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Factors Affecting Women Micro and Small-Sized Enterprises' Success: A Case Study in Jordan

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Abstract

Over the past decades, the Jordanian government has made great efforts to help poor women start small businesses by providing microcredit and facilitating financial services. Although in Jordan almost hundreds of thousands of women have the ability to contribute more fully to their economy, they are reluctant to do so. Women's participation in economic activities in 2016 was only 13.2%, while the unemployment rate for Jordanian women was 24.1%. The decline in women's participation in small business management has gradually become an important issue following the trial of more than 13,000 Jordanian women for non-payment of their micro-loans. This study aims to identify the factors that hinder Jordanian women from achieving job stability. In this qualitative study, a semi-structured interview method with sixteen open-ended questions was used to collect relevant data. A purposeful sampling method is also used to select participants. To analyze the data, this study used NVivo 11 software as a method. Using System Theory, this study showed that women's failure depends on three factors: women entrepreneurs, the environment around women entrepreneurs, and micro-financial institutions. Findings of this study suggest that strengthen women's entrepreneurship sustainability and minimize the risk of failure should be done through integrated strategies include these three domains.

Keywords: Women's MSEs, Failure Factors, Women's Entrepreneurship, Sustainability, Jordan

JEL Classification Code: L21, L26, M21

1. Introduction

Entrepreneurship development has drawn the attention of scholars and researchers because of its vital role in economic growth (Kaushik, 2013; Toma et al., 2014; Khosla, 2015). It is believed that entrepreneurship can eliminate the problem of unemployment, poverty and low economic growth by creating new job opportunities and promoting existing businesses (Botha et al., 2007; Johnson

et al., 2015). Recently, special attention has been paid to the role of women entrepreneurs in creating economic growth in developing countries and improving people's condition (Elenurm & Vaino, 2011). A woman entrepreneur refers to a woman who organizes and manages a business (Pandian & Jesurajan, 2011). There has been little research on the challenges faced by women entrepreneurs, especially in the Middle East. Paying attention to the socio-cultural and political environment and their impact on the performance and success of women entrepreneurs in different countries and societies is important (Javadian & Singh, 2012). Investing women's business performance is one of the most effective tools for increasing equality between women and men and promoting women in society. Investing in special programs for women can have a significant impact on the country's economic development. Targeted action not only can bridge the gap between men and women, but eliminate discriminatory aspects of economic and social policies, programs and practices preventing women from fully participating in the economy.

It is worth noting that small businesses play a pivotal role in the economies of the world, and therefore, understanding

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why small businesses fail (or succeed) is critical to the stability of the global economy (Titus, 2008). Policymakers in most countries have been provoked by what they see as the potential for producing small businesses jobs. The high rate of failure of small businesses causes a serious waste of resources and is along with economic and human costs. The high rate of small business failure causes a serious waste of resources and consequently, increases economic and human costs. Accordingly, it is important to understand the reasons for the failure of new small businesses.

In the context of Jordan, over the past decade, small business sector has seen an increase in failure, and in this regard, there are no comprehensive research on the reasons behind women's failure in running companies (Al-Mahrouq, 2010). In 2019, hundreds of women entrepreneurs in Jordan were summoned to court for failing to repay MFI loans. According to government statistics, the number of women unable to pay their debts was approximately 13,000 (TJT, 2019). These statistics show that the problem of women failing in the small business sector is serious. For this reason, this article examines the possible factors associated with the failure of women's small businesses in Jordan. Researchers seek to answer the question, what are the main reasons for the failure of women's micro- and small-sized enterprises (MSEs) funded by marketing fund for women (MFW)?

2. Literature Review

2.1. The Status of Women's Entrepreneurship

Over the past two decades, women's participation in economic development using their labor force has increased. The entrance of women into occupational and self-employment ownership has become a prominent trend in the world (Butler, 2003). In the US, for example, over the past 15 years, women-owned companies have grown one and a half times as large as other small businesses and now account for about 30 percent of all businesses. Today, four out of every ten businesses (40 percent) in the US are held by women. Women entrepreneurs make up 8 percent of the total private sector workforce and 4.3 percent of total revenue (USCCF, 2016).

Despite the participation of women entrepreneurs in economic growth and social welfare, women entrepreneurship around the world is along with challenges (Kelley et al., 2013). Of the 49 economies surveyed by GEM in 2018, only six countries have equal TEA rates between men and women, including two in East and South Asia (Indonesia and Thailand), one in Latin America (Panama), three in The Middle East and Africa (Qatar, Madagascar and Angola). Today, many women entrepreneurs who struggle with sustainability issues have been unable to amortize their costs due to unsuccessful businesses and, as a result,

have increased unemployment and poverty rates (Franco & Haase, 2009).

Middle East and North Africa region of which Jordan is a part is one of the lowest in the world in terms of women total entrepreneurial activity (TEA). In 2017, female TEA was 11 percent in the Middle East and North Africa. In the same year, the participation rate of women entrepreneurs in North America was 12.8 percent, in Latin America and the Caribbean 16.7 percent, and in East Asia and the Pacific 12.7 percent (Figure 1). In Jordan, the entrepreneurship rate is the lowest in the region. In other words, the female TEA rate in 2019 was only 6.8 percent, while this rate is almost half of the TEA rate for men, which is 11.4 percent. Also, the ownership rate of women-based businesses in the same year was 3.1 percent compared to 10.0 percent in men (GEM, 2020). These statistics show the unfavorable situation of women entrepreneurs and, in general, the gender gap in entrepreneurship in Jordan.

2.2. Women's Small Business Failure Factors

Many scholars and researchers have tried to explain the term "small business failure" in a framework. However, there is still no precise and clear definition of this term. According to Pretorius (2009), understanding business failure requires a comprehensive theoretical review. Small business failure occurs when a company fails to perform its duties to the company's shareholders (owners, customers, employees and suppliers) (Titus, 2008). Companies are virtually deadlocked by receiving return on investment rates that are insufficient to finance them (Peacock, 2004). A more comprehensive definition of small business failure takes into account reasons such as bankruptcy, which is a halted operation with consequent losses for its creditors; discontinuance, which is protection against further losses; or retirement for medical reasons. Businesses included in this study have been discontinued during the first two years for any of the above reasons (Watson, 2003).

Women entrepreneurs frequently face various sorts of obstacles and constraints. These challenges are, in fact, seen as impediments to the advancement of women entrepreneurs. Among the restrictions are socio-economic pressures that women entrepreneurs face in running their companies (Ahmad, 2011). Women's participation in entrepreneurship is said to be closely related to factors such as religious beliefs, age, marital status, education and ethnicity (Khatab, 2002). According to Davidson and Burke (2004), while women's participation rate in self-employment is high, studies on them to identify challenges have been limited. Since many women entrepreneurs usually face barriers that take different forms depending on the context, it is necessary to examine and identify these barriers in certain areas.

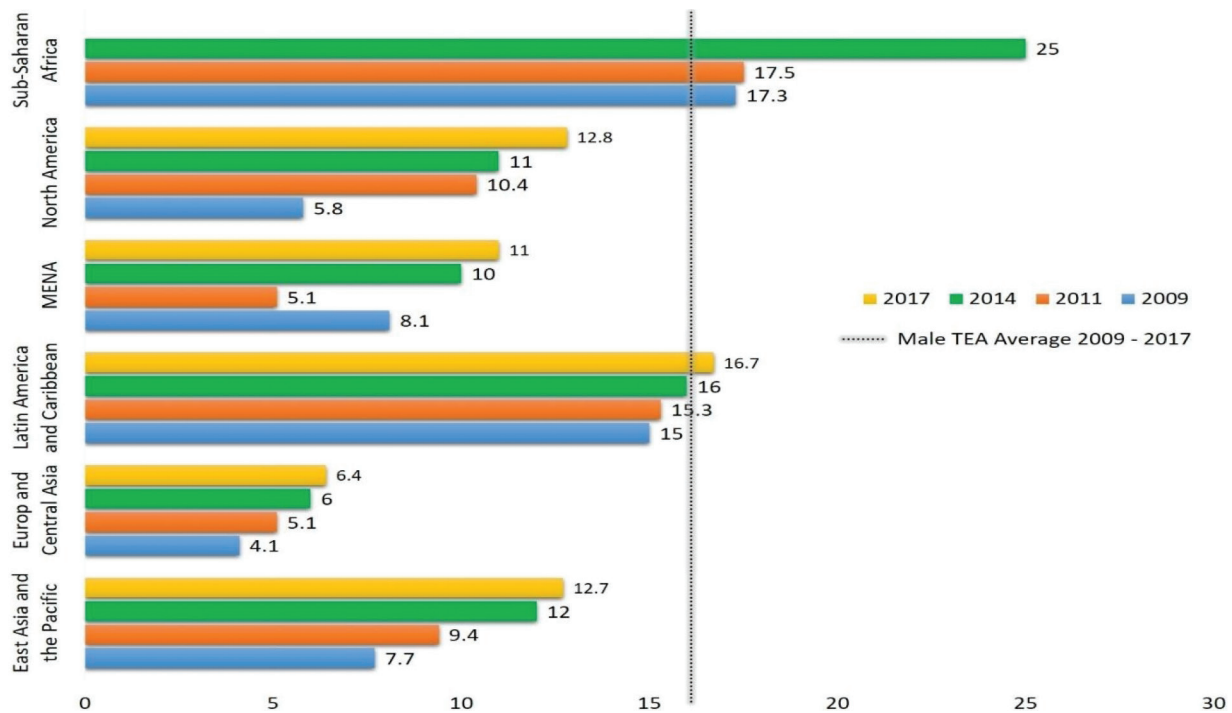


Figure 1: Female Total Early-Stage Entrepreneurial Activity (TEA) Rates by Region

Female TEA is Measured as a Percent of the Total Female Population Sub-Saharan Africa Data not Available for 2017

Sources: Global Entrepreneurship Monitor (GEM) Reports 2009–2017

Human capital is an important principle for entrepreneurship. Inefficient and unskilled human capital reflects an unpleasant sense of self-awareness in women entrepreneurs (Rosenbusch et al., 2011). Lack of human capital is one of the most prominent constraints faced by women entrepreneurs. Education level for women entrepreneurs plays an important role in their participation in small businesses and their entrepreneurial performance (Mauchi et al., 2014; Gatewood et al., 2004). Human capital includes practical experience and learning (Gatewood et al. (2004). It is claimed that managerial experience contributes to the growth of women’s business and has a positive effect on entrepreneurial performance. Components of human capital such as education level, areas of expertise, training and work experience directly affect women’s entrepreneurship in developing countries (Adom, 2016). It is believed that women do not have enough qualifications to become entrepreneurs. Similarly, Chirikova (2014), notes that lack of enough professional experience is a restriction on women’s participation in entrepreneurship.

Having access to financial resources is one of the limitations that women entrepreneurs frequently face (Hertz, 2011). In terms of financing, women entrepreneurs,

compared to their male counterparts, face more constraints because women have little credibility among financial institutions (Orhan 2001; Verheul & Thurik 2001). Other challenges that women face in accessing financial resources often include the inability to apply for a loan due to lack of housing ownership, insufficient business experience or managerial skills. These restrictions lead to small businesses with low assets owned by women (Guma, 2015).

Having a sponsor plays a major role in women entrepreneurs’ success. Women are less likely to succeed if their husbands do not support them and cooperate with them in running their businesses (Majenga & Mashenene, 2014). Family support is crucial for women’s success in their entrepreneurship in some societies. Women need title deeds to the house as collateral to access financial resources but title deeds mostly belong to their husbands. These findings are in parallel to that of another research conducted by (Steier et al., 2009). Women entrepreneurs often have limited family support and this can place more restrictions on their business management (Singh & Raghuvanshi, 2012).

One of the issues that leads to the conflict between the life and work of women entrepreneurs is the lack of cooperation of the family with creating different expectations from women,

which will have a negative impact on their performance as entrepreneurs. Balancing work and family demands leads to additional stress for women (Leshkovich, 2006). This study showed that the main responsibility of married women is to take care of their children, husband and family, which is their main priority and their business activities are considered as secondary priorities of women. A study of the situation of women entrepreneurs in six Pacific countries shows that the conflict between work life and family life has been the main reason for the inability of women entrepreneurs to formalize their jobs (Ahmad, 2011).

Socio-cultural factors affect the development of women's entrepreneurship. Norms, gender stereotypes, and the gender division of labor are all factors that make women less likely to be successful entrepreneurs, and this is exacerbated in patriarchal societies (Mauchi et al., 2014; Majenga & Mashnen, 2014). Cultural norms regarding gender roles prevent women from participating in entrepreneurship (Mauchi et al., 2014). In traditional cultures, a woman is recognized as a submissive, that is, dependent on a man, in the sense that a woman has to be a mere subject of her husband's will (Xuan & Xuemei 2019). Numerous studies have shown that gender stereotypes and socio-cultural expectations are among major barriers that most women entrepreneurs experience from the beginning of their businesses (Van der Merwe, 2003; Bruce et al., 2014).

According to Karpak and Topcu (2012), the personality traits of entrepreneurs are influential factors in the performance of small businesses. The most important characteristics of entrepreneurs to overcome obstacles are self-confidence and initiative, followed by dynamism and leadership, hard work and perseverance, creativity and energy, receptivity and the ability to get on with others (Bonet et al., 2011). In contrast, lack of self-confidence has been considered as the main limitation experienced by women entrepreneurs (Van der Merv, 2003). Women's lack of self-confidence is often observed in societies where women are evaluated according to their performance in family responsibilities (Baughn et al. 2006; Sengupta et al. 2013; Zeidan & Bahrami 2011). Examining the psychological factors influencing women's entrepreneurial success in small businesses, it was found that success for women entrepreneurs depends on a high self-concept related to their commitment to business, managing their potentially contradictory roles (Umoren & Ehigie, 2003). The higher the self-concept of a business entrepreneur, the greater the success of the company. Other characteristics of women entrepreneurs include: strong desire for independence, innovation, risk-taking, resourcefulness, business skills, knowledge and networks (Salman, 2009), ability to innovate and make decisions (Cunha, 2007), ambition, self-confidence and high level of energy (Idris & Mahmood, 2003), self-assessment and intuition (Shane, 2003). Some researchers have emphasized

strong motivation as the first determinant of success and one of the characteristics of women entrepreneurs to enter the business (Mitchell, 2004; Porter & Nagarajan, 2005).

Poor access to market information is another limitation that women entrepreneurs face. They do not have access to information about businesses and markets, which indicates the lack of social networks that are a source of credit and market information (Naidu & Chand, 2017; Guma, 2015). Marketing performance is more relevant to small businesses, especially when market access is restricted (Swierczek & Ha, 2003). Regarding the compatibility and barriers of e-commerce in small businesses, research in this field shows that the majority (76 percent) of small businesses have not been adopted using e-commerce (Ndalyi, 2013). On the other hand, research has shown that social capital has a positive effect on the success of female entrepreneurs (Lawal et al., 2009).

A review of previous studies to examine issues related to women's failure in micro and small sized businesses has enabled the researchers to classify the factors into three areas (see Table 1). These domains were framed as follows:

- i. Factors arising from the nature of women entrepreneurs, such as personal characteristics, skills and experiences.
- ii. Environmental factors surrounding women's entrepreneurship, such as family support, cultural norms, social relations, competitiveness, marketing, and government policies.
- iii. Factors related to micro-financial institutions, such as financial services and facilities that these institutions have provided for women entrepreneurs, in addition to the procedures that these institutions do to empower women, including entrepreneurship training.

2.3. Theoretical Framework

The theoretical framework of this study is based on System Theory, a term taken from an article entitled "General Outline of System Theory" written by Ludwig von Bertalanff in 1950. His idea behind the theory is that the components of a system are perfectly interconnected and that it is impossible to explain its components apart from scientific reductionism. Entrepreneurship relates to several established disciplines, including economics, management, psychology, sociology, and others. In the field of entrepreneurship, there is no universally agreed theory (Dzisi, 2008). Hence, Systems Theory, as a guide, allows researchers to identify different factors influencing the success or failure of micro and small-sized enterprises in Jordan and the nature of these overlapping factors. Therefore, System Theory has been chosen as a theoretical framework for this research

Table 1: Failure Factors Based on Literature

Category	Factors	Source
Entrepreneurial Woman	Psychological Characteristic	Valdiserri and Wilson (2010), Ahmad and Seet (2009), Mbonyane (2006), Temtime and Pansiri (2004), Martins (2004), Van der Merwe (2003), Tambunan (2009), Jamali (2009), Itani et al. (2011)
	Human Capital	
Entrepreneurial Environment	Family Pressure	Akhter and Sumi (2014), Avnimelech et al. (2014), Brush et al. (2014), Hatala (2008), Hiatt and Sine (2013), Leshkovich (2006), Martins (2004), Mbonyane (2006), Miles (2002), Phaladi and Thwala (2006), Pinhold (2008), Roomi, (2011), Singh and Raghuvanshi (2012), Tambunan (2009), Temtime and Pansiri (2004), Ufuk and Ozgen (2001), Valdiserri and Wilson (2010), Van der Merwe (2003), Winn (2004)
	Society Support	
	Marketing	
	Culture	
	Government	
MFI	Regulations	Robb and Fairlie (2008), Temtime and Pansiri (2004), Mbonyane (2006), Phaladi and Thwala (2006), Yrle et al. (2000), Martins (2004), Van der Merwe (2003), Winn (2004), Singh and Raghuvanshi (2012), Gundry et al. (2002), Tambunan (2009), Jamali (2009), Itani et al. (2011), Halkias et al. (2011), Luc (2018)
	Lack of Finance	
	Entrepreneurial Training	

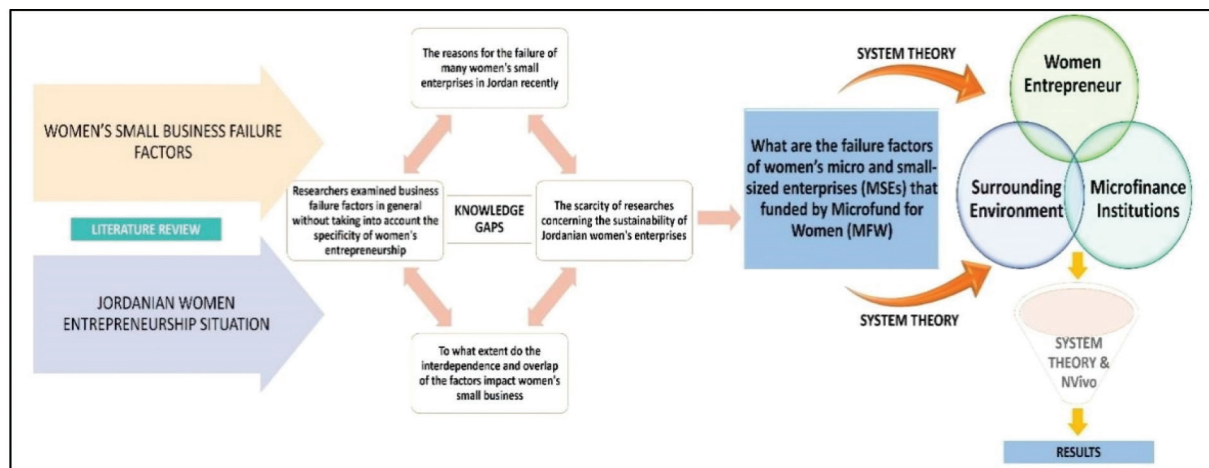


Figure 2: System Theory as Theoretical Framework

to allow researchers to represent all of these disciplines as components of a single whole. Figure 2 shows how this paper uses System Theory to draw a theoretical framework.

3. Methodology

To investigate the causes of women’s MSE failure in Jordan, a qualitative research method was used in this study. It also provided a deeper understanding of the real experiences of women entrepreneurs who failed in Jordan. Open semi-structured interviews were used to accurately describe the causes of women’s MSE failure in Jordan. Purposive sampling technique for this article has been adopted in this study. Women entrepreneurs who failed to achieve sustainability during the first two years of their business

activities between 2011 and 2019 formed the samples of this study. The participants were all over 18 years old and worked in various economic fields (agriculture, industry, manufacturing, handicrafts, etc.) in Amman, Jordan. To determine the target sample size, this paper has chosen the saturation method to obtain the data required for response.

There were enough interview questions to achieve data saturation, so the researcher reached the saturation point after 12 in-depth interviews. Content analysis through NVivo 11 software was used as a method for data analysis. To analyze the causes and factors of Jordanian women’s MSE failure, content analysis was used as an appropriate data analysis method in this study because it provides the opportunity to study, analyze and infer the participants’ experiences in a quantitative, objective and systematic way (Kerlinger, 1986).

4. Results and Discussion

The results of analyzing the participants' answers in this study are as follows:

4.1. Failure Factors Related to Women Entrepreneur

A review of interviews with women entrepreneurs in Jordan found that poor planning or lack of planning is a determining factor in the failure of small business projects for women. Although experts agree on the importance of strategic planning as a vital for small business survival (Lo & Sugiarto, 2021), 50 percent of the interviewees revealed that they worked in their businesses without clear planning. In other words, project management and dealing with critical situations was done without prior planning and only on the basis of immediate and random decisions. Six participants said they had not developed any plans during managing their businesses. In addition, all twelve participants in the study stated that they did not have a written plan for managing their business activities (see Table 2). Lack of a comprehensible program in small businesses leads to a reduced performance of entrepreneurs (Ruiz et al., 2016). The importance of this factor in MSEs is to an extent that it is claimed that 95 percent of small business failures are due to poor business planning (Van Gelderen et al., 2011).

The second determining factor in the failure of women entrepreneurs in Jordan was the psychological characteristics of women entrepreneurs. This study examined the psychological characteristics of the interviewees and showed that personality weakness such as lack of self-confidence,

lack of endurance, persistence and determination are among the factors leading to the inability of women entrepreneurs to achieve sustainability in their businesses. Majority of the interviewees lacked the personality traits necessary to become a successful female entrepreneur. In other words, lack of self-confidence contributed profoundly to the failure of women's MSE in Jordan (see Table 2). It is a barrier that most women entrepreneurs experience in the world (Van der Merwe, 2003). Moreover, hard work and perseverance are characteristics that enable entrepreneurs to overcome obstacles (Bonet et al., 2011).

Lack of academic qualifications and practical expertise is the third factor in the failure of women entrepreneurs. These findings showed that all MSE holders in this interview have basic education. Most women entrepreneurs attended as interviewees in this study have a high school diploma and only one of them has a bachelor's degree. In other words, none of the women entrepreneurs have professional management qualifications. Insufficient knowledge is one of the factors that cause low level of business performance in small businesses (Shonubi & Taiwo, 2013). On the other hand, this study showed that work experience plays a significant role in the sustainability of women's MSW. Similarly, Shane (2003) states that experience has a significant positive effect on an entrepreneur's business performance (see Table 2).

4.2. Failure Factors Related to Surrounding Environment

Family and community support is an important principle for the success of women entrepreneurs. This study showed a clear lack of psychological support of women entrepreneurs

Table 2: Failure Factors Related to Women Entrepreneur

Code	Number of Responses	Percent of Responses
Distribution of Strategic Planning Among MSE Owners		
Absence of planning	6	50 percent
Had unwritten plan	6	50 percent
Had a written plan	0	0 percent
Psychological Characteristics Contributed to the Failure of Women's MSEs		
Endure Hardship Absence	1	8 percent
Lack of persistence and determination	8	67 percent
Lack of self-confidence	1	8 percent
The Impact of Educational and Professional Qualification on MSEs		
Lack of qualifications and scientific expertise affect negatively	5	42 percent
Qualifications and scientific expertise have no effect but experience do	7	58 percent

in Jordan from their husbands, families and the surrounding community. Sixty-six percent of the interviewees cited lack of psychological support from their families and the community around them as the reason for their failure. It is a determining factor in discouraging women and limiting their determination to continue the business project and tackle with the challenges they face. According to the findings of this study, lack of community support due to gender discrimination plays a major role in limiting the success of women’s MSEs (see Table 3). In line with this finding, Singh and Raghuvanshi (2012) stated that women entrepreneurs typically receive limited support from their families, which could place further constraints on managing their careers.

Family pressure was the second barrier related to surrounding environment that emerged from the data. This study showed that balancing family demands with work responsibilities puts women entrepreneurs under psychological and physical strain. The responsibility of caring for children, spouse and household chores is a priority for women entrepreneurs while running their businesses. Other constraints, such as family size and family pressures on financing which leads to depletion and waste of capital, play a key role in discouraging women entrepreneurs from running their businesses. Family size affects women’s entrepreneurial activity; hence, women with fewer children have more opportunities to participate in entrepreneurial

activities (Salman, 2009). Similarly, combining family and work responsibilities consequently reduces productivity, absenteeism or leaving work in women entrepreneurs (Barros and Barros, 2008).

The third theme considered environmental barriers, include social norms and cultural attitudes. In traditional societies, it is believed that a man should work outside the home and a woman should stay at home. Such an attitude discourages a woman entrepreneur from running her own business. Traditional concepts of gender and gender segregation negatively affect women’s entrepreneurial activities and are among the factors that lead to the failure of women’s MSEs and a decrease in capital (see Table 3). Similarly, some researchers have found that in many societies, women have less opportunity to start an entrepreneurship due to gender stereotypes and the gender division of labor enhanced by cultural norms in patriarchal societies (Mauchi et al., 2014; Majenga & Mashene, 2014).

The fourth issue is poor marketing strategies. This study identified three marketing challenges that women entrepreneurs suffered during their careers and led to their failure including inappropriate location, ineffective demand forecast and analysis, and lack of marketing skills. It was found that ineffective demand forecasting and analysis are the main reasons for the failure of women’s MSEs (see Table 3). Inadequate marketing skill is the main reason

Table 3: Failure Factors Related to Surrounding Environment

Code	Number of Responses		Percent of Total Responses	
Absence of Husband, Family and Community Support				
Absence of family support	8		67 percent	
Absence of community support	8		67 percent	
Absence of husband support	5		42 percent	
Impacts of Social Relations				
Social Relations have an Impact				
Capital depletion	3	8	42 percent	67 percent
Negative socio-cultural attitudes	5		25 percent	
Poor Marketing Strategies Contributed to Women’s MSEs Failure				
Inappropriate location	3		25 percent	
Ineffective demand forecasting and analysis	2		17 percent	
Ineffective demand forecasting and analysis	7		58 percent	
Syrian Refugees’ Impact on Women’s MSEs Failure				
Positive impact	1		8 percent	
Negative impact	1		8 percent	
No impact	10		83 percent	

Table 4: Failure Factors Related to Microfinance Institutions

Code	Number of Responses	Percent of Total Responses
High installment payments	2	17 percent
High interest rate	1	8 percent
No grace period	11	92 percent
Strict financial conditions	2	17 percent
Poor monitoring and evaluation system	1	8 percent

for the failure of women entrepreneurs in small businesses (Shehu et al., 2013).

It was believed that Syrian refugees are influential in women's MSEs failure in Jordan. This study showed that Syrian refugees have little effect on women's MSE in Jordan. Eighty-three percent of entrepreneurs stated that their businesses were not influenced by Syrian refugees. Only about 8 percent of entrepreneurs said that Syrian refugees have a positive impact on trade by increasing their businesses' sales, and 8 percent of MSE owners mentioned the negative impact of Syrian refugees on business in Jordan (see Table 3).

According to the findings of this study, none of the MSE owners received any government support while running their businesses, either by providing financial support or the necessary infrastructure to empower women entrepreneurs. In addition, according to business owners, the lack of legislation to support small and medium-sized enterprises, and the lack of training opportunities for women entrepreneurs under the supervision of official institutions was one of the reasons for their lack of success in entrepreneurship.

4.3. Failure Factors Related to Microfinance Institutions

The study found that financial challenges and precise actions of MFIs related to microfinance institutions are fundamental issues in business failure. Insufficient capital and limited budget are factors that hinder the sustainability of MSEs and negatively affect their growth. This study showed that MSE owners, who did not have sufficient financial support, faced major obstacles in continuing their projects. Limited financial support affects the sustainability and success of women's MSE. Financing in general and cash flow in particular are vital to business growth (Carpenter & Peterson, 2002; Azis & Amir 2020). This study also showed that business failure is more likely due to the strict MFI procedures. The weakness of the facilities provided by the institution for the beneficiaries of financing loans, including high interest rates, monthly installments in difficult economic conditions and the lack of a grace period for the beneficiary to postpone payments in case of inability to pay,

especially at the beginning of the work is the reason for the business failure. The findings of this study showed that poor monitoring and evaluation in MFI has led to the failure of women entrepreneurs (see Table 4).

Lack of training and consulting support was the second factor related to micro-financial institutions. This study showed that one of the main factors related to the failure of women entrepreneurship is the lack of educational opportunities. Entrepreneurship education is a vital factor for success and has a fundamental value for any entrepreneurship (Elmuti et al., 2012). Despite the importance of training competence in providing women entrepreneurs with the necessary skills and knowledge to achieve sustainability and success in their project, only about 16 percent of women entrepreneurs have participated in specialized training. Also, poor access to counseling was identified as an important factor associated with MSE failure in women in this study. Lack of training and consulting support was the second factor related to micro-financial institutions. This study showed that one of the main factors related to women's failure in entrepreneurship is the lack of training opportunities. Entrepreneurial training is a vital factor for success in entrepreneurship (Elmuti et al., 2012). Despite the importance of training competence on the employee performance (Yumhi et al., (2021) and in providing women entrepreneurs with the necessary skills and knowledge to achieve sustainability and success in their project, only about 16 percent of women entrepreneurs have participated in specialized training. Also, poor access to counseling was identified as an important factor associated with women's MSE failure in this study.

To sum up, these findings show that women entrepreneurs typically face twelve factors of failure during their careers. Moreover, in this study, Systems Theory helped to better identify determining factors, collect factors belonging to different components, link the themes that appeared during the analysis with each other, and examine their impact on the women entrepreneurial environment in Jordan, and finally, it contributed to a deeper understanding of the results of this study. Using Systems Theory, researchers divided the factors identified in this study into the following groups:

- Factors related to women entrepreneurs; (a) poor planning or lack thereof, (b) poor personal characteristics, (c) academic qualifications and practical expertise.
- Factors related to women's entrepreneurial environment; (a) lack of family and community support, (b) family pressure on time and budget, (c) socio-cultural norms, (d) poor marketing strategies, the impact of Syrian refugees, and (f) government actions.
- Factors related to micro-financial institutions (a) insufficient financial support, (b) strict measures of micro-institutions, (c) lack of specialized training, (d) poor access to the counseling center.

Based on the findings, it was found that employing just one strategy for MSE owners is not enough for sustainability in their businesses. Sometimes, MSE failure in women's entrepreneurial performance is related to more than one factor simultaneously. Therefore, this study showed that several intervening factors are effective in the failure of companies.

5. Conclusion

This qualitative case study involved interviewing owners of 12 failed small businesses in Amman. The purpose was to identify the failure factors for women's MSE and determine the required strategies to achieve sustainability for Jordanian women's small business.

Most entrepreneurship studies and research examined the failure factors of entrepreneurship in general without taking into account the specificity of women's entrepreneurship projects. On the other hand, several researches focused on the concept of challenges faced by women before and during starting-up their own entrepreneurial projects without addressing challenges ahead. This study focused methods that ensure the sustainability of women's enterprises or factors that contributing to women's enterprises failure in Jordan after they have been initiated.

Lack of business planning was a decisive factor in the failure of women' MSE. In the same context, MSE owners' lack of appropriate entrepreneurial characteristics played a prominent role in their inability to achieve continuity and sustainability of their business.

The study disclosed that balancing work and family demands poses hardships for women in their entrepreneurship. Responsibilities of caring for children, husbands, and housework were a priority for women entrepreneurs while running their businesses. According to the findings of the study, social-cultural norms, such as the man who should work, the woman should stay at home, discourages women in running her business, and contributed to its failure.

The study also showed poor inappropriate marketing strategies, where women entrepreneurs experience critical marketing challenges in their field, which contributed to their business's failure. According to the findings of the study, one of the main factors associated with women's entrepreneurial failure was the lack of training opportunities.

The findings of the study show that the Jordanian government needs to work with different stakeholders in order to put in place a deliberate public policy that encourages female entrepreneurial activity as a means of fostering economic and social development. On the other hand, government can Increase the ability of women to participate in the labor force by ensuring the availability of affordable child care and equal treatment in the work place, since family and children burden had a critical impact on women's ability to engage in entrepreneurship.

It must be noted the importance of introducing entrepreneurship education at the high school level and curricula at Jordanian universities, in order to meet the needs of the marketplace and create a job creator woman rather than job seeker. This study concludes with the necessity of establishing a database for female entrepreneurs, which will help in developing the necessary policies to promote women's entrepreneurship and thus improve their performance.

The findings of this paper may have notable implications on changing women entrepreneurship behavior in Jordan. Where its result will offer the necessary information that women entrepreneur need to avoid risks of failure and enhance their business sustainability. On the other hand, this paper's findings give the new women entrepreneur deep insights to operate their businesses sustainably. Empowering women entrepreneur accelerates Jordan's economic progress and shrink poverty among women.

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