premise is that, despite superficial similarities to the

cultures of the rest of Europe, the Turkish Republic of Northern Cyprus still retains a separate patriarchal culture in which social gender segregation is still a component of modern life. The authors hope to learn more about the challenges faced by female company owners in the largely patriarchal culture of the Turkish Republic of Northern Cyprus and whether or not local cultural mores have a role in shaping the industries in which these female business owners choose to operate. Around four hundred company owners were sent a survey using the block sampling and drop and collect methods. They used in-depth interviews with 30 company owners (both men and women) as part of their qualitative investigation. Notwithstanding cultural practices of social gender segregation and historical patriarchal beliefs, the results show that Turkish Cypriot women entrepreneurs like the difficulties of entrepreneurship, are favorably motivated to launch their ventures, and face no barriers to success.

Ertaç & Tanova (2020) looked into the economic independence, psychological health, and general outlook of ecotourism businesswomen in northern Cyprus. He said that North Cyprus, a Mediterranean island with a population of little over a million, is working to create a long-term tourism industry. Notwithstanding the limited opportunities offered by the island's ongoing political challenges, the number and activity of women ecotourism entrepreneurs in Northern Cyprus have dramatically expanded over the past decade. This research delves at how ecotourism experiences shape gender roles by interviewing women from North Cyprus, a poor country mired in war and whose traditional ways of life shape gender norms. It takes a look at how women in ecotourism have fared, what they've had to overcome, how it's helped them gain confidence and happiness, and how a growth mindset has helped them succeed. Increased happiness and fulfillment brought about by tourism employment can have a positive effect on these women's commitment to and interest in the field. Two types of research methods were used to compare their results: qualitative and quantitative. We used the theoretical framework of self-determination to build our quantitative research model. 200 female entrepreneurs in the ecotourism industry in rural Northern Cyprus served as the study's sample. The findings suggest that women, who hold growth mindsets, or the view that their abilities may be developed through time, benefit more from supportive environments. Forty female-owned ecotourism enterprises were surveyed using a qualitative method that incorporated feminist studies to provide a comprehensive dataset. In-depth insights into the backgrounds, perspectives, and outlooks of these female business owners were gleaned via semi-structured interviews. The qualitative data

shows that the women's sense of economic, social, and psychological empowerment, as well as their overall well-being, improved. Women with a developing mentality reported lower levels of well-being than women with a fixed viewpoint in Northern Cyprus, a region where gender inequality and a frozen conflict situation prevail. This is because women with a high development mindset are more aware of the barriers they face owing to gender discrimination and the political circumstances in North Cyprus. Findings showed that while all female ecotourism entrepreneurs had increased self-determination and well-being, those with a high incremental attitude were frustrated by external barriers that hampered their work

Jenkin & Katircioglu (2007) in their research on the factors affecting female owned enterprises in the TRNC, stated that women in North Cyprus do not face occupational segregation when starting a business venture thus religion, society and culture do not seem to hinder them from going into entrepreneurship. However they are factors that affect their performance in business. Their research was carried out with the research population of 193 female business owners with the aim of analyzing the primary data obtained to examine the factors affecting the performance of female owned businesses in North Cyprus. The findings of the research were that Female entrepreneurs in North Cyprus are risk takers and do not rely on family and their husbands to go into entrepreneurship, factors like education, business planning, competitiveness, capital and conservative attitude towards females in the society affects the performance and growth of Female owned business ventures in the TRNC.

2.15 Brief History of North Cyprus

Cyprus both the North and South is categorized as a frozen conflict state. This is as a result of the on-going political conflict between the recognized Republic of Cyprus and the unrecognized Turkish Republic of North Cyprus. Negotiations to put an end to these political differences have been on-going for the past 40 years. As a result of this, Turkish Cypriots continue to live in a state of stagnation in an unrecognised country as a consequence of a frozen conflict. Although there is no possible solution to the political problems that face the county in sight, people still have to make a living and satisfy their needs and wants. Like any other country, some people choose to become entrepreneurs. Over 95% of the private sector in Northern Cyprus consists of small to medium-size businesses (Murude & Tanova, 2020).

According to Guven (2004) the thrill of working in the government sector, economic and social barriers and limited access to necessary information needed to start an entrepreneurial venture makes it less desirable to embrace entrepreneurship as a career path (Guven, 2004). Although entrepreneurship is not the desirable option, women in North Cyprus that find it hard to find government jobs become entrepreneurs. The number of women entrepreneurs in north Cyprus is considerable high according to EU standards (Howells and Krivokapic-Skoko, 2000).

However there are great limitations for entrepreneurs in North Cyprus. For instance the economic and political embargos placed on the region as a result of the conflict and the lack of direct flights into the country limits the opportunities available to entrepreneurs in the region. The Republic of North Cyprus has been supported and influenced by Turkey as a result of the economic and political consequences of the conflict; therefore the country has been greatly influenced by Turkish culture and traditions.

According to the study done by the Gender Gap Report (2020) and published by the world Economic Forum, out of 153 countries, Turkey is ranked 130 in gender based segregations and inequality, this includes North Cyprus as well. A study was conducted in 2016 and 2017 by a non-governmental organization called the "Security Dialogue Initiative" and the Gender Score Cyprus Project, implementing the Social Cohesion and Reconciliation (SCORE) index to determine the state of gender inequality in Northern Cyprus. The findings confirmed that Turkish Cypriot society is affected by a traditional culture where toxic masculinity is endorsed. According to this study, husbands' disciplinary actions toward their wives are backed by society. Also, society reduces the role of women to parenthood. The study shows that Turkish Cypriot women cannot freely express themselves in society; they feel that they are disadvantaged with regard to sharing family wealth, and they present lower levels of economic and political independence (Murude & Tanova, 2020)

2.16 North Cyprus and Female Entrepreneurship

Women business owners in TRNC have been the subject of several academic investigations. Jenkins and Katricioglu (2000) investigated what elements are most important to a certain group's commercial success. Their research showed that many successful Northern female company owners had no family history of entrepreneurship. All of the wives in this study said that their spouses supported their decision to start their own operations, which they did for a

variety of reasons, including the desire to be their own boss and the desire to capitalise on a perceived opening in the market.

Through an examination of their socio-demographic characteristics, business features, the influence of past experience on their accomplishments, their motivating factors, and the measure of their triumphs (Eyüpoglu & Tülen 2011), it is preferable to paid work for married women who wished to further their professions while still caring for their families. None of the individuals had parents who had been self-employed; therefore the results were consistent with those of Jenkins & Katricioglu (2000). It was sales and profits, as well as the expansion of their businesses that they used to judge their success. Those women company owners cited independent living as their primary driving force. Those women with no business background who decided to become entrepreneurs did it to a large extent for the financial gain.

Women tend to establish businesses in the service and retail sectors, as they may be launched with fewer capital and resources, and the business owners usually already have experience in these areas (Maysami & Goby, 1999). When women start businesses, they often prioritize wage replacement above expansion and new opportunities. Over eighty-three percent of female-owned companies in the United States are in the retail and service sectors (SBA, n.d.), while male-owned enterprises can be found in a broad variety of industries. Female-owned businesses in Indonesia are disproportionately represented in more traditional and less creative sectors (Sigh et al., 2001). Among Greek Cypriot women business owners, the fashion and footwear industry, the gift trade, and the beauty industry (hairstylists, florists, and the like) are particularly well represented (Nearchou-Ellinas & Kountouris, 2004). This last decade, however, has seen a boost in the number of women starting businesses in traditionally male-dominated fields like manufacturing and transportation (SBA, 2001).

2.17 Work Participation Rate in North Cyprus

According to a study published by the Cyprus Statistical Service (2022), unemployment in Cyprus rose to 6.8% in the third quarter of 2022, up from 6.6% in the same time the previous year. There were 32,868 jobless people in the third quarter of 2022, up from 31,355 in the same period the year before. As of the third quarter of 2022, there were 486,492 people (65.4% of the

population; males 71.3%, females 60.0%) currently engaged in the labour force; this was up from 472,314 (64.6% of the population) in the third period of 2021.

The working rate increased to 61 percent from 60 percent in the same quarter of 2021, with an increase in the total number of employed people to 453,625. The percentage of employed people was 67.4 percent for men and 55.2% people for women. Statistics show that between the ages of 20 and 64, 78.3 percent of working-age adults were employed, with males having an employment rate of 84.8 percent and females of 72.3 percent seventy-seven point two percent in the same quarter of 2021 (males 83.2 percent, women 71.5 percent). The employment rate for those aged 55 to 64 was 65.2%, down from 65.5% in the same quarter of 2021.

Furthermore, the research found that the services sector employed 80.5% of the working population, following by industrial (17.2%) and farming (2.3%). Third quarter equivalent shares in 2021 were as follows: 79.9% in Services; 17.3% in Industries; and 2.8% in Farming. The percentage of people working part-time was 9.8%, or 44,631 people (males 8.3%, females 11.6%), with the similar rates for the third quarter of 2021 being 11.08% (males 9.4 per cent, women 12.7 per cent). In addition, 89.1% (or 404,013) of the workforce was made up of workers, with 11.5% (or 46,636) of them being in temporary positions. In the comparable 2021 quarter, permanent workers made up 88.1% of the workforce while temporary workers made up 13.0%. The unemployment number for those aged 15 to 24 increased to 19.9% (males 18.0%, females 21.6%) of the workforce within that age group, from 14.59% (males 14.1%, females 14.9%) in the corresponding quarter of the previous year. Also, 56.2% of the jobless had been looking for work for less than six months, 14.9% for between six and eleven months, and 28.9% had been out of work for more than a year. For the third period of 2021, the equivalent rates were 42.8%, 24.3%, and 32.9%.

2.18 Gender Roles and Gender Inequality in North Cyprus Society

According to Güven-Lisaniler (2006), the culture of Cyprus appears to be in transition from one based on rural traditions to one based on the city. The traditional breadwinner/housewife nuclear family is only one example of a societal ideal or institution that has been called into question. The institution of marriage is a good case in point.   The transition from one-income to two-income households is another fascinating aspect of the urbanisation of once rural societies. Since

2000, there has been a shift toward hiring foreign employees, the majority of whom are maids. Housekeeping, child rearing, and elderly care are just a few of their tasks, all of which have traditionally fallen to women in the nuclear family. Politics Women's representation is severely lacking on the national political scene according to Yucel and Koydemir (2015). There is currently no female representation on the Board of Ministers. Only three of the country's 56 legislators are women. Even in international service, women are underrepresented. Female politicians in Cyprus have an uphill battle in gaining the support of the electorate, which does not seem to include either men or women.

However, we the country is still a long way from universal literacy (Öze, 2021). Among those aged 15 and above, the female illiteracy rate is 10%, five times greater than the male rate (2%). The method in which Cypriots assisted their children adjust to life on the island may be contributing to the country's educational disparity. With regards to male offspring, this included helping them financially while they pursued further education or entered the workforce. It implied giving a dowry to daughters. This is an intriguing example of a context in which it is not promoted that boys and girls get the same education.

According to research, three out of every four Cypriots enrolled at foreign universities in the early 1970s, 11 were men (Lisaniler & Bhatti, 2005). Twenty years in, it appears that the gender disparity in college graduation rates is narrowing. The ratio of male pupils enrolled in international schools was 56% in 1993–1994 compared to 44% of female students. This may be because of the increased value that modern-day parents (and society at large) place on a girl's education and the opportunities it affords her to advance her social standing. Students of both sexes choose different majors. Even at a young age, girls are often pushed into more traditionally female fields like Education and the Humanities while boys are urged to pursue more traditionally male fields like Engineering. Children start learning the socially accepted gender roles of men and women as early as kindergarten. Girls are often commended for 'behaving,' while boys are praised for their achievements (Bailie, 2006).

Cypriot women have always laboured alongside their male counterparts in the fields. Due to the lack of compensation, however, this effort was widely undervalued. Since the husband is no longer the primary financial provider in the home, the change from this undervalued and unpaid

labour to paid employment outside the home has bolstered women's status in society (Sandybayev, 2015). In 1995, women made up 39.4%, 15 of the labour force, which was around the average among EU nations (Öze, 2021). There were fewer than 40% working women in the United States in 1976. Growth and expansion of the economy (the "miracle") and the emergence of new possibilities (particularly in the service sector) were two key factors for the continually expanding number of educated and competent women seeking work. Years of legislation have failed to end discrimination against women in the workplace.

Women face a greater danger from unemployment than males, first and foremost. It is more challenging for women to keep their jobs when job options are few since men are typically given preference (Güven-Lisaniler, 2006). Traditionally, women have taken on the role of housewife and caretaker while men have gone out to work. The pay gap between men and women in similar occupations is more evidence of sex discrimination. According to a study conducted by Öze (2021), despite the fact that their jobs, abilities, and expertise could be same, women still only make 75% of men's net weekend earnings, even in advanced Western cultures like the United Kingdom. To their great good fortune, women in Cyprus earned 65% of men's wages back in 1990. It was just 55% ten years ago. On top of that, women are disproportionately represented in lower-level, less specialised roles inside organisations than males (Lisaniler & Bhatti, 2005). This is also why more males than women have high incomes. The sole silver lining is the increasing share of women in the upper-middle-class and above.

2.19 Synthesis

Women entrepreneurs in developing nations confront significant challenges, including limited access to financial resources and discriminatory social norms that hinder their success. Countries like Pakistan and Turkey compound these hurdles with factors such as macroeconomic policies, inadequate funding, and cultural biases against women in business. The 5M model, developed by Berger and Kuckertz and Brush (2016) provides a comprehensive framework by identifying societal, institutional, and individual challenges faced by women entrepreneurs, emphasizing the importance of innovation and human capital development for success.

Motivational factors for female entrepreneurs span a wide spectrum, encompassing financial security, work-life balance, and independence. This diversity in motivations creates a varied

entrepreneurial landscape with unique perspectives. Beyond fostering gender equality, the presence of more women entrepreneurs brings advantages that extend to economic growth, social progress, and overall development. Increased diversity in leadership positions not only promotes innovation and effective problem-solving but also enhances collaboration in politics, where women tend to bring a broader range of policy issues to the forefront.

The decision of women to pursue self-employment is intricately influenced by personal history, current circumstances, and cultural factors. Culture, defined as the values, beliefs, standards, and behavioral patterns of a national group, plays a crucial role. Traditional cultural norms, particularly patriarchal attitudes, pose challenges for women in entrepreneurial roles, impacting their acceptance in positions of power due to biases and stereotypes.

In the Turkish Republic of Northern Cyprus (TRNC), academic investigations reveal a complex interplay of factors influencing successful female entrepreneurs. Many lacked a family history of entrepreneurship and started businesses with support from spouses, driven by a desire for independence, or capitalizing on market opportunities. The cultural transition in TRNC challenges traditional societal ideals, such as the breadwinner/housewife model and the institution of marriage. The shift towards two-income households is marked by the hiring of predominantly female foreign employees to perform tasks traditionally assigned to women. In TRNC politics, women's representation is notably lacking both nationally and internationally, with the Board of Ministers lacking female representation and only three out of 56 legislators being women. Female politicians face challenges in gaining support from the electorate.

Despite progress, TRNC still grapples with educational disparities, evidenced by a significant gender gap in literacy rates. Female illiteracy, five times higher than male illiteracy, reflects cultural norms perpetuating educational inequalities. However, there is a positive shift in attitudes, with increasing value placed on girls' education, as seen in the narrowing gender disparity in college graduation rates. This interconnected web of challenges and progress underscores the intricate landscape of women's roles and opportunities in TRNC.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter is made up of the methodology of the study and the process used in the collection of data. The integral part of this study drew from the perspective that emphasizes entering interactions with people in understanding the world's realities from their point of view (Saunders et. al., 2007). Studies of this nature is qualitative which are often effective in retrieving specific information about the opinions, values, behavioral patterns, and social contexts of a given population or sampled representation in any particular field of social interest. Qualitative research is a method of inquiry used mainly in the Social Sciences and humanities with the aim of gathering data for an in-depth understanding of human behavior and the reasons that propel such behaviors (Nwolise, 2011).

The decision to use qualitative research for this study involving businesswomen in Girne and Lefkosa was influenced by several considerations, like the in-depth exploration of the experiences, attitudes, and perceptions of businesswomen. Through methods like interviews, the researcher can delve deeply into participants' thoughts and feelings, qualitative research is well-suited for studies with a smaller sample size, as is often the case in exploratory research focused on a specific demographic or location. Qualitative research methods are particularly well-suited to address the complexities inherent in the research problem of understanding the prevailing societal influences towards women's involvement in business activities and their subsequent impact on career choices, advancement opportunities, and overall professional experiences. Several reasons make qualitative methods appropriate for this research.

The research problem involves understanding the broader societal context shaping women's participation in business. Qualitative methods excel at providing a rich, contextual understanding of the various factors, norms, and cultural influences that contribute to women's experiences in the business domain (Creswell, 1994).

Qualitative research is a methodological approach that emphasizes exploring and understanding the depth and richness of human experiences, attitudes, and behaviors. Here are some reasons why qualitative research was used in this study (Jenkin & Katircioglu, 2000).

1.   Complexity of Phenomena: Qualitative research is particularly useful when the subject matter is complex and requires an in-depth understanding. It allows researchers to explore the intricacies of the experiences and perspectives of businesswomen, providing nuanced insights (Graumann, 2002).

2.   Cultural Context: For a study in Girne and Lefkosa, where cultural factors might play a significant role in business practices, qualitative methods can help in understanding the context-specific nuances that quantitative methods might miss.

3.   Interviews and Focus Groups: Qualitative methods, such as interviews and focus groups, allow for rich data collection, enabling participants to express themselves in their own words. This can lead to a deeper understanding of their experiences and perceptions.

Interpretative phenomenological approach (IPA) that focuses on understanding and describing the essence of human experiences from the perspective of those who have lived through them. In research, phenomenology aims to explore and describe the meaning and structure of human experiences without imposing preconceived theories or frameworks, In other words, our experiences are always experiences of something (Graumann, 2002). Researchers explore the intentional experiences of individuals, seeking to understand the meaning and significance attributed to those experiences; phenomenology is concerned with providing a detailed and descriptive account of the lived experiences of individuals. Researchers aim to capture the essence of the phenomenon as it is subjectively experienced by participants. This involves a deep exploration of the participants' perceptions, emotions, and thoughts related to the phenomenon.

When applied to the study of women entrepreneurs and their social attitudes towards business, IPA can provide valuable insights into the subjective meanings and interpretations that women attribute to their entrepreneurial journeys. Here's how IPA can be employed to capture and analyze the lived experiences of women entrepreneurs (Smith & Osborn, 2007).

- Researchers aim to understand the essence of the experiences as described by the participants.
- In the context of women entrepreneurs, this means setting aside preconceived notions about gender roles or expectations and letting the participants' narratives guide the analysis.

- Transcripts of interviews are carefully analyzed to identify emergent themes and patterns. Researchers immerse themselves in the data, looking for commonalities and differences in the participants' experiences.
- Themes related to societal attitudes, gender expectations, and the impact on business decisions can be extracted through systematic coding and analysis.

3.2 Research Design

This study is qualitative in nature as it obtains specific information and data concerning the opinions and perceptions of women entrepreneurs on the subject of how social attitudes affect the growth and overall success of their businesses. According to Cohen et.al., (2011). Qualitative study gives voice to participants and probes issues that lie beneath the surface of their actions. It is based on this that a qualitative research on the subject was taken. The aim of this study is to relate with women entrepreneurs in North Cyprus and evaluate the extent to which social attitudes towards women entrepreneurs has impacted their business negatively or positively.

The applied research methodology involved a qualitative approach, specifically concentrating on women of diverse nationalities and ethnic backgrounds who are business owners in Northern Cyprus.

The method used was a semi-structured questionnaire of ten open ended questions. The interview was done with ten female entrepreneurs who have at least been in business for more than 2 years in the cities of Girne and Lefkosa. Their business can be both online or offline. Following conversation with female sole owners and obtaining the appropriate permits, they were advised that the data would only be used for scientific study and that their personal information would be kept confidential. These interviews were performed face-to-face and via recorded phone conversations.

The sample population will consist of only women business owners within the ages of 18 years and above, the chosen age range may align with a demographic that has a significant presence in the business world, the selected age range might represent a group with a certain level of professional experience and expertise, making them valuable subjects for a study on business-related topics, Girne and Lefkosa might be strategically chosen due to their significance in the

business landscape of a specific region. These cities could be economic hubs with a concentration of business activities.

The study aim to cover a diverse range of business sectors, from technology to hospitality, to gain insights into the challenges and successes across different industries. The choice of a qualitative approach in our research on social attitudes towards women in business aligns with the understanding that qualitative methods are particularly effective for exploring new and complex areas. As noted by Creswell (1994), a qualitative approach provides a wider scope of the subject, allowing for a more comprehensive exploration of entrepreneurs' experiences within the context of social attitudes towards women in business.

In this study, the goal is to delve into the intricacies of social attitudes in the specific cultural context of Northern Cyprus. By adopting a qualitative approach, we can capture the diverse range of perspectives, beliefs, and experiences of female entrepreneurs, offering a nuanced understanding of how social attitudes shape their opportunities and challenges in the business landscape. This method or approach helps view the perception of women entrepreneur on how the society influences their businesses prospects and a holistic view and stand point can be taken based on this.

3.3 Research Pattern

Qualitative research model by Silverman (2011) were utilized to identify the factors that influence female entrepreneurs in North Cyprus. To structure the semi-structured interview questions, a comprehensive review of relevant literature was conducted. From this review, ten pivotal factors emerged, guiding the development of the interview questions. These factors, meticulously identified and considered in the model-building process, serve as the foundation for exploring and understanding the nuanced experiences and challenges faced by female entrepreneurs in the specific context of North Cyprus.

In this research, we formulated the interview questions by drawing upon a carefully crafted conceptual framework. The framework developed through a thorough examination of existing literature and theoretical perspectives, guided the identification of key factors relevant to the study. Integral to the conceptual framework, these elements were subsequently transformed into precise interview questions. Aligning our inquiries with the conceptual framework ensures a
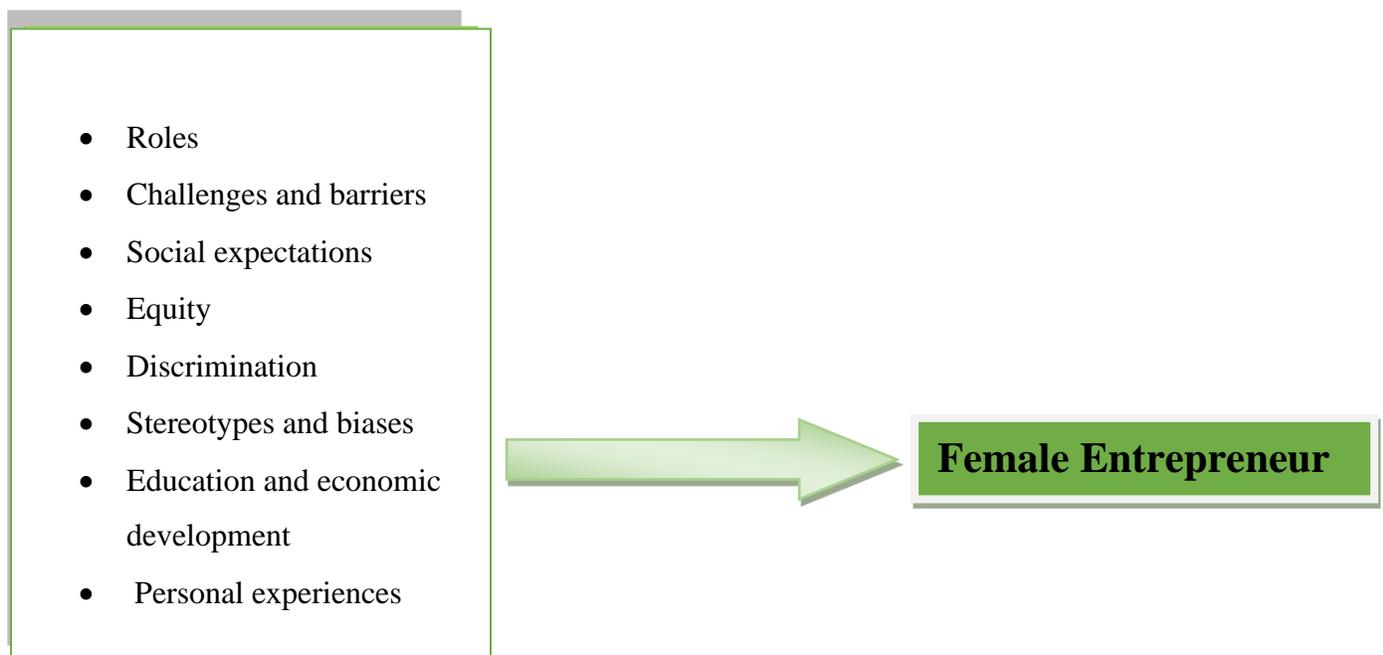
targeted and systematic investigation of the subject matter, facilitating a comprehensive understanding of the experiences and perspectives of female entrepreneurs in North Cyprus. This process enabled the researcher to travel around the views and feelings of the respondents in the related issue. For this study, female entrepreneurs running a business in North Cyprus were sought out, and then the researcher got their consent by explaining the purpose of the study. The participants of this research were interviewed, then the ınterview was recorded audio, transcribed and analyzed usıng MAXQDA analysis software.

3.4 Research Model

The Comprehensive Social Attitude Model for Women in Business (CSAM-WB) draws inspiration from Silverman's qualitative research models, emphasizing the importance of delving deep into the lived experiences and perceptions of individuals. Within the context of female entrepreneurship in North Cyprus, this model takes into account the intricate interplay of societal attitudes, cultural expectations, and gender biases that shape the professional landscape for women.

Figure 1.

Comprehensive Social Attitude Model for Women in Business (CSAM-WB) (Silverman, 2011)

- Roles
- Challenges and barriers
- Social expectations
- Equity
- Discrimination
- Stereotypes and biases
- Education and economic development
- Personal experiences

Female Entrepreneur

The name of this model reflects the broad and inclusive nature of the model, emphasizing its coverage of diverse aspects related to social attitudes and their impact on women in the business sector. The researcher opted for this Comprehensive Social Attitude Model for Women in Business due to its efficacy in comprehending the prevailing social attitudes toward women in business. This chosen model not only facilitates a nuanced exploration but also offers a profound understanding of the challenges and experiences encountered by women in the professional realm (Fazal et al., 2021).

The below factors are pivotal components within the Comprehensive Social Attitude Model for Women in Business, representing the core variables shaping the exploration of women's experiences in the business domain.

a) Roles: Investigating roles through the lens of the Comprehensive Social Attitude Model for Women in Business reveals how societal expectations significantly shape perceptions about the appropriateness of women's roles in the business world (Lesinger et al., 2022). Prevailing beliefs in a society influence whether women are encouraged or discouraged from taking on certain positions or responsibilities, impacting their professional growth and opportunities. Guided by the model, this research delves into the impact of these attitudes on the assignment of stereotypical roles to women in business settings, aiming to comprehend their effects on the career paths of women. (Piggott, 2018; Lesinger et al., 2022).

b) Challenges and Barriers: Exploring into challenges and barriers, guided by the Comprehensive Social Attitude Model for Women in Business, provides insights into the obstacles women face in the business environment. This model effectively uncovers biases and stereotypes that lead to unequal opportunities, hindering women's professional advancement. Investigating self-esteem, external relationships, motherhood, mentorship, and loneliness, as identified by Fazal et al., (2021), underlines the model's efficacy in exploring the significant barriers faced by women entrepreneurs.

c) Social Expectations: The Comprehensive Social Attitude Model for Women in Business proves instrumental in investigating the impact of social expectations on women's roles in business. This study, guided by the model and drawing on previous research such as Piggott (2018), explores how deeply ingrained societal expectations influence how

women are perceived in business settings. Understanding the model's ability to shed light on leadership styles, decision-making roles, and the types of industries or positions deemed suitable for women is crucial for discerning the influence of social expectations on women in business.

d) Equity: This study, guided by the Comprehensive Social Attitude Model for Women in Business, investigates the link between societal attitudes, gender roles, and perceptions of equity in professional settings (Ertac & Tanova, 2020). By exploring the belief in gender equality or the lack thereof, this model enables an understanding of how it influences policies, practices, and opportunities. Investigating the overall fairness and impartiality women experience in the business world, the study aims to reveal the intricate connections between societal attitudes and perceptions of equity.

e) Discrimination: The Comprehensive Social Attitude Model for Women in Business serves as a guide for investigating gender-based discrimination, unveiling discriminatory practices rooted in biases and stereotypes (Ertac & Tanova, 2020). By employing this model, the study explores how discrimination significantly impacts women entrepreneurs. Investigating discriminatory practices influenced by societal attitudes, as identified in the model, contributes to a comprehensive understanding of the challenges faced by women in the business environment.

f) Stereotypes and Biases: Employing the Comprehensive Social Attitude Model for Women in Business as a framework, this study investigates stereotypes and biases shaped by societal attitudes (Piggott, 2018). The study explores how societal and gender norms form the backdrop of common stereotypes and biases towards women entrepreneurs, revealing the model's effectiveness in uncovering these pervasive challenges.

g) Education and Economic Development: Guided by the Comprehensive Social Attitude Model for Women in Business, this study investigates the connection between societal attitudes, education, and economic opportunities for women (Lesinger et al., 2022; Öksüzoğlu & Cizrelioğulları, 2021). By exploring how societal views on the roles of women in education and the economy significantly affect the opportunities available to them in business, the study aims to contribute to a nuanced understanding of the interplay between education, economic development, and societal attitudes.

h) Personal Experiences: Investigating personal experiences through the lens of the Comprehensive Social Attitude Model for Women in Business provides insights into how societal beliefs impact the day-to-day experiences, choices, and challenges faced by women in their professional lives (Lesinger et al., 2022; Fazal et al., 2021). By exploring the emotional and expressive responses of women entrepreneurs, the study aims to leverage the model's effectiveness in capturing and understanding these narratives related to social attitudes in the business context.

3.5 Research Sampling

The current study utilizes the snowball sampling technique, considering the specific nature of the chosen sample. Snowball is also called chain referral technique; which is a type of non-probability sampling commonly used in qualitative research studies. This sampling technique is considered helpful, particularly for identifying the subjects which are otherwise hard to access, for example when there is no database or proper channel available to access the research subjects as per the need of a specific research study. Apart from this snowball sampling technique also saves time and financial resources (Sadler et al., 2010). Due to the limited time for this research, I conducted ten interviews of those female entrepreneurs who have businesses in Girne and lefkosa. This process created a chain referral system, where the initial participants referred the researcher to additional potential participants. The cycle continued until a total of ten interviews were conducted. This approach was particularly valuable for accessing individuals who might be challenging to identify because of language barriers.

3.6 Data Collection

In this study, the qualitative approach employed a semi-structured interview methodology, and MAXQDA played a pivotal role in facilitating analysis, coding, data storage, and organization. MAXQDA is a software program designed for qualitative data analysis. It is a tool that assists researchers and analysts in managing, coding, and analyzing qualitative data, such as text, audio, video, and images. .MAXQDA served as a robust tool, offering a comprehensive platform for systematic data management. The software's advanced features were instrumental in elevating the research process.

MAXQDA's coding functionality proved particularly valuable. The researcher utilized this feature to systematically categorize and label segments of the interview data, allowing for the

identification of recurring themes, patterns, and noteworthy insights. Through the coding process, MAXQDA enabled a nuanced exploration of the participants' responses, contributing to the depth and richness of the qualitative analysis.

Codes used in this research:

Figure 2.

Keywords used by the respondents

KEYWORDS USED BY RESPONDENTS
• Lack of financial assistance
• Gender inequality
• Work-life balance
• Anxiety
• Self confidence
• Weakness
• Awareness program
• Trainings and support
• Negative thoughts
• Lack of trust
• Lack of recognition
• Social pressure
• Language barrier
• Language and cultural differences
• Seminars
• Domineering customers
• Age discrimination

Using the approach described by Rogelberg and Stanton (2007), a semi-structured written interview of ten questions were asked to female business owners with the women given responses to the questions as they choose. The questions were meticulously formulated through a comprehensive review of existing literature and alignment with research objectives. The aim was

to ensure clarity, relevance, and effectiveness in eliciting meaningful responses from participants. This approach facilitated the development of a robust set of questions tailored to capture the diverse experiences and perspectives of female entrepreneurs in North Cyprus.

The Interpretative Phenomenological form of qualitative analysis (IPA) was used to interpret and derive meaning from the data acquired. This involves the researcher engaging in an interpretative relationship with the transcript. The researcher attempted to capture and do justice to the meanings of the respondents to learn about their mental and social world. This is not about providing an objective statement about the subject of the research, but rather about how an individual views it, and hence the interpretative phenomenological analysis technique provides a foundation for obtaining the "insider's perspective" (Smith & Osborn, 2007).

Reflection on the researcher's positionality is essential in acknowledging and understanding how the researcher's personal background, experiences, and perspectives may influence the research process and outcomes. Recognizing and addressing the potential impact of positionality enhances the transparency of the research in several ways; by openly acknowledging and reflecting on their positionality, researchers increase transparency by making explicit the potential biases that may exist. This can include biases related to cultural background, personal experiences, or disciplinary perspectives.

3.7 Ethical Considerations

Prior to engaging in any research activities, informed consent has been obtained from all participants. Participants will be provided with detailed information about the study, its purpose, potential risks and benefits, and the voluntary nature of their participation. Participants were given the opportunity to ask questions and will be explicitly informed that they can withdraw from the study at any time without consequences.

Confidentiality was strictly maintained throughout the research process. All data collected, including interviews, survey responses, and any other relevant information, will be kept confidential and stored securely. Participants' identities will be anonymised in any reports or publications to ensure their privacy. Any potentially identifiable information will be carefully handled to prevent disclosure.

To safeguard the anonymity of participants, any identifiers that could reveal their identity was removed or altered in the reporting of findings.

Participation in the research is entirely voluntary, and participants are free to withdraw at any stage without facing any consequences. The research was conducted with the utmost transparency and honesty. Participants were provided with a clear understanding of the research objectives, methodologies, and the intended use of the collected data. Any potential conflicts of interest or biases will be openly acknowledged. This research was conducted in compliance with ethical guidelines and regulations. Approval from relevant ethics committee have been received prior to initiating the study. The research is committed to upholding the highest ethical standards throughout the research process. These ethical considerations are essential to ensure the integrity, credibility, and respect for the rights and well-being of the participants involved in this study.

3.8 Discussion and Limitations

This study is a critical aspect of maintaining transparency and rigor in research. Here are elaborations on potential limitations related to researcher bias and challenges in participant recruitment: Despite efforts to maintain objectivity, the researcher's background, experiences, and personal biases may unintentionally shape the study. For instance, the choice of interview questions, interpretation of responses, and overall data analysis could be inadvertently influenced by the researcher's viewpoints. We faced challenges in recruiting Participant such as identifying and enrolling suitable participants for the study. This may be due to limited access to the target population, reluctance to participate, or logistical constraints.

CHAPTER FOUR

FINDINGS

4.1 Demographic Data Representation

The figure below shows the demographic information of respondents who were sampled out for this study, the data is presented in marital status, age, business operation duration, educational background, business sector, company description. The selection of specific demographic information for presentation in the study is crucial, as it helps provide a comprehensive understanding of the characteristics of the sampled respondents and their relevance to the research questions. The chosen demographics are likely aligned with the study's objectives and research questions.

4.1.1   Marital Status

Marital status can impact an individual's decision-making, financial stability, and support system. For female entrepreneurs, it may influence their ability to balance family and business responsibilities.

**Fıg 3.** *Marital status of the female entrepreneur participants*
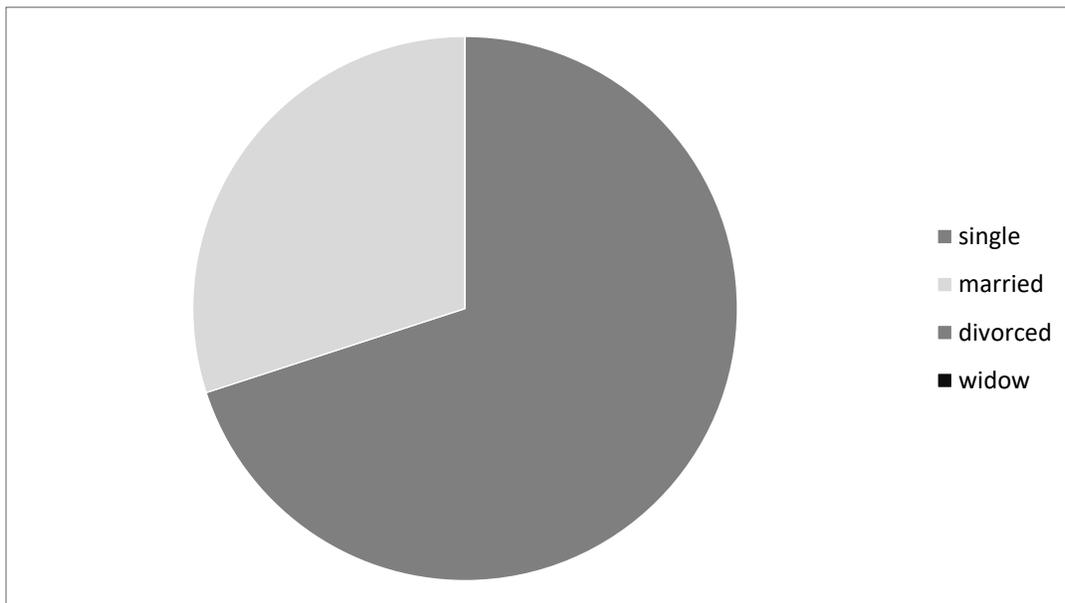
Regarding the data in figure 3 (three) above, 7 (seven) out of the women interviewed are single and the remaining 3 (three) are married.

4.1.2 Age Demographic

Age is a significant demographic that can be associated with levels of experience, risk-taking propensity, and adaptability. It may also influence networking opportunities and access to resources.

Figure 4.

Age of the business women participant
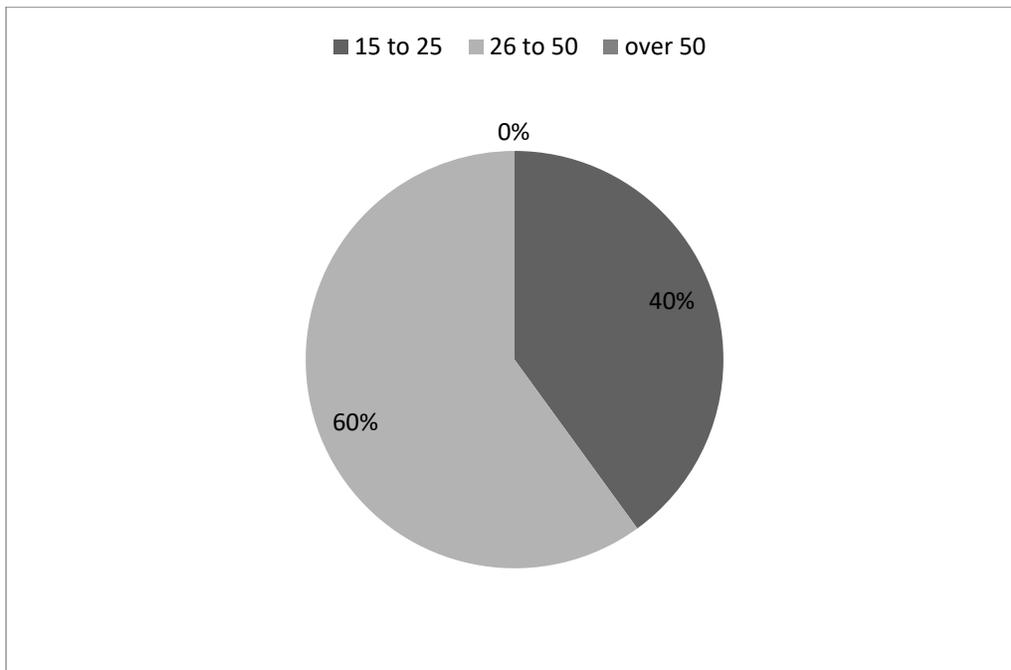
As shown in figure 4 (four), 6 (six) of the sample population are over 25 years old while 4 are in the 15 to 25 years bracket. The majority of the sample population (6 out of 10 individuals) are over 25 years old, which is considered the productive age range. Based on this age distribution, it is reasonable to infer that the majority of the sample population falls within the productive age group.

4.1.3 Educational Background

Educational background can be associated with skill sets, knowledge, and access to networks. It can impact decision-making processes and the ability to navigate business challenges.

Figure 5.

Educational Background of the participants
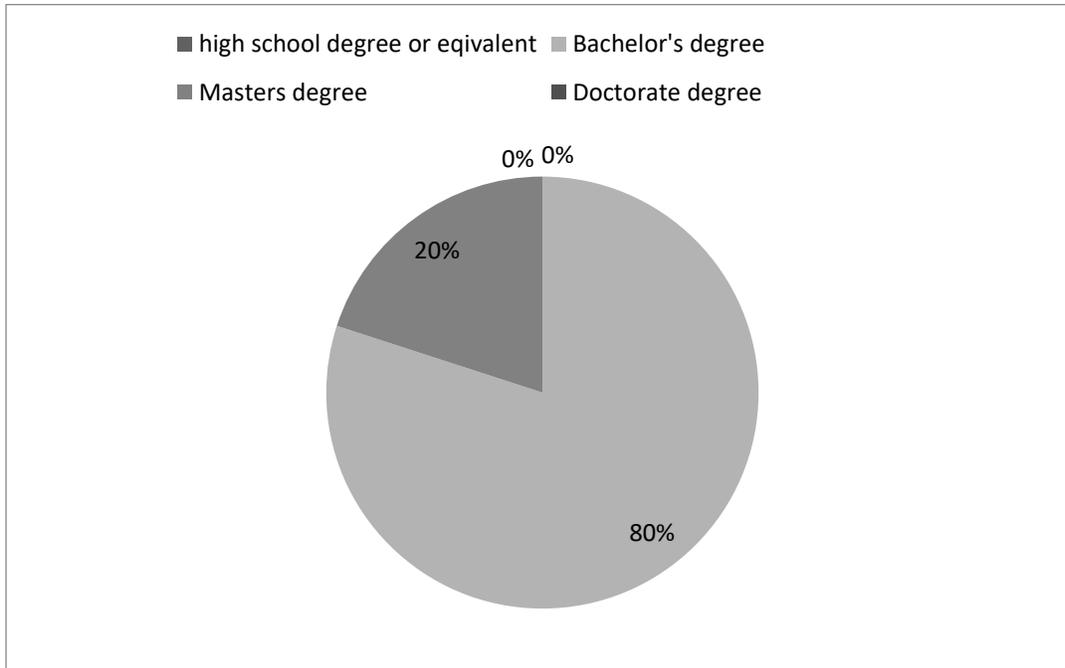
Figure 5 shows that among the female business owners interviewed in North Cyprus, 8 (eight) have their Bachelors degree while 2 (two) have their Masters degree.

4.1.4 Detailed company descriptions

A brief description of the companies provides context on the ownership and founder of the business.

Figure 6.

Founder of the company
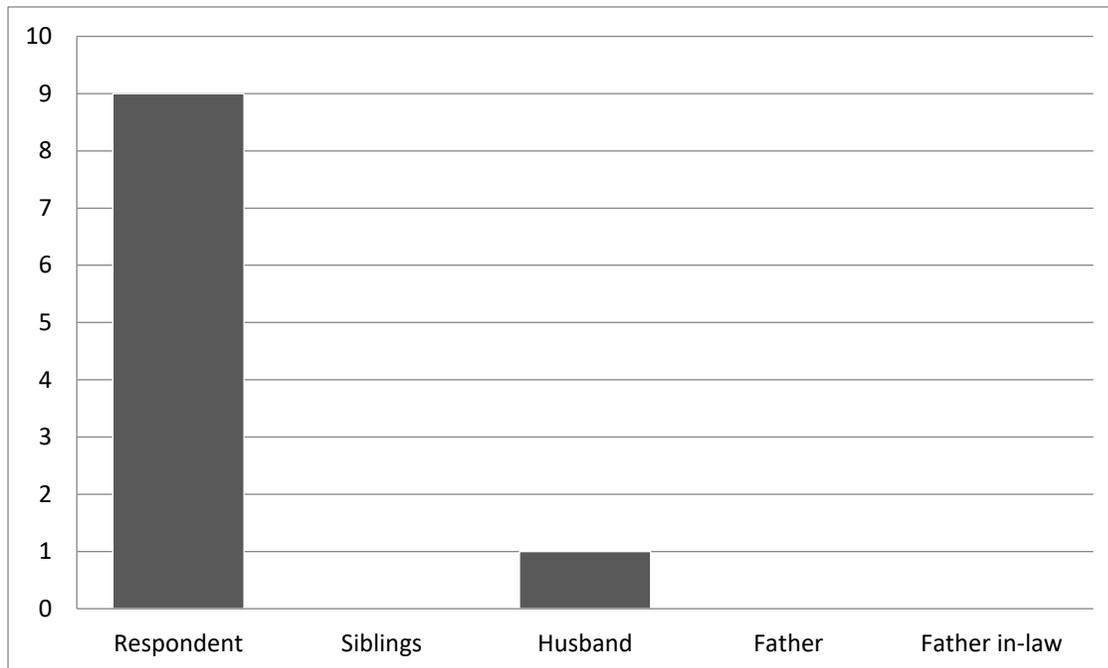
Based on the data in figure 6, 9 (nine) out of the ten women interviewed are sole owners of their businesses. This indicates that the majority of the participants operate and manage their businesses independently. Additionally, one business is jointly owned by the respondent and her husband, suggesting a collaborative ownership structure in that particular case.

4.1.5 Business Sector

Different business sectors come with unique challenges and opportunities. Understanding the sector in which female entrepreneurs operate provides context for their experiences.

Figure 7.

Business sectors in which the business women operate
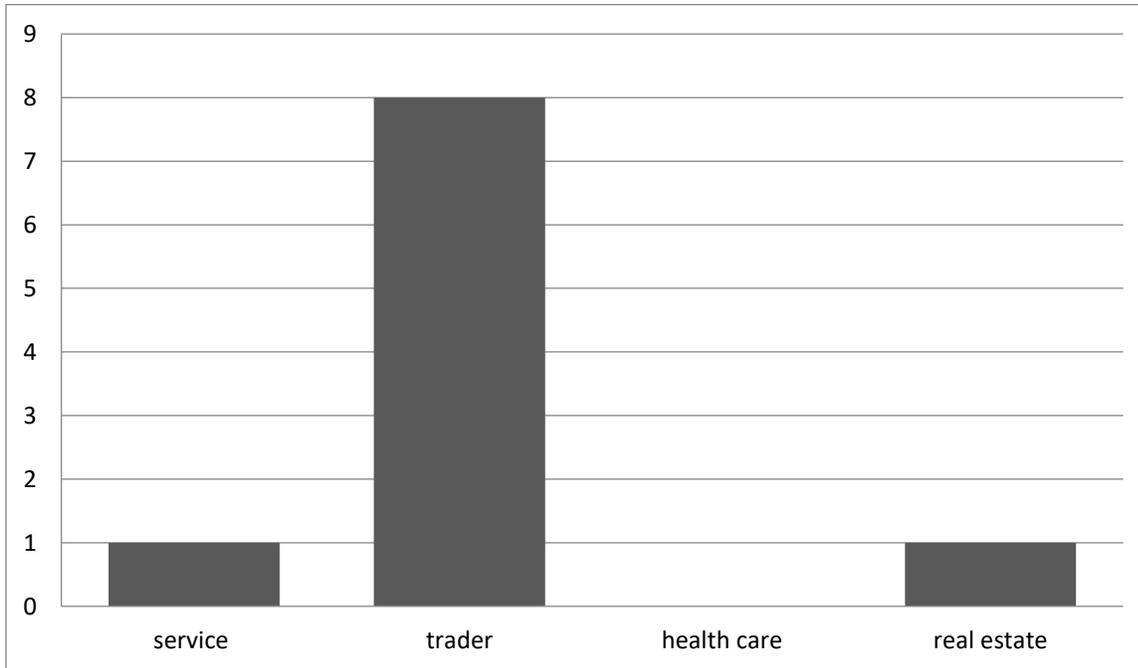
Figure 7 displays that of the women business owners surveyed, 8 (eight) are traders and the other 2 are (two) in the service industry and real estate.

4.1.6 Business Operation Duration

The duration of business operations provides insights into the stability and sustainability of the businesses. It can also indicate the level of experience and resilience of the entrepreneurs.

Figure 8.

Business operation duration of the participant
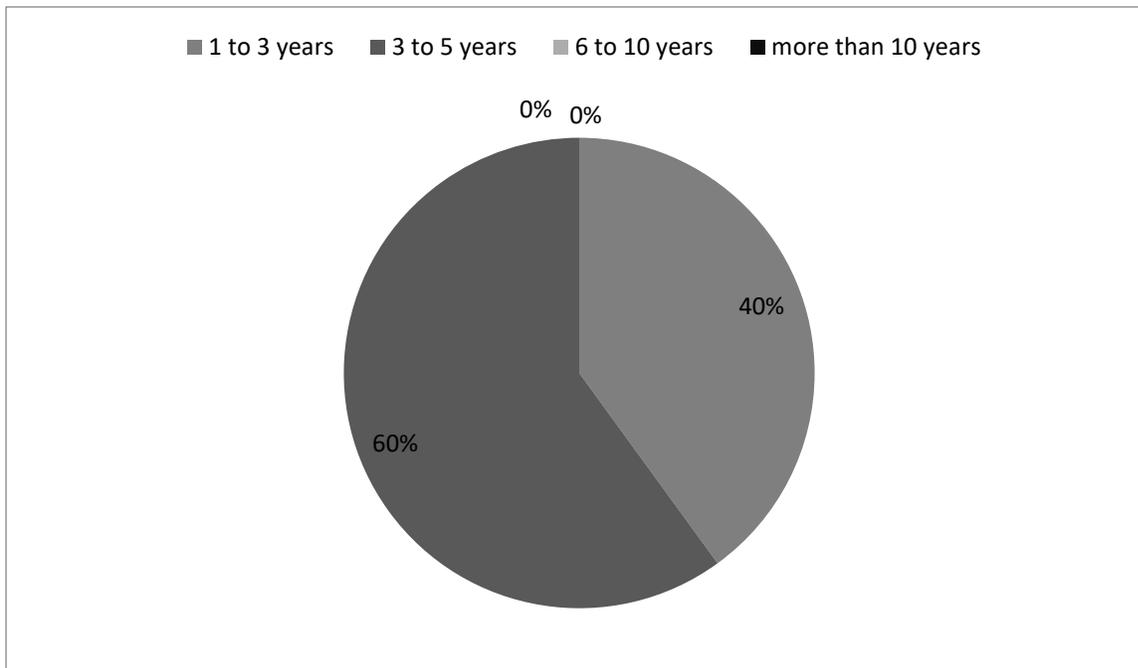
Figure 8 shows that 6 (six) out of the ten women own businesses have been operating for more than three years, while four have been around for fewer than three years.

4.2 Findings

The findings has been treated to answer the major research objectives set out at the start of the study and also in line with the research questions that were set out with and the responses gotten from the respondents.

4.2.1 Research Objective 1

Table 2.

To determine how social attitudes influence the experiences and opportunities of business women in Northern Cyprus

| Questions/topic	Responses	Supporting Literature
Are there specific challenges or barriers that women face when starting or operating businesses in North Cyprus?	Yes, they are, I have personally experienced language barriers, lack of financial support, and anxiety towards the future. Sometimes I sacrifice time for my social life just to make sure I concentrate in my business. lack of finance women don't have enough funding and enough government influence when starting their business .I think its society's expectations of what women should or should not do or be, some people expect women to stay at home doing chores and in the kitchen. Money, language, cultural differences. There is a gap between females and males whereby owners of businesses that are male have high rates compared to females. There are a lot of challenges	Fazal et al., (2021)

	that women face and in the world like lack of money and gender inequality.	
What are the societal expectations regarding the roles and behaviors of women in business in North Cyprus?	The society expects women to do business related to women like fashion, beauty cosmetics. They don't expect women to do male related jobs. I think that it's more expected for women how they look, like wearing makeup, and putting on heels that does affect women as peer pressure. Regarding my roles it doesn't affect me from doing my task and job. They expect women to have more confident in themselves and take more power for them. People see women to be stupid, less smart. Most of the women when they university they only hope of getting married and having kids. I haven't seen many Cypriot women having business most of them are men. Compared to country where they are a lot of social expectations like women have to be pretty, rich have a business, clean the house etc. Here I don't see social pressure. There is a particular look you get as an African females entrepreneur in North Cyprus from other female entrepreneurs of other countries. they are sometimes jealous and say things about your business , they go to the extent of saying I am not a hairstylist and cannot make	Piggott (2018)

	business from that and for example they think I am in to prostitution because I cannot make money from only being hairstylist.	
Can you describe your personal experiences as a woman in the business sector and how social attitudes have influenced your journey	It was hard at the beginning, the first 2 years I didn't gain anything, I had to get support from others. But with courage and persistency I kept on going and started doing well in the third year. Social attitudes through support from people helped me to keep going but at the same time discouragements from people saying am a woman I cannot do this. This pushed me hard to continue to change their mindset. Lack of government support and stringent business regulations hinder the progress of my business Lack of training and low education level has a significant impact on running my business successfully.	Fazal et al., (2021) Lesinger et al., (2022)
What role do you think education and economic development play in challenging societal attitudes and promoting gender equality in the business sector in North Cyprus?	I think in North Cyprus economic development doesn't play much role in challenging these social attitudes but I think education is working more towards these aspects. Education plays more of a role than the economic development I could see more advancements of social integration between	Güven-Lisaniler (2004

	workplaces and educational systems and businesses. Which promotes a woman owned business in another country especially overseas which I can say is based on a good economy which is evident in North Cyprus.	

based on the responses from the female business owners in North Cyprus, we can identify several ways in which social attitudes influence the experiences and opportunities of women in business in the region. According to the respondents, these challenges come in the form of lack of funding for their businesses, male dominated enterprises; gender roles etc. 1 (one) out of the ten respondents insist that she has not experienced gender based challenges during the course of her business. The respondents mentioned that society often expects women to engage in businesses related to fashion, beauty, and cosmetics, reinforcing gender stereotypes. This societal expectation may limit the opportunities for women in pursuing businesses in other sectors, leading to a lack of diversity in the types of businesses women are encouraged to establish or lead. While some participants expressed that they personally experienced equal recognition and credibility in their businesses, it is essential to consider that this may not be the case for all women in the region. Social attitudes can impact how women-owned businesses are perceived and evaluated, and biases may affect the level of trust and confidence they receive from stakeholders, including customers and investors.

 The participant emphasized common biases and stereotypes that women in business encounter, such as the idea that women are weak or dependent on men. These prejudices may prevent female entrepreneurs from advancing professionally and may restrict their access to opportunities and resources. Women in business may lack confidence as a result of social norms that require them to be overconfident and excellent in their roles. Women's self-esteem might suffer when they experience pressure to live up to unattainable standards, which can impede their advancement in the professional world.

Overall, the responses suggest that social attitudes in Northern Cyprus play a significant role in shaping the experiences and opportunities of women in business. Gender biases, societal expectations, and the absence of targeted support can create additional hurdles for women

entrepreneurs in the region. By addressing these social attitudes and promoting gender equality, it can lead to a creation of a corporate environment that is more welcoming and empowering for women, giving them equal opportunity to succeed and contribute to the economic development of the region.

4.2.2 Research Objective 2

Table 3

To determine if there are initiatives that promotes women empowerment in North Cyprus

Questions/topic	Responses	Supporting literature
Are there initiatives or programs in place to promote the empowerment of women in business?	What I know is in North Cyprus there are no programs put in place to empower women. Let me share with you something regarding your question, last year I attended one well known association here in North Cyprus I do believe it is in Turkish as well, it's called GIKAT its Cyprus Turkish women association and it is in collaboration with Acapulco hotel. I attended the training for 3 days and it was such an amazing experience. They enhanced the women on how to start a business, how to be financially independent and ensures that the woman should be affective in every sector. It provided us with trainings, programs, workshops and even provided us with certificates at the end of the training. I do believe there are many other associations or organizations that can provide women with all her needs and	Lesinger et al., (2022)

	rights. Yes, I have heard about some programs but honestly I have never attended one. On the island no, but there are general programs for all entrepreneurs not just only females. Yes, I have been to few seminars in some universities and I really did learn a lot.	

7 (seven) out of the ten research population said they have not heard of programs or attended seminars for women empowerment in North Cyprus. Three have heard and attended seminars with one of them giving detailing description of the organization for empowering women entrepreneurs in North Cyprus called Turkish Women Association (GIKAT). It appears that while there might be some educational seminars or awareness programs, there are no well-established or comprehensive initiatives in North Cyprus that focus on empowering women in the business sector. This lack of dedicated programs might be an area of concern, as initiatives focused on women's empowerment can help address the specific challenges and barriers faced by women entrepreneurs, promote gender equality, and foster a more supportive and inclusive business environment.

It is important to note that the responses provided by the ten participants are not exhaustive, and there may be other initiatives or programs that were not mentioned in the interviews. To get a more comprehensive understanding of the initiatives promoting women's empowerment in North Cyprus, further research and data collection from various stakeholders, government agencies, and non-governmental organizations would be required.

4.2.3 Research Objective 3

Table 4

To determine what strategies and interventions can be implemented to promote positive attitudes in North Cyprus

Questions/topic	Responses	Supporting literatures
What strategies and interventions do you think can be implemented to promote more positive social attitudes towards women in business in North Cyprus?	It will be great if there are organizations that support women, with yearly events to acknowledge successful women and award them Education is the key Trainings of female entrepreneurs support from government and education. I feel like implementing a break in class sessions and have classes on topics on financial literacy towards business this will promote more customer literacy and effective communication between a business vendor that is coming from a different background and another client. well to promote more positive social attitudes towards women in business in North Cyprus, I believe it is essential to continue raising awareness about the contribution and capabilities of women entrepreneurs this can be done as mentioned previously through the education companies especially by highlighting the successful stories of women in business, like we have many successful women around the world they can share their stories. I mean the women who are participating in the event will be inspired by those successful women.	Fazal et al., (2021) Ertac & Tonova (2020)

In response to the third research objective, the participants proposed raising awareness, organizing more conferences and implementing studies about gender inequality in universities as strategies to promote positive social attitudes towards women in business. These initiatives aim to raise awareness and drive change in societal perceptions. By implementing these strategies and interventions, North Cyprus can work towards creating a more supportive and inclusive environment for women in business. These efforts can help challenge negative attitudes and biases, promote gender equality, and foster an ecosystem that empowers women to thrive as successful entrepreneurs.

4.3 Summary of the Findings

The responses from female business owners in North Cyprus illuminate the profound influence of social attitudes on the experiences and opportunities of women in business in the region. Key findings include challenges such as a lack of funding, male-dominated enterprises, and gender role expectations. Notably, societal expectations often channel women towards specific industries, reinforcing gender stereotypes and limiting business diversity.

The acknowledgment of biases and stereotypes, such as the perception of women as weak or dependent, underscores the impact of these attitudes on female entrepreneurs. Moreover, the responses reveal a lack of awareness and participation in programs for women's empowerment, suggesting a potential gap in support systems.

 Based on the findings, the identified areas where support is lacking or improvement is needed include;

a) Promoting diversity in business sectors which will encourage women to explore and excel in traditionally male-dominated fields and contribute to breaking down barriers and fostering inclusivity.

b) Awareness campaigns and educational programs focused on dispelling gender-related stereotypes could be effective. Enhancing awareness, participation in women's empowerment programs, creating new programs or expanding existing ones to reach a broader audience can help bridge this awareness gap.

c) The challenges related to funding for women entrepreneurs highlight the necessity for improved financial support systems. Addressing the potential gap in women's empowerment programs suggests the need for comprehensive and multifaceted initiatives. These could include mentorship programs, skills development workshops, networking events, and platforms that facilitate knowledge exchange among female entrepreneurs.

The significance of these findings in addressing the research question lies in their contribution to a nuanced understanding of the barriers faced by women entrepreneurs in North Cyprus. Social attitudes, biases, and limited support programs collectively hinder women's professional advancement. The call for awareness campaigns, conferences, and studies as proposed strategies emphasizes the need for comprehensive initiatives to challenge negative attitudes and promote gender equality. By implementing these strategies, North Cyprus can create an inclusive business environment that empowers women and fosters their success. The responses underscore the importance of addressing societal attitudes as a foundational step towards achieving gender equity and enhancing the overall entrepreneurial landscape for women in the region.

CHAPTER FIVE

ANALYSIS

The analytical phase of this study has been meticulously conducted to address the interview questions established. As we delve into the specific findings, it becomes evident that our comprehensive analysis closely aligns with the predefined research questions, ensuring a thorough exploration of the subject matter. The insights derived from the responses gathered from the participants contribute significantly to a nuanced understanding of the research objectives, enriching the overall findings of the study. These key revelations will now be examined in detail to illuminate the patterns and nuances discovered during the analytical process.

5.1 Roles of Women in Business

The responses from female entrepreneurs provide valuable insights into their perceptions of the role of women in business in North Cyprus. From the study of the researchers Lesinger et al., (2022) women's entry into the workforce has enabled them to take on different roles in business, alongside to the traditional roles of mother and wife in society. All ten respondents interviewed spoke about the importance of female entrepreneurs to the society. The female business owners perceive the role of women in business as crucial and inspiring. The Nigerian businesswoman, aged 22 and with six years of business experience, expressed a challenging view. She emphasized that being a female in business is arduous in North Cyprus due to a lack of recognition and development, with the majority of business owners being male.

"I think being a female in business is not an easy task especially in North Cyprus because it's not well recognized, not developed and most people owning businesses are male".

Contrastingly, a 32-year-old Nigerian respondent, with four years of business experience, offered a more positive perspective. She highlighted that "*women demonstrate success in business, leading to increased popularity and influence".* This suggests a varied perception of women's roles, influenced by individual experiences and attitudes.

The Moroccan businesswoman, aged 28, who has been in business for four years and is married, acknowledged the increasing importance of women in North Cyprus. Her response indicates a recognition of the significant role played by women in the business landscape.

"I think women have an important role here in North Cyprus. There are a lot of women who are getting into businesses so they play an important role".

The participant response emphasizes the important role of women in North Cyprus, particularly in the context of business. Analyzing these responses in the context of demographics, it is evident that age, marital status, and years of business experience contribute to diverse perceptions. The 22-year-old Nigerian, with a more challenging viewpoint, may reflect the experiences of younger entrepreneurs. In contrast, the 32-year-old Nigerian, with a positive outlook, suggests that business success enhances women's standing. The Moroccan respondent, being married, possibly views women's roles in business through a lens of increasing relevance. These diverse perspectives underscore the need to consider individual demographics when exploring perceptions of women in business in North Cyprus. This insight aligns with the broader understanding of social attitudes and their impact on women entrepreneurs in the region. The participants' recognition of women's important role in business suggests a departure from historical gender norms, as noted by Piggott (2018). Piggott highlighted the historical perception of women as homemakers while men were considered the breadwinners. Despite societal advancements, these traditional views persist, affecting the perception of women's roles in the workforce. The findings resonate with Piggott's observations, illustrating the enduring influence of gendered norms on women's roles in society. The gendered division of labor, with unpaid work largely considered a woman's responsibility, as noted by Coe et al., (2013) is reflected in the participant responses. The persistence of these norms places the economic potential and livelihood options of many women at risk. This underscores the relevance of the participant insights to the research questions, specifically emphasizing the impact of social attitudes on the roles and economic prospects of women in North Cyprus.

The participant responses are intricately connected to the research objectives and questions, providing a nuanced understanding of how social attitudes shape perceptions of women's roles in business in North Cyprus.

5.2 Challenges and Barriers Faced by Business Women

This study explores the challenges faced by women entrepreneurs in North Cyprus, drawing on insights from existing literature by Fazal et al., (2021), Roomi & Parrot (2008) and Young Geum Jeong (2000). According to Fazal et al., (2021) barriers and challenges of women entrepreneurs are the factors that pose as a stumbling block to the entry and success of women in jobs, businesses, and organizations. These challenges include self-esteem, an inner barrier, and self-improvement, restricted external relationships, motherhood or families, mentorship, and loneliness are all factors to consider. Recent studies on family resource management have revealed that more and more women are beginning their own small, family-run firms, but that these entrepreneurs confront unique challenges due to the simultaneous demands of work and family life (Young Geum Jeong, 2000). Women business entrepreneurs in Pakistan have fewer opportunities because of pervasive discriminatory social and cultural norms (Roomi & Parrot, 2008). The participant responses reflect language barriers, lack of financial support, networking challenges, and societal expectations as notable obstacles, providing concrete examples of how social attitudes impact the experiences and opportunities for women in business, the study aligns with existing literature.

The Syrian respondent, a 26-year-old single woman with a master's degree and 5 years in business, highlights challenges related to financial resources and networks. Her experience underscores the importance of practical aspects in entrepreneurship. The emphasis on financial resources and networks suggests a strategic understanding of business challenges. Her higher education level and single status may collectively influence her awareness of the complexities involved. The Congolese respondent, a 25-year-old single woman with a bachelor's degree and 4 years in business, sheds light on the challenges faced in organizing sports competitions. Her experience reflects the difficulties encountered in a predominantly male environment. This could be indicative of broader gender dynamics within the business landscape. The intersection of her single status, educational background, and the time spent in business shapes her awareness of gender-related challenges.

The interplay of demographic factors, including marital status, education level, and business experience, contributes to their unique perspectives on barriers in the entrepreneurial landscape. These insights directly address the first research question and objective, illustrating how prevailing social attitudes impact the experiences and opportunities for women entrepreneurs.

The challenges mentioned serve as concrete examples of the influence of societal expectations on women in business.

The interviews conducted revealed that female entrepreneurs in North Cyprus encounter specific challenges and barriers when starting or operating businesses. Financial resources and a lack of network were cited as major obstacles. As foreigners, some participants faced difficulties establishing connections and finding support networks, which can hinder the initial stages of business development. Language barriers, work-life balance, lack of financial support, and anxiety about the future were also uttered by the women. Additionally, they mentioned the need to sacrifice social life to focus on their businesses, indicating the demands placed on women in business. One participant shared her personal experience of facing challenges in organizing sports competitions due to being a woman in a male-dominated environment. This indicates that gender-based barriers exist in certain industries, where women may encounter resistance and skepticism.

5.3 Societal Expectation Regarding the Roles and Behavior of Business Women

Unpacking societal expectations shaping women's roles in business, this study draws from Piggott's (2018) illuminating research in rural India and Bangladesh. Piggott delves into the intricate interplay of social attitudes, norms, and lived experiences, exposing the pervasive influence of traditional roles deeply rooted in religious, cultural, and historical norms shaped by patriarchy. Extending this perspective to North Cyprus, the research explores societal expectations regarding women's roles in business through interviews.

While exploring the role of social attitude, social norms and lived experiences of women in business in rural India and Bangladesh, Piggott (2018) examined the different roles traditional and societal expectations play in the participations of women in the labour market, she concluded that social attitudes towards women in India and Bangladesh are often rooted in attitudes surrounding male and female divisions of labour brought about by religion, cultural and historical norms underpinned by patriarchy. This finding aligns with the study conducted by Piggott (2018) highlighting that majority of participants had a clear preference for women working at home, caring for her children and family, and for males in the family to go out to

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work and generate an income. The interview questions focus upon the social and cultural realities of everyday life that shape how women participate in the economy.

Ertac and Tanova (2020) argue that strong traditional roles provide a route to society to expect women to be responsible for household duties and childcare. These are highly conventional gendered labor standards, and it appears that they coexist with social attitudes that encourage and accept the benefits of women working outside of the role of housewife. Extending this perspective to the context of North Cyprus, this study delves into societal expectations regarding the roles and behaviors of women in business. Through interviews, participants provided valuable insights, echoing Piggott's observations. Participant responses reveal a prevailing expectation for women to engage primarily in fashion, beauty, and cosmetics businesses, reinforcing traditional gender stereotypes. The study connects these insights back to the research questions and objectives, emphasizing the impact of societal attitudes on women's opportunities, confidence, and challenges in the business sphere, The research aligns with Piggott's (2018) observations in rural India and Bangladesh, highlighting the influence of traditional gendered labor standards on societal attitudes.

The Congolese respondent notes societal expectations directing women toward business sectors traditionally associated with femininity, *the society expects women to do business related to women like fashion, beauty cosmetics. They don't expect women to do male related jobs".* This expectation reflects a gendered stereotype, limiting the scope of acceptable business ventures for women.

The 28-year-old Turkish Cypriot respondent with a master's degree and 4 years in business highlights a more restrictive societal expectation. The discouragement for women to be active in businesses outside the home suggests deeply ingrained gender roles, potentially linked to cultural influences. *"Society expect women to just stay at home, by doing this they discouraged them to be active in their business. And if they were thinking of doing business they will stop".*

Connecting these participant responses back to the research questions and objectives reinforces the relevance of the insights. The research question aimed to understand societal expectations influencing women in business in North Cyprus. The participants' accounts vividly illustrate how traditional gender roles influence these expectations, emphasizing the persistent stereotypes that confine women to specific industries.

Furthermore, one Cypriot participant highlighted the pressure on women to achieve perfection in their businesses, reflecting the existence of a confidence gap. This finding directly aligns with the research objective of examining the impact of social attitudes on women's experience in the business sphere. The struggle mentioned by participants to balance work and family responsibilities resonates with the research objective focused on understanding the challenges faced by women in business.

Importantly, the participants' remarks hint at a changing landscape, where women are gradually challenging traditional expectations by showcasing success in various sectors. This aligns with the broader research objective of gauging the evolving nature of societal attitudes towards women in business.

5.4 Equity and Credibility of Women in Business

Exploring the nuanced landscape of gender inequality among women entrepreneurs in Northern Cyprus, this thesis delves into the intricate dynamics of gender inequality among women entrepreneurs in Northern Cyprus, drawing on insights from Ertac & Tanova (2020) and Hesmondhalgh & Baker (2015). In Northern Cyprus, gender inequality plays an important role, since these factors place restrictions on women (Ertac & Tanova, 2020). Gender inequality in the workplace is exacerbated by the division of labour. In many societies, it is often held that men are naturally superior to women in some occupations. Often, they are the highest-paying jobs out there. Because of this discrimination, women's earnings are lower. Although women hold the majority of the nation's jobs, they also do an enormous amount of unpaid labour even as they have those jobs (Hesmondhalgh & Baker, 2015).

The participant responses highlight the complexity of the issue. While some participants acknowledge progress in recognizing women's contributions, the persistence of stereotypes and biases remains a challenge. The research findings reveal that, out of the ten respondents, nine experienced situations where more opportunities were given to their male counterparts, indicating an existing gender disparity.

The 27-year-old Kyrgyzstan respondent, holding a bachelor's degree and with 2 years in business, expresses a nuanced perspective on the recognition and credibility of women-owned businesses. *"No, I feel women entrepreneurs are not given equal opportunities, but in the future they might be given more credibility and recognition as compared to men"*. Her observation that

women's businesses are not currently afforded equal opportunities implies an existing disparity in how businesses led by women are perceived. The anticipation of potential improvement in the future suggests a forward-looking and optimistic viewpoint. As a younger individual, her views may align with more progressive attitudes typical of younger generations. The possession of a bachelor's degree likely contributes to a broader awareness of gender-related issues. Coming from Kyrgyzstan, her perspective may be influenced by cultural nuances distinct from North Cyprus. The hopeful anticipation of increased credibility for women-owned businesses indicates a positive outlook and a belief in evolving societal norms.

The connection between these findings and the research objectives becomes evident as they shed light on the lived experiences of women entrepreneurs in Northern Cyprus. The narratives underscore the enduring challenges of gender-based discrimination and the unequal opportunities that women may face in the business landscape. The participant responses serve as real-world examples of the broader societal attitudes explored in the research.

It is crucial to note that while one participant reported experiencing equal recognition and credibility in her business, this perspective is an individual account and may not fully represent the broader reality. This emphasizes the need for a comprehensive understanding of the diverse experiences of women in business and the persistent societal attitudes influencing their opportunities.

5.5 Gender Based Discrimination

Within the context of North Cyprus, women entrepreneurs grapple with the pervasive challenge of gender-based discrimination. This observation aligns with the insights gleaned from Ertac and Tanova's (2020) research on sustainable tourism entrepreneurship in North Cyprus, according to them women entrepreneurs in North Cyprus experience gender based discrimination this may be an outcome of living in a frozen region with limited access to external opportunities. However, they believe that psychological empowerment is the way to bridge a gap between the entrepreneurial opportunities of both genders. They believe that when psychological empowerment is high, women with a higher level of growth mindset experience a greater level of flourishing. They feel pride and it boosts their self-esteem and they feel motivated to become entrepreneurs and succeed even in an unfavorable context (Ertac & Tanova, 2020). The

responses from the interviewed women align seamlessly with the conclusions drawn by Ertac and Tanova. Eight out of the ten respondents acknowledged experiencing gender-based discrimination in their businesses, underscoring the persistent challenges hindering women's progress in the business sector. The 28-year-old Moroccan respondent, married with 4 years of business experience and a bachelor's degree, expresses a belief that society is indifferent to instances of gender-based discrimination in the business sector. *"I think society doesn't care about instances of gender based discrimination or inequality happening in the business sector, when women face these they don't care".* Her perspective suggests a prevailing apathy toward gender issues.

When asked about society's response to instances of gender-based discrimination or inequality in the business sector, a Nigerian respondent (22 years old) highlighted a personal experience where societal attitudes contributed to her decision to stop styling men's hair. "*Society through gender based discrimination made me to stop styling males hair because the male customers I had always cross their boundaries with me and it becomes uncomfortable and unprofessional especially the men from my country. Due to this I only continue with doing female hair".*

The discomfort and unprofessional behaviour of male customers from her country led her to focus solely on styling female hair. This anecdote reflects the impact of societal attitudes on business decisions and underscores the need to address gender-based discrimination.

The majority of female entrepreneurs interviewed expressed a perception that society tends to disregard incidents of gender-based discrimination, showing little concern. This finding reinforces the overarching societal mindset that may contribute to the perpetuation of discriminatory practices. The need for education and awareness to challenge these societal norms is emphasized by one respondent, highlighting a potential avenue for fostering change and creating equal opportunities for women in the business sector.

These insights intricately connect with the research questions and objectives, providing a nuanced understanding of how gender-based discrimination persists in the business sector in North Cyprus. The integration of these specific findings serves to reinforce the study's relevance, offering valuable insights into the social attitudes and challenges faced by women entrepreneurs in the region.

5.6 Stereotype and Biases

Embedded within the fabric of societal perceptions are common stereotypes and biases directed at women entrepreneurs. Piggott (2018) aptly argues that societal and gender norms are the backdrop of common stereotypes and biases towards women entrepreneurs in a society. Gender and social norms are a set of unwritten rules, traditional formal and informal laws, and codes of conduct set for each gender in a community. The world health organization (2017) acknowledges that gender norms are dependent upon culture and population. And whilst they exist across the world, in the face of constant economic and societal growth these traditional norms become a block in the growth and development of many countries. This assertion is particularly evident in the experiences of female entrepreneurs in North Cyprus, where gender and societal biases persist. According to the women interviewed women entrepreneurs in North Cyprus experience stereotypes and biases. Common stereotypes and biases faced by women in business include perceptions of being weak, dependent on men, and incapable of succeeding on their own. These biases can negatively impact women's self-esteem and confidence, leading to a confidence gap and hindering their growth and progress in the business sector. Another stereotypes and biases identified include the perception that women are less capable of being leaders, lack leadership skills, and prioritize family over their careers. These biases limit opportunities and credibility for women in the business sector and may discourage them from pursuing professional advancement.

The 28-year-old Turkish Cypriot respondent, single with a master's degree and 4 years in business, emphasizes the impact of gender inequality, with societal expectations that undermine women's confidence and hinder their professional advancement.

"*Women are seen as weak not strong and not capable as much as men, so this stereotype itself affects women in opening and operating their business. Gender inequality is another factor; men are always seen to be superior to women that's actually what I think. If a woman is already opening her business and doing well these stereotypes of saying she should stay at home and take care of kids she should not do anything just depend on the men they are the ones to work, this discourages them and makes them feel less than human. It makes them to be less confident in themselves and hinders their business*".

Another Turkish Cypriot respondent (21-year-old), single with a bachelor's degree and 3 years in business elaborates; "*People have the idea that women can't work if they are pregnant. Age is another stereotype and education level too*".

She identifies additional stereotypes related to pregnancy, age, and education level. These stereotypes, according to her, have potential repercussions on women's professional progress. Both respondents, being Turkish Cypriots, likely share common societal norms, yet their age difference might result in varied perspectives shaped by evolving societal attitudes. The combination of gender stereotypes, age bias, and educational expectations reflects a complex interplay of factors influencing women's entrepreneurial journeys. The emphasis on how stereotypes affect confidence underscores the psychological toll on women entrepreneurs, potentially hindering their willingness to pursue and advance in their careers.

The narratives from foreign national respondents doing business in North Cyprus further illustrate the impact of stereotypes on women entrepreneurs. The perception that foreign nationals, especially women, are attempting to exploit the local market discourages patronage from the locals, limiting the market primarily to students and expatriates. Additionally, the stereotype that women are viewed as the weaker sex, emotional, and challenging to deal with, especially during pregnancy, contributes to discriminatory practices in business dealings.

These findings are integral to the research objectives, offering firsthand insights into the specific stereotypes and biases that hinder the professional advancement of women in business in North Cyprus. The narratives provide a real-world context to the theoretical framework discussed in the literature, emphasizing the need for addressing deeply ingrained societal attitudes that perpetuate gender biases. The experiences shared by the respondents underscore the urgency of challenging and transforming these stereotypes to foster a more inclusive and equitable business environment for women in North Cyprus.

5.7 Education and Economic Development in the Business Sector

In the pursuit of gender equality and empowerment, education stands out as a crucial factor. Lesinger et al., (2022) highlight the significant role of education in achieving gender equality across sectors. However, despite the acknowledged benefits of education, women's experiences in education, employment, and business in North Cyprus often face unequal recognition

compared to their male counterparts. Öksüzoğlu and Cizrelioğulları (2021), in their research on the household labor force survey, underscored the persistent exclusion of women from decision-making processes and employment opportunities, even with a notable increase in female education. The resultant high unemployment rates among women indicate a significant challenge. He observed that women are oftentimes excluded from decision making, employment opportunities etc. and despite an increase in female education in North Cyprus, the unemployment rates of women in the society is high. The participations of women in politics and decision making have also improved in recent years but it is nowhere near the desired equal representation level. In the research conducted, the respondents also believed that the limited participation of women in politics and decision making has greatly affected women entrepreneurs as economic decisions are mostly tailored to the needs of their male counterparts.

The 32-year-old Nigerian respondent, single with a bachelor's degree and 4 years in business, highlights the importance of social integration between workplaces, educational systems, and businesses. She associates advancements in these areas with a thriving economy in North Cyprus, suggesting a positive correlation between economic development and gender equality.

"I could see more advancements of social integration between workplaces and educational systems and businesses. Which promotes a woman owned business in another country especially overseas which I can say is based on a good economy which is evident in North Cyprus".

The respondents underscore the significance of education and training in challenging societal attitudes and promoting gender equality. The emphasis on knowledge and confidence as outcomes aligns with empowerment through education. The 26-year-old Syrian respondent, single with a master's degree and 5 years in business, emphasizes the need to promote gender equality;

"I do believe that they should promote gender equality in business sector, they should provide access to education, trainings, developments because I believe women can gain knowledge and confidence needed from these opportunities and even from the society itself if they are recognized as women and also economic development plays a good role".

She sees these initiatives as crucial for women to gain knowledge and confidence, stressing the role of economic development in fostering gender equality. The responses from the participants

imply a call for comprehensive policies that integrate education, training, and economic development to empower women in the business sector. The acknowledgment of the role of society in recognizing women's contributions suggests a holistic approach to fostering gender equality.

Examining the role of education and economic development in challenging societal attitudes and promoting gender equality in the North Cypriot business sector, respondents offered insightful perspectives. A respondent noted positive strides in social integration among workplaces, educational systems, and businesses, especially in the context of a flourishing economy in North Cyprus. This integration, underpinned by economic growth, creates an environment conducive to supporting women-owned businesses, particularly those with an international focus.

Similarly, another respondent emphasized the need for promoting gender equality in the business sector through initiatives like providing access to education, training, and development opportunities. Recognizing the potential of education and economic development in empowering women, this respondent highlighted the importance of women gaining knowledge and confidence through such opportunities and societal recognition.

These participant responses seamlessly interweave with the overarching research questions and objectives, reinforcing the relevance of the insights. The incorporation of empirical studies, such as Öksüzoğlu and Cizrelioğulları's research, within the narrative further enriches the discussion. This integrated approach ensures a more fluid and natural flow in presenting the interconnected findings related to education, economic development, and societal attitudes influencing gender equality in the North Cypriot business sector.

5.8 Personal Experiences of a Woman in the Business Sector

Echoing the sentiments expressed by women in the study conducted by Fazal et al., (2021) where emotional narratives were prevalent, participants in this research also shared their personal journeys in the business sector. Fazal et al., (2021) noted that women entrepreneurs often became emotional while recounting their experiences, emphasizing the emotional intensity tied to the challenges and triumphs of their entrepreneurial endeavors. In response to the question regarding personal experiences and the influence of social attitudes on their journey, The 28-year-old Iranian/English respondent, married with a bachelor's degree and 2 years in business, highlights

the gendered lens through which women are viewed in the business sector. Despite acknowledging that social attitudes didn't directly influence her journey, she acknowledges the daily challenges women face. Her ability to maintain a professional demeanor reflects resilience, yet the mention of anxiety suggests the emotional toll such attitudes can take. The married status might contribute to her ability to navigate these challenges with a more established support system.

In contrast, the 25-year-old Congolese respondent, single with 4 years in business, shares a journey marked by initial hardships. The support received from others played a crucial role in her perseverance, yet discouragements rooted in gender bias were significant. Her determination to challenge societal perceptions of women's capabilities showcases a proactive approach to changing mindsets. The single status might offer a different lens, emphasizing individual resilience without the immediate support of a spouse.

These narratives illustrate the diverse experiences of female entrepreneurs in North Cyprus. The participant emphasized that societal attitudes played a dual role: providing support through encouragement from some quarters while concurrently presenting discouragement, with individuals expressing skepticism about her capabilities solely because of her gender. It influenced her persistence and determination to succeed and challenge gender stereotypes. Another participant shared experiences of clients trying to dominate in her business. Despite challenges, she views social attitudes as an opportunity for learning and growth, especially when encountering financially literate clients.

This respondent's experiences serve as a microcosm of the broader challenges faced by women in the business sector. The integration of specific findings into the narrative helps elucidate the direct impact of societal attitudes on individual journeys. In this instance, the participant's perseverance against discouragement aligns with the overarching theme of challenging and changing societal mindsets, reinforcing the relevance of the insights to the research questions and objectives.

5.9 Discussion of the Results

The investigation into prevailing social attitudes and their impact on women entrepreneurs in Northern Cyprus has uncovered a rich tapestry of challenges and aspirations. This analysis, stemming from three key objectives, unveils the profound influence of societal expectations,

program awareness gaps, and the quest for positive social attitudes on the experiences of women in business.

The first objective delved into understanding how deeply ingrained social attitudes, molded by gender biases, shape the landscape for women entrepreneurs. The findings resonate with a collective acknowledgment that these attitudes significantly influence the businesswomen's experiences, creating formidable hurdles for women and limiting their opportunities. This discussion underscores the imperative to fathom the profound impact of societal expectations.

Moving to the second objective, the assessment of existing empowerment initiatives in North Cyprus reveals a notable gap in awareness among businesswomen, with one detailed account of GIKAT (Turkish Women Association). This discovery points to a potential deficiency in established programs, raising concerns about the support structures available to women entrepreneurs. This aligns seamlessly with the need identified in the second objective to evaluate and enhance existing programs.

The third objective, focusing on strategies to foster positive social attitudes, unravels participants' proposals for awareness campaigns, conferences, and gender inequality studies. These suggestions not only align with the third objective but also pinpoint areas for improvement in existing initiatives, presenting a holistic view of the participants' aspirations for societal transformation.

These proposed strategies also indicate areas for improvement in existing initiatives which also aligns with our second objective.

The collective voice of respondents shed light on formidable challenges confronting women entrepreneurs in North Cyprus. The scarcity of information on available subsidies, grants, and startup schemes underscores a critical information gap hindering women's access to vital resources. The recommendation to educate society reveals a deep-seated need for cultural shifts to foster acceptance of women in diverse business sectors. The demand for equal opportunities from the government is not just a request for policy change; it symbolizes the thirst for recognition, confidence, and motivation among women entrepreneurs. The study delves into the multifaceted nature of obstacles faced by women, extending beyond financial constraints. Housework, gender disparities, literacy issues, and broader gender inequities collectively form a complex web of challenges. The participants advocate for comprehensive government programs

that encompass financial aid and education, emphasizing the need for a holistic approach to address the diverse barriers impeding women's entrepreneurial pursuits.

The unanimous acknowledgment of inadequate government support and burdensome business regulations amplifies the urgency for policy reforms. The absence of financial support structures and startup resources emerges as a significant bottleneck, demanding immediate attention to create an enabling business environment for women entrepreneurs. The cry for equity is not just about economic resources but also about dismantling systemic barriers.

The research posits economic and political parity as catalysts for encouraging female entrepreneurship. It aligns with existing literature, emphasizing that women seek equality, not special treatment. The call for a paradigm shift underlines the profound societal changes required to create an environment where women can excel in entrepreneurship. The study reinforces that true empowerment lies in equalizing economic and political landscapes.

The findings bring to light the profound influence of social attitudes, shaped by gender biases and stereotypes, on women entrepreneurs. The limited awareness of empowerment programs suggests a critical gap in support structures. The proposed initiatives, such as awareness campaigns and conferences, signify a collective desire for interventions that foster positive social attitudes. The study reveals a hunger for change and a recognition that targeted empowerment initiatives are pivotal to bridge existing gaps.

The study captures women's perspectives on social reforms and cultural shifts in North Cyprus. While acknowledging positive changes, participants express a collective sentiment that more needs to be done. The emphasis on continuous improvement, coupled with the call for a paradigm shift, underscores the dynamic nature of societal attitudes. The recognition of female entrepreneurship as a tool for social advancement reflects a broader aspiration for lasting change in gender dynamics.

CHAPTER SIX

CONCLUSION AND RECOMMENDATIONS

6.1 Conclusion

This research journey through the landscape of women entrepreneurship in North Cyprus reveals a nuanced understanding of the profound impact of prevailing social attitudes. The experiences and opportunities of women entrepreneurs are intricately woven into the fabric of societal biases, manifested through challenges like funding limitations, language barriers, lack of networking, lack of government support and gender stereotypes. The absence of well-established empowerment programs further accentuates the need for targeted initiatives.

This study assess existing initiatives in North Cyprus aiming to empower women in the business sector, a notable gap emerges. The dearth of programs specifically tailored to support and uplift women in business indicates a crucial area for improvement. Recommendations from participants, urging for awareness campaigns and university studies, resonate as potential pathways to bridge this gap and foster positive social attitudes.

In considering strategies and interventions for positive change, the voices of women entrepreneurs echo a collective call for awareness campaigns and educational programs. These proposals align with the overarching goal of reshaping societal attitudes, challenging ingrained biases, and creating an inclusive environment that propels the success of women in business.

In summation, this study emphasizes the importance of addressing societal attitudes to promote gender equality and empower female entrepreneurs in North Cyprus. A supportive business environment is crucial for women to navigate challenges and contribute to economic development. Reshaping societal attitudes is not just necessary. It is the key to creating an environment where women entrepreneurs can thrive and make a lasting impact.

6.2 Recommendation and Suggestion for Further Studies

The research findings shed light on significant obstacles faced by women entrepreneurs in North Cyprus, including challenges related to insufficient finances, an unfavourable business environment, and stringent government regulations. To address these hurdles, a set of recommendations and suggestions have been identified.

Firstly, in the realm of overcoming financial constraints, the research advocates for the establishment of microfinance initiatives tailored to women entrepreneurs. These programs would offer accessible and low-interest loans, providing crucial financial support for starting or expanding businesses. Additionally, collaborative funding platforms are proposed to foster partnerships between women-owned businesses and potential investors, aiming to secure essential financial backing. The study also emphasizes the importance of advocating for government grants and subsidies specifically designed to uplift and support women in business.

Secondly, strategies for fostering a supportive business climate are central to empowering women entrepreneurs. Networking and mentorship programs are recommended to create opportunities for experienced businesswomen to connect with those entering the industry, fostering a collaborative and supportive community. Encouraging businesses to adopt flexible work policies is another key strategy, enabling women entrepreneurs to effectively balance professional and personal responsibilities. The establishment of industry-specific incubators is proposed, providing resources, guidance, and a conducive environment for women-owned businesses to thrive.

Thirdly, addressing gender inequality is a critical aspect of the research's recommendations. Integration of gender equality education into school curricula and professional training programs is suggested to challenge stereotypes from an early stage. Encouraging businesses to implement and enforce diversity and inclusion policies is another vital strategy, ensuring equal opportunities and fair treatment for women at all organizational levels. Additionally, advocating for gender-neutral legislation is proposed to eliminate gender-based discrimination and promote gender neutrality in business practices.

Fourthly, awareness campaigns play a crucial role in challenging societal norms. Collaboration with media outlets is recommended to run targeted campaigns challenging gender stereotypes and showcasing the achievements of women entrepreneurs. Leveraging social media influencers and industry leaders is also proposed to amplify messages that promote gender equality and challenge societal biases.

Recognizing the contributions of women entrepreneurs is essential. The research suggests the institution of industry-specific awards to acknowledge outstanding contributions by women entrepreneurs, fostering a culture of acknowledgment. Financial incentives or tax breaks for

businesses actively contributing to gender equality and supporting women's entrepreneurship are proposed as additional measures.

These strategies, when implemented, can contribute to creating a more supportive and inclusive environment for women in business in North Cyprus. It is essential to acknowledge that the findings of this research are specific to the chosen study, and future studies may yield different results based on variations in methodology, sample size, or the exploration of different locations and countries.

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APPENDIX A

INTERVIEW QUESTIONS

Interviewer: I'm going to ask you a series of 10 open-ended questions. There is no right or wrong answer to any of the questions. However, if a question is not clear, you are encouraged to ask for clarification.

1. How do you perceive the role of women in business in the society in North Cyprus?

2. Are there specific challenges or barriers that women face when starting or operating businesses in North Cyprus?

3. What are the societal expectations regarding the roles and behaviors of women in business in North Cyprus?

4. Are women-owned businesses given equal recognition and credibility as compared to businesses led by men in North Cyprus?

5. How does society respond to instances of gender-based discrimination or inequality in the business sector?

6. What are some common stereotypes or biases that women in the business encounter and how do these affect their professional advancement?

7. What role do you think education and economic development play in challenging societal attitudes and promoting gender equality in the business sector in North Cyprus?

8. Can you describe your personal experiences as a woman in the business sector and how social attitudes have influenced your journey?

9. Are there initiatives or programs in place to promote the empowerment of women in business?

10. What strategies and interventions do you think can be implemented to promote more positive social attitudes towards women in business in North Cyprus?

APPENDIX B

Respondent 1

Socio-Demographic characteristics of Participant

• Age: 25

• Nationality: Congolese

• Education: Bachelor

• Marital status: Single

• Years of business: 4

Further research survey questionnaire

Interviewer: I'm going to ask you a series of 10 open-ended questions. There is no right or wrong answer to any of the questions. However, if a question is not clear, you are encouraged to ask for clarification.

1. How do you perceive the role of women in business in the society in North Cyprus?

   Respondent: The role of women in business is crucial, because it sets the inspirational model for other women. it contributes to a more balanced society.

2. Are there specific challenges or barriers that women face when starting or operating businesses in North Cyprus?

   Respondent: Based on my experiences, I faced challenges in my business of organizing sports competitions due to the fact that I am a woman in a male environment.

3. What are the societal expectations regarding the roles and behaviors of women in business in North Cyprus?

   Respondent: The society expects women to do business related to women like fashion, beauty cosmetics. They don't expect women to do male related jobs.

4. Are women-owned businesses given equal recognition and credibility as compared to businesses led by men in North Cyprus?

Respondent: personally I will say I don't know how it happens for other people but based on what I have been doing lately I will say yes.

5. How does society respond to instances of gender-based discrimination or inequality in the business sector?

Respondent: Inequality is mainly in people's mindset, they have a way of seeing women and what type of business they should do. People need to be more educated having in mind that women should be given more opportunities and can perform as well as men.

6. What are some common stereotypes or biases that women in the business encounter and how do these affect their professional advancement?

Respondent: Women are seen to be weak; women are expected to have men by their side to help them. people always think if a woman is doing well then is not on her own that maybe it's her husband's, father's, brothers money etc. People feel women aren't able to succeed on their own.

7. What role do you think education and economic development play in challenging societal attitudes and promoting gender equality in the business sector in North Cyprus?

Respondent: Economy is important in North Cyprus, it plays an important role, education is also crucial. Conferences should be created to get more people to be educated and there will be less inequality and stereotype.

8. Can you describe your personal experiences as a woman in the business sector and how social attitudes have influenced your journey?

Respondent: It was hard at the beginning, the first 2 years I didn't gain anything, I had to get support from others. But with courage and persistency I kept on going and started doing well in the third year. Social attitudes through support from people helped me to keep going but at the same time discouragements from people saying am a woman I cannot do this. This pushed me hard to continue to change their mindset.

9. Are there initiatives or programs in place to promote the empowerment of women in business?

Respondent: What I know is in North Cyprus there are no programs put in place to empower women.

10. What strategies and interventions do you think can be implemented to promote more positive social attitudes towards women in business in North Cyprus?

Respondent: organize more conferences; universities can implement studies about gender inequality.

Respondent 2

Socio-Demographic characteristics of Participant

• Age: 28

• Nationality: English/Iranian

• Education: Bachelor

• Marital status: married

• Years of business: 2

Further research survey questionnaire

Interviewer: I'm going to ask you a series of 10 open-ended questions. There is no right or wrong answer to any of the questions. However, if a question is not clear, you are encouraged to ask for clarification.

1. How do you perceive the role of women in business in the society in North Cyprus?

Respondent: The role of women in North Cyprus, I find it to be ok compared to other countries where they struggle.

2. Are there specific challenges or barriers that women face when starting or operating businesses in North Cyprus?

Respondent: As long as all the qualifications and documentations are correct they won't be any challenges, just being a woman does not affect it in North Cyprus.

3. What are the societal expectations regarding the roles and behaviors of women in business in North Cyprus?

Respondent: I think that its more expected for women how they look, like wearing makeup , putting on heels , that does affect women as peer pressure . Regarding my roles it doesn't affect me from doing my task and job.

4. Are women-owned businesses given equal recognition and credibility as compared to businesses led by men in North Cyprus?

Respondent: Personally I don't think, they are not as much credited.

5. How does society respond to instances of gender-based discrimination or inequality in the business sector?

Respondent: I don't see inequality in North Cyprus. This is something you experience a lot in Iran.

6. What are some common stereotypes or biases that women in the business encounter and how do these affect their professional advancement?

Respondent: The pressures they will get will affect them emotionally. In North Cyprus, I feel that if you are going for a job in the government or office and it's a guy behind the desk they will treat you differently based on that you are a woman sometimes in a helpful way and sometimes not . This affects their professional advancements by slowing it down.

7. What role do you think education and economic development play in challenging societal attitudes and promoting gender equality in the business sector in North Cyprus?

Respondent: Personally, in North Cyprus I don't that has a huge effect, it depends on the sector you are in. But what I have experienced in North Cyprus is that a lot of business and sectors care about for example how long you've been and how much experience you've gotten in that sector and how high your qualification is.

8. Can you describe your personal experiences as a woman in the business sector and how social attitudes have influenced your journey?

Respondent: A guy will look at you differently because you are a woman and you have to keep it professional and I think every day of women go through this a lot . These social attitudes didn't influence my journey because I don't let it affect my work or business. But it obviously makes a lot of women go through anxiety.

9. Are there initiatives or programs in place to promote the empowerment of women in business?

Respondent: No, I don't think there are programs.

10. What strategies and interventions do you think can be implemented to promote more positive social attitudes towards women in business in North Cyprus?

Respondent: It will be great if there are organizations that support women, with yearly events to acknowledge successful women and award them.

Respondent 3

Socio-Demographic characteristics of Participant

• Age: 21

• Nationality: North Cyprus

• Education: Bachelor

• Marital status: single

• Years of business: 3

Further research survey questionnaire

Interviewer: I'm going to ask you a series of 10 open-ended questions. There is no right or wrong answer to any of the questions. However, if a question is not clear, you are encouraged to ask for clarification.

1. How do you perceive the role of women in business in the society in North Cyprus?

Respondent: I think they are underrated because I don't see many strong women in the business sector but its getting better these days.

2. Are there specific challenges or barriers that women face when starting or operating businesses in North Cyprus?

Respondent: There are negative thoughts about women which affect them. They don't trust women in the workplace.

3. What are the societal expectations regarding the roles and behaviors of women in business in North Cyprus?

Respondent: They expect women to have more confident in themselves and take more power for them.

4. Are women-owned businesses given equal recognition and credibility as compared to businesses led by men in North Cyprus?

Respondent: No, I don't think so.

5. How does society respond to instances of gender-based discrimination or inequality in the business sector?

Respondent: I think most people will pretend not to notice the discrimination.

6. What are some common stereotypes or biases that women in the business encounter and how do these affect their professional advancement?

Respondent: People have the idea that women can't work if they are pregnant. Age is another stereotype and education level too. These stereotypes I think will affect their professional advancements.

7. What role do you think education and economic development play in challenging societal attitudes and promoting gender equality in the business sector in North Cyprus?

Respondent: For a country to be developed it needs to educate more especially in the workplace. A higher level of education will help reduce social attitudes and promote gender equality.

8. Can you describe your personal experiences as a woman in the business sector and how social attitudes have influenced your journey?

Respondent: Personally, I haven't had big issues like others. Being a woman in the business sector is difficult because you are always seen as an underrated person. These social attitudes influenced my journey in the long-term.

9. Are there initiatives or programs in place to promote the empowerment of women in business?

Respondent: No, there are no programs. I suggest they have conferences and programs.

10. What strategies and interventions do you think can be implemented to promote more positive social attitudes towards women in business in North Cyprus?

Respondent: education is the key

Respondent 4

Socio-Demographic characteristics of Participant

• Age: 25

• Nationality: RUSSIAN

• Education: Bachelor

• Marital status: single

• Years of business: 2

Further research survey questionnaire

Interviewer: I'm going to ask you a series of 10 open-ended questions. There is no right or wrong answer to any of the questions. However, if a question is not clear, you are encouraged to ask for clarification.

1. How do you perceive the role of women in business in the society in North Cyprus?

Respondent: I feel more women should be in business like men but there's less support given to women.

2. Are there specific challenges or barriers that women face when starting or operating businesses in North Cyprus?

Respondent: I think they are no barriers or limitations before a woman has children, but after she has children that is when all the problems and difficulties start. In North Cyprus education is a barrier. Women mostly due to their level of education only think of getting married and having kids.

3. What are the societal expectations regarding the roles and behaviors of women in business in North Cyprus?

Respondent: people see women to be stupid, less smart. Most of the women when they university they only hope of getting married and having kids. I haven't seen many Cypriot

women having business most of them are men. Compared to country where they are a lot of social expectations like women have to be pretty, rich have a business, clean the house etc. Here I don't see social pressure.

4. Are women-owned businesses given equal recognition and credibility as compared to businesses led by men in North Cyprus?

Respondent: No, they are not recognized.

5. How does society respond to instances of gender-based discrimination or inequality in the business sector?

Respondent: No, society does not respond to some instances, while yes they do respond to some social concepts, it is a complex problem.

6. What are some common stereotypes or biases that women in the business encounter and how do these affect their professional advancement?

Respondent: The biggest one is people think women are stupid than men, discrimination too due to fact that they are women. This doesn't affect my professional advancement because I try to act like men in my personality and skill.

7. What role do you think education and economic development play in challenging societal attitudes and promoting gender equality in the business sector in North Cyprus?

Respondent: I don't think education is working for people here in north Cyprus. I don't think the education level is like that of Europe. It's just to obtain certificate. The economy of North Cyprus is not effective, it is to be changed in order to improve in order improve social attitudes and gender equality.

8. Can you describe your personal experiences as a woman in the business sector and how social attitudes have influenced your journey?

Respondent: I used to have a beauty business, it was good for money I had gains but when men started doing this business too I became afraid because we have to share customers. I didn't experience any social attitudes.

9. Are there initiatives or programs in place to promote the empowerment of women in business?

Respondent: No, there are no programs.

10. What strategies and interventions do you think can be implemented to promote more positive social attitudes towards women in business in North Cyprus?

Respondent: Women cannot be compared to men, they are different. Women need to feel safer. If women have kids they should be protected.

Respondent 5

Socio-Demographic characteristics of Participant

• Age: 22

• Nationality: Nigerian

• Education: Bachelor

• Marital status: single

• Years of business: 6

Further research survey questionnaire

Interviewer: I'm going to ask you a series of 10 open-ended questions. There is no right or wrong answer to any of the questions. However, if a question is not clear, you are encouraged to ask for clarification.

1. How do you perceive the role of women in business in the society in North Cyprus?

Respondent: I think being a female in business is not an easy task especially in North Cyprus because it's not well recognized, not developed and most people owning businesses are male

.

2. Are there specific challenges or barriers that women face when starting or operating businesses in North Cyprus?

Respondent: Money, language, cultural differences. There is a gap between females and males whereby owners of businesses that are male have high rates compared to females.

3. What are the societal expectations regarding the roles and behaviors of women in business in North Cyprus?

Respondent: There is a particular look you get as an African females entrepreneur in North Cyprus from other female entrepreneurs of other countries. they are sometimes jealous and say things about your business , they go to the extent of saying I am not a hairstylist and

cannot make business from that and for example they think I am in to prostitution because I cannot make money from only being hairstylist.

4. Are women-owned businesses given equal recognition and credibility as compared to businesses led by men in North Cyprus?

Respondent: No, they are not treated equally or given equal recognition..

5. How does society respond to instances of gender-based discrimination or inequality in the business sector?

Respondent: Society through gender based discrimination made me to stop styling males hair because the male customers I had always cross their boundaries with me and it becomes uncomfortable and unprofessional especially the men from my country. Due to this I only continue with doing female hair.

6. What are some common stereotypes or biases that women in the business encounter and how do these affect their professional advancement?

Respondent: In North Cyprus, they see women as not capable of doing things, that's why they always monk at women in the business place when she fails and they will be like "I told you". Even your fellow colleagues are jealous of each other they don't want each other's progress. I think these stereotypes or biases don't affect everyone's professional advancements.

7. What role do you think education and economic development play in challenging societal attitudes and promoting gender equality in the business sector in North Cyprus?

Respondent: I can say most females going in to business this period are educated than before and I can say 70% of education helps female entrepreneurs even in the way they handle and talk their customers. North Cyprus is actually growing and they are a lot of new businesses, the country is developing and helping improve their economy.

8. Can you describe your personal experiences as a woman in the business sector and how social attitudes have influenced your journey?

Respondent: As a young business owner I can say I have experienced a lot of social attitudes and the way I handle the social attitudes compared to other years were better. These social attitudes influenced a lot my journey as an entrepreneur.

9. Are there initiatives or programs in place to promote the empowerment of women in business?

Respondent: On the island no, but there are general programs for all entrepreneurs not just only females.

10. What strategies and interventions do you think can be implemented to promote more positive social attitudes towards women in business in North Cyprus?

Respondent: Trainings of female entrepreneurs, support from government and education.

Respondent 6

Socio-Demographic characteristics of Participant

- Age: 28

- Nationality: morocco

- Education: Bachelor

- Marital status: married

- Years of business: 4

Further research survey questionnaire

Interviewer: I'm going to ask you a series of 10 open-ended questions. There is no right or wrong answer to any of the questions. However, if a question is not clear, you are encouraged to ask for clarification.

1. How do you perceive the role of women in business in the society in North Cyprus?

Respondent: I think women have an important role here in North Cyprus. There are a lot of women who are getting into businesses so they play an important role.

2. Are there specific challenges or barriers that women face when starting or operating businesses in North Cyprus?

Respondent: There are a lot of challenges that women face and in the world like lack of money and gender inequality.

3. What are the societal expectations regarding the roles and behaviors of women in business in North Cyprus?

Respondent: I think people minimize women in business, they don't give don't give her rights .They her to be weak, they feel women cannot do what men can do.

4. Are women-owned businesses given equal recognition and credibility as compared to businesses led by men in North Cyprus?

Respondent: No, men are given more recognition than females.

5. How does society respond to instances of gender-based discrimination or inequality in the business sector?

Respondent: I think society doesn't care about instances of gender based discrimination or equality happening in the business sector, when women face these they don't care.

6. what are some common stereotypes or biases that women in the business encounter, and how do these affect their professional advancement?

Respondent: Gender inequality is a common stereotype that women in business encounter. This affects women emotionally, it makes them feel they are weak and cannot do anything. This affects their professional advancements.

7. What role do you think education and economic development play in challenging societal attitudes and promoting gender equality in the business sector in North Cyprus?

Respondent: If someone has a high level of education he will know how to treat and react in anything that affects women. And also more developed countries are seen to have fewer problems related to women in business.

8. Can you describe your personal experiences as a woman in the business sector and how social attitudes have influenced your journey?

Respondent: In my business, I faced a lot of challenges as a woman like gender inequality and also I didn't have enough money when starting business. These social attitudes influenced my journey by making me stronger in my business and made me to work harder.

9. Are there initiatives or programs in place to promote the empowerment of women in business?

Respondent: Yes, I have heard about some programs but honestly I have never attended one.

10. What strategies and interventions do you think can be implemented to promote more positive social attitudes towards women in business in North Cyprus?

Respondent: Giving the right amount of time to empower women through programs, that's communication.

Respondent 7

Socio-Demographic characteristics of Participant

• Age: 32

• Nationality: Nigerian

• Education: Bachelor

• Marital status: single

• Years of business: 4

Further research survey questionnaire

Interviewer: I'm going to ask you a series of 10 open-ended questions. There is no right or wrong answer to any of the questions. However, if a question is not clear, you are encouraged to ask for clarification.

1. How do you perceive the role of women in business in the society in North Cyprus?

Respondent: Women display a role of business success and due to this they get more popularity and influence.

2. Are there specific challenges or barriers that women face when starting or operating businesses in North Cyprus?

Respondent: Yes, they are, I have personally experienced language barriers, lack of financial support, anxiety towards the future. Sometimes I sacrifice time for my social life just to make sure I concentrate in my business.

3. What are the societal expectations regarding the roles and behaviors of women in business in North Cyprus?

Respondent: Some women expect business women to be literally perfect and there's no such thing as perfectionism in business. They expect you to attain a particular standard that some can't even reach up to. Probably because of how your business has expanded .as a woman in

business, society expects you to put yourself out there as confident and for me sometimes I fall back on meeting up with the standards I have set. There's a confidence gap I have to struggle to meet up to for the society every day.

4. Are women-owned businesses given equal recognition and credibility as compared to businesses led by men in North Cyprus?

Respondent: I haven't experienced such problems before , I haven't felt like or been in a situation where some men are seen to be given more recognition and credibility than women .maybe in the future but for now I haven't .l feel I am given the same credibility in my business as in businesses led by men .

5. How does society respond to instances of gender-based discrimination or inequality in the business sector?

Respondent: There are legal authorities, when I was passing on the streets of Lefkosa I saw a billboard with human rights, I feel that's enough to report such cases if you experienced that in your business. Such cases should be reported to legal authorities or can be ignored.

6. What are some common stereotypes or biases that women in the business encounter and how do these affect their professional advancement?

Respondent: Like I said before, this is a big world and people come from different places and some customers can't adapt what they see and from where they are they are coming from and coming to see another thing. They bring up some kind of comparison especially when it comes to currency differences and how that affects the professionalism as a woman. We all know that women are softhearted of course they will go through anxiety, some form of low self-esteem feeling like you are good enough.

7. What role do you think education and economic development play in challenging societal attitudes and promoting gender equality in the business sector in North Cyprus?

Respondent: I could see more advancements of social integration between workplaces and educational systems and businesses. Which promotes a woman owned business in another country especially overseas which I can say is based on a good economy which is evident in North Cyprus.

8. Can you describe your personal experiences as a woman in the business sector and how social attitudes have influenced your journey?

Respondent: I have had cases with some clients who tried feeling overly dominant in my business. There has been a lot of social advancements compared to where am coming from. I observe a lot, I learn, and just take down notes of my client's needs and wants. Social attitudes influence my journey; looking at it from the bright side if you get to meet a client who is financially literate more than you of course you can learn 1 or 2 from the person. Imagine seeing more clients like that being financially literate and they are smart enough to understand the value you are giving them through your business.

9. Are there initiatives or programs in place to promote the empowerment of women in business?

Respondent: Yes, I have been to few seminars in some universities and I really did learn a lot.

10. What strategies and interventions do you think can be implemented to promote more positive social attitudes towards women in business in North Cyprus?

Respondent: I do attend business seminars myself. I feel like education systems here are excellent but most students are not interested in attending seminars they see it as a waste of time. I feel like implementing a break in class sessions and have classes on topics on financial literacy towards business this will promote more customer literacy and effective communication between a business vendor that is coming from a different background and another client.

Respondent 8

Socio-Demographic characteristics of Participant

- Age: 28

- Nationality: North Cyprus

- Education: Master

- Marital status: married

- Years of business: 4

Further research survey questionnaire

Interviewer: I'm going to ask you a series of 10 open-ended questions. There is no right or wrong answer to any of the questions. However, if a question is not clear, you are encouraged to ask for clarification.

1. How do you perceive the role of women in business in the society in North Cyprus?

Respondent: Actually I see that women in North Cyprus don't have enough opportunities and enough encouragements in order to go far in their work and business.

2. Are there specific challenges or barriers that women face when starting or operating businesses in North Cyprus?

Respondent: lack of finance women don't have enough funding and enough government influence when starting their business .I think its society's expectations of what women should or should not do or be, some people expect women to stay at home doing chores and in the kitchen

3. What are the societal expectations regarding the roles and behaviors of women in business in North Cyprus?

Respondent: As I said society expect women to just stay at home, by doing this they discouraged them to do their business. And they were thinking of doing business they will stop.

4. Are women-owned businesses given equal recognition and credibility as compared to businesses led by men in North Cyprus?

Respondent: No, in North Cyprus a woman owned business is not equal to a man's own.

5. How does society respond to instances of gender-based discrimination or inequality in the business sector?

Respondent: I think society doesn't really care about this.

6. What are some common stereotypes or biases that women in the business encounter and how do these affect their professional advancement?

Respondent: women are seen as weak not strong and capable as much as men, so this stereotype itself affects women in opening their business. Gender inequality is another factor,men are always seen to be superior to women that's actually what I think. If a woman is already opening her business and doing well these stereotypes of saying she should stay at home and take care of kids she should not do anything just depend on the men they are the ones to work, this discourages them and makes them feel less than human. It makes to be less confident and stay their business.

7. What role do you think education and economic development play in challenging societal attitudes and promoting gender equality in the business sector in North Cyprus?

Respondent: I think in North Cyprus economic development doesn't play much role in challenging these social attitudes but I think education is working more towards these aspects. Education plays more of a role than the economic development.

8. Can you describe your personal experiences as a woman in the business sector and how social attitudes have influenced your journey?

Respondent: Personally speaking as a married person I have encounter some people telling me that "you are married you should focus on your marriage, this business is taking too much

of your time, your husband will leave you" this kind of mindsets discourages you, you don't like hearing this type of things actually, but thankfully having support from people and also trusting and believing in yourself is the most important thing you can do while facing these problems. These social attitudes discouraged me because I put a lot of effort in my business andpeople just comeand tell me maybe I should just stop and go to the women's place which is the kitchen. But having supportive people around you and also believing in yourself is the most important thing and I that's how I got to continue in my journey as a business woman just by believing in myself .

9. Are there initiatives or programs in place to promote the empowerment of women in business?

Respondent: No, not really I don't think there's any, maybe there are initiatives but there are no programs, there's no action towards this just talking and talking but nothing that is done.

10. What strategies and interventions do you think can be implemented to promote more positive social attitudes towards women in business in North Cyprus?

Respondent: I think in North Cyprus we should just treat women as actual humans and we should stop this competition and putting stereotypes into thinking she's weak and he's strong .we don't have to say these things .She's going to do that because she is human and she's capable of doing that not because she's a female or male. I think the government needs to put a lot of effort especially in North Cyprus there's a lot of lack of opportunities here and if the government can reduces the taxes a lot of women will be open to the idea of opening their business rather than just stopping because of finance.

Respondent 9

Socio-Demographic characteristics of Participant

• Age: 27

• Nationality: Kyrgyz (Kyrgyzstan)

• Education: Bachelor

• Marital status: Single

• Years of business: 2

Further research survey questionnaire

Interviewer: I'm going to ask you a series of 10 open-ended questions. There is no right or wrong answer to any of the questions. However, if a question is not clear, you are encouraged to ask for clarification.

1. How do you perceive the role of women in business in the society in North Cyprus?

Respondent: I hope North Cyprus in the future give more opportunity to women because now women are not given much opportunities to be business women.

2. Are there specific challenges or barriers that women face when starting or operating businesses in North Cyprus?

Respondent: women face discrimination especially because of their gender and also financial problems.

3. What are the societal expectations regarding the roles and behaviors of women in business in North Cyprus?

Respondent: I think a lot of people in North Cyprus don't expect anything serious from women, they expect women to sit at home cooking and washing than to start a business, because it's a Muslim country and a lot of people owning a business here are men.

4. Are women-owned businesses given equal recognition and credibility as compared to businesses led by men in North Cyprus?

Respondent: No, I feel they are not, but in the future they might be given more credibility and recognition as compared to men.

5. How does society respond to instances of gender-based discrimination or inequality in the business sector?

Respondent: I think society does not care about what women go through. They don't worry whether it will impact and influence their business.

6. What are some common stereotypes or biases that women in the business encounter, and how do these affect their professional advancement?

Respondent: A lot of people appreciate men in business but not women. They discriminate because of their gender they feel they cannot handle having a business. This affects the women's professional advancements by discouraging them.

7. What role do you think education and economic development play in challenging societal attitudes and promoting gender equality in the business sector in North Cyprus?

Respondent: I think education help women to get equal opportunities like men. Education plays a massive role in reducing social attitudes and inequality especially through training programs. In North Cyprus I don't think economic development plays a role in challenging social attitudes and promoting gender equality.

8. Can you describe your personal experiences as a woman in the business sector and how social attitudes have influenced your journey?

Respondent: I have an online eyeglasses shop and being a woman didn't cause any discrimination but my age did. I was discriminated because people felt I was too young, I didn't face any other type of stereotype. These social attitudes affected my business by it difficult to find because of my age but time it started getting better.

9. Are there initiatives or programs in place to promote the empowerment of women in business?

Respondent: No, I haven't seen yet, I think there are no programs.

10. What strategies and interventions do you think can be implemented to promote more positive social attitudes towards women in business in North Cyprus?

Respondent: I think the promotion of positive attitudes can be achieved through communication and education.

Respondent 10

Socio-Demographic characteristics of Participant

• Age: 26

- Nationality: Syrian

- Education: master

- Marital status: Single

- Years of business: 4/5

Further research survey questionnaire

Interviewer: I'm going to ask you a series of 10 open-ended questions. There is no right or wrong answer to any of the questions. However, if a question is not clear, you are encouraged to ask for clarification.

1. How do you perceive the role of women in business in the society in North Cyprus?

Respondent: To be honest I found especially in the recent days that women have made significant achievements, I mean even the role of women have increased in mostly all the sectors for example they have become business owners , entrepreneurs, managers, professionals ads even contributing to the development of the society.

2. Are there specific challenges or barriers that women face when starting or operating businesses in North Cyprus?

Respondent: Here in North Cyprus there are not much challenges and barriers if I compare to other countries but still there are some for example there are specific challenges and barriers when starting or operating a new business this can include especially for the women the financial resources and lack of network because we don't know many persons, we don't go out even the financial resources we don't someone who can supply us or help us to start our business. So I believe from my point of view that those are considered as the barriers for me especially when I started my business.

3. What are the societal expectations regarding the roles and behaviors of women in business in North Cyprus?

Respondent: I do believe that because North Cyprus is somehow similar to my country which is Syria they always raise their expectations I think we are very good enough in this so they

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are expecting from us to balance between our work and family responsibilities and traditional expectations for example we should be everywhere to satisfy everyone we are doing that and we are so good in that as well. However I believe that the attitudes of the society are changing because they see that we are succeeding in many sectors.

4. Are women-owned businesses given equal recognition and credibility as compared to businesses led by men in North Cyprus?

Respondent: well women owned businesses in North Cyprus may not always receive equal recognition and credibility compared to businesses led by men. I mean this could be due to some stereotypes existing in the society over here or any other factors. However I could say there is an increase of recognition of women but still they don't see the women same as the men .although there are many communities and organizations that have covered the women rights but they still do not recognize that we are equal. I think also promoting gender can affect as well because they promote most men rather than the women especially in the business sector which is very wrong.

5. How does society respond to instances of gender-based discrimination or inequality in the business sector?

Respondent: I do believe that nowadays I have even noticed since I came here and after I started my business that there isn't growing in awareness. I mean there should grow awareness of the women's rights and ensure that they shouldn't be any discrimination since we are here in North Cyprus and we are in the 21st century it shouldn't be like that we should be treated in the same way as the men even in the business environment should be equal for us. They should decrease the discrimination and they should provide an association to protect the women's rights to be on her side, to motivate and encourage her.

6. What are some common stereotypes or biases that women in the business encounter and how do these affect their professional advancement?

Respondent: I can say that the common stereotypes that the women in business face is that people think that we are less capable or not suitable to be a leader, that we don't have leadership skills and that our priority should be family over our career that's why they think all the women are the same they have the same idea that family is over the career that we

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won't care about the business or the work that we are doing we will just focus on the family , which is wrong because not all women are the same and they don't have the same aspects. This limits our opportunity and credibility as well, we cannot enhance ourselves. These biases affect women entrepreneurs' professional advancements by decreasing their motivation and discourage them.

7. What role do you think education and economic development play in challenging societal attitudes and promoting gender equality in the business sector in North Cyprus?

Respondent: I do believe that they should promote gender equality in business sector, they should provide access to education, trainings, developments because I believe women can gain knowledge and confidence needed from these opportunities and even from the society itself if they are recognized as women and also economic development plays a good role.

8. Can you describe your personal experiences as a woman in the business sector and how social attitudes have influenced your journey?

Respondent: When I started my business 4 years ago it was a bit difficult like I said previously in the second question the financial resources and the network because when I came here in North Cyprus I was a foreigner it was very difficult to find friendship, network, connection to start up my business. But as a woman I didn't find any difficulty. Social attitudes influences the women's experience in the business sector because of the challenges that she is facing, in order to be successful you be supported by someone or even recognition from an organization or government and society as a whole.

9. Are there initiatives or programs in place to promote the empowerment of women in business?

Respondent: let me share with you something regarding your question, last year I attended one well known association here in North Cyprus I do believe it is in Turkish as well, it's called GIKAT its Cyprus Turkish women association and it is in collaboration with Acapulco hotel. I attended the training for 3 days and it was such an amazing experience. They enhanced the women on how to start a business, how to be financially independent and ensures that the woman should be affective in every sector. It provided us with trainings, programs, workshops and even provided us with certificates at the end of the training. I do

believe there are many other associations or organizations that can provide women with all her needs and rights.

10. What strategies and interventions do you think can be implemented to promote more positive social attitudes towards women in business in North Cyprus?

Respondent: well to promote more positive social attitudes towards women in business in North Cyprus, I believe it is essential to continue raising awareness about the contributing and capabilities of women entrepreneurs this can be done as mentioned previously through the education companies especially by highlighting the successful stories of women in business, like we have many successful women around the world they can share their stories. I mean the women who are participating in the event will be inspired by those successful women.

APPENDIX C

RESEARCH ETHICS APPROVAL

İÇ YAZIŞMA / INTER OFFICE MEMORANDUM

Gönderilen / To: Manuela Enow Zobel

Gönderen / From: Prof. Dr. Orhan Gemikonaklı, Etik Kurulu Başkanı

Tarih / Date: 29.11.2023

Ref. No.: 140/100/006

Konu / Subject: Etik Kuruluna başvurunuz hk./Regarding your application to the Ethics Committee

Etik Kurulu 24 Kasım 2023 tarihli toplantısında aşağıdaki kararı almıştır/The Ethics Committee has made the following decision on 24 November 2023:

Karar No/Decision No: 2023/05/01

Manuela Enow Zobel'in, Yrd. Doç. Isma Rosyida rehberliğinde yürütülmek üzere, Etik Kurulu'na sunduğu, "Social Attitudes towards women in business" başlıklı başvurusu görüşülmüş, önerilen araştırma, başvuruda belirtilen gerekçe, amaç, yaklaşım ve yöntemleri ile, etik ve bilimsel açıdan uygun bulunmuştur.

Manuela Enow Zobel's proposal titled "Social Attitudes towards women in business" was submitted to the Ethics Committee, to be carried out under the guidance of Asst. Prof. Dr Isma Rosyida. The proposal was discussed and the proposed research was found to be ethically and scientifically appropriate, with the justification, purpose, approach, and methods stated in the application.

APPENDIX D

PLAGIARISM REPORT

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