

The Impact of Gender Difference on Entrepreneurship Effectiveness



كلية التجارة
قسم: المحاسبة

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**“An Empirical study on Small and Medium Enterprises in
Egypt”**

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ABSTRACT

Over the past few years, entrepreneurship in Egypt has received more attention, and through this interest the number of Egyptians seeking entrepreneurial opportunities has increased, and since individuals are the ones responsible for entrepreneurial activities. It was important to investigate and find out if a gender difference could have an impact on the effectiveness of entrepreneurship.

This study aimed to provide information and explore whether gender differences can have an impact on the effectiveness of entrepreneurship in small and medium sized enterprises. By focusing on various factors such as age, education, previous experience, in addition to interpersonal skills, goal attainment and business growth.

Since females are less likely than males to participate in entrepreneurship activities - which negatively affects the greater integration of females into the labor market and the start of their own businesses - results showed that the gender of entrepreneur had no effect on profit growth, increase in employment, technology skills or goal attainment. While the gender of entrepreneur had an effect on growth in sales, interpersonal skills and business skills.

Keywords: Gender Difference, Entrepreneurship, Effectiveness, SMEs

INTRODUCTION

Depending on one's gender at birth, everyone is attributed different roles in the society; gender type is what defines this social organization. In Egypt, as in various other countries, the opposition between men and women is largely apparent in business, which could have a direct impact on their career choices, access to resources and participation rate in the work force. Entrepreneurship nowadays is proving itself as a phenomenon exhibiting results throughout the economy in many different forms with many different outcomes. Measuring the effectiveness of entrepreneurship is not only related to a short-term financial outcome, but also related to non- financial long-term many other factors.

The main purpose of this study is throwing some light on understanding and evaluating the entrepreneurship environment in the Egyptian society and

The Impact of Gender Difference on Entrepreneurship Effectiveness

determine whether gender difference of entrepreneurs can have an impact on the effectiveness of entrepreneurship in the Small and Medium size Enterprises and find out whether it's based on reality or a perception. An investigation to provide an insight as to whether demographic factors, financial and non-financial factors are of the same effect on both male and female success in entrepreneurship. In this sense, the researcher - In this study - tested the impact of gender difference on the effectiveness of entrepreneurship.

Literature Review

Gender difference influence over the entrepreneurship effectiveness in business

Different studies have tried to examine the impact of gender differences on the effectiveness of entrepreneurship although (Eman El-Hadary, 2018) ;(Samia, 2012); (Tundui & Hawa, 2012); (Nham, 2012); (Fiona & Jill & Deborah, 2007) and (Otilia & Esteban & Yancy, 2004); found evidence that shows the extent by which gender can influence the business growth and entrepreneurship performance and choices ; (Ruta, 2002) and (Ephraim, 2004) did not find evidence of differences in success or performance in entrepreneurship between males and females of SME owners.

Effectiveness of entrepreneurship

The meaning of success in human life refers in general to the achievement of objectives and goals. With the purpose to analyze the challenges that affect the success of entrepreneurs of small and medium sized enterprises, many studies have revealed the relationship between entrepreneurial success and other factors such as family background , education , age , knowledge, skills , financial cash flow, environmental technology, infrastructure factors and so on. All these factors partly responsible for the success of entrepreneurs in business and since small and medium business sector is increasingly attracting and creating jobs for many candidates then the leaders with authority must come ahead to enhance the entrepreneurial potentials of entrepreneurs through providing funds and skill development (Mohammed & Zahurul & Iftekhar, 2013).

According to the business dictionary, effectiveness defined as the degree to which objectives achieved and the extent to which targeted problems solved, the ability to achieve effectiveness and produce the intended results could be challenging for too many enterprises, (Kim & David, 1996). Classified organizational effectiveness by many models, the goal achievement model is one of the oldest and most prominent one, goal achievement model sometimes called the goal attainment model or the rational system model, which views effectiveness in terms of achievement of specific goals and objectives. The focus is on productivity and outputs. (Joseph, 2011). Entrepreneurship effectiveness is a situation by which entrepreneurs backed up with adequate analysis of entrepreneurial personality or qualities towards the business, in a way that would

The Impact of Gender Difference on Entrepreneurship Effectiveness

be making a desirable outcome, an appropriate entrepreneurial stimulation of setting up an eventual managing of business. Entrepreneurship and economics relationship is and will always be strong on the level of importance of growth and development of the nations, to the improvements of life conditions, higher wealth and everything essential for the economic development, The evolution of economics science should be linked with evolution of entrepreneurship (Eduardo, 2006).

Effectiveness is a degree of goal achievement, the extent to which an organization achieve its goal, assuming goals that are stable, specific, objective, and able to be discovered (Robert & David, 2000). Furthermore, organizational effectiveness defined as the measure of how successfully organizations achieve their missions through their core strategies, organizational effectiveness measures are concerned with understanding the unique capabilities that organizations develop to assure that success (Jay & Miles, 2004).

The concept of organizational effectiveness (sometimes called organizational "success" or organizational "worth") is ordinarily used to refer to goal-attainment—to "how well "an organization is doing, or to its relative "overall success", the extent to which an organization as a social system, given certain resources and means, fulfills its objectives" (Basil,1957). There are, several measurement criteria of organizational effectiveness these measurement criteria are employee's satisfaction, profitability, growth rate of sales or revenue, financial growth, competitiveness of the company's products and services, public image for the company and the ability to utilize new methods or new technologies in production (Truong & Nguyen, 2002)

Entrepreneurs and Entrepreneurship

The concept of entrepreneurship can have similar meanings, as entrepreneurship has many specialties and theories, such as economic entrepreneurship theory; psychological entrepreneurship theory; sociological entrepreneurship theory; anthropological entrepreneurship theory; opportunity-based entrepreneurship theory and resource-based entrepreneurship theory (Kwabena, 2011). Entrepreneurs are those individuals who are self-employed and have started their own business or who run and own an incorporated business. Entrepreneurs often seen as the engine of the economy, responsible for sustained levels of competition, the creation of jobs, and new innovative processes and products (Arzu & Nevin, 2012). Successful entrepreneurs are not necessarily excellent students in their schools; they can be school dropouts and then turn out to be extremely successful in business.

Gender and Entrepreneurship

If women around the world are able to achieve economic equality with men, the contribution to the global economy would roughly be the size of the

The Impact of Gender Difference on Entrepreneurship Effectiveness

economies of the United States and China combined. On top of this, according to the (UN Women's flagship, 2015) women do 75% of all the world's unpaid work, and yet spend on average 90% of their salaries on their families, creating a positive effect across their communities. In the Arab world countries, women and men declared equal in terms of rights and obligations, no law that prohibits women's ownership of a business exists, however the business environment in Middle Eastern and North Africa region is still highly affected by gender issues. Women entrepreneurs have their proper cut of challenges and limitations that set back their economic involvement and consequently make their participation ratio lower than men make. In Egypt, one of the elements affecting level of women's entrepreneurial activity is the low involvement percentage of women in labor force, which means that women lack the possibility to gain business skills and practical experiences required to set up and manage a new business of their own (Hala Hattab, 2012). Today's gender gap -especially when it comes to entrepreneurship- is continuing to grow, Egypt ranks low in gender equality compared to other countries worldwide. The 2015/2016 Global Gender Gap Index, which measures disparities between men and women across countries, ranks Egypt at 136 out of 145 countries worldwide. Women have significantly lower participation in the labor force than men do, therefor empowering women do and integrating them as active participants in the economy is essential to promoting economic growth in Egypt.

In Egypt, gender matters in entrepreneurship activities as women entrepreneurs exposed to extra and clearly defined hardness and difficulties compared to their male entrepreneurs' equivalents. Women work more hours, paid less, and usually have less education than their male counterparts have, in view of the fact that they have less access to training, credit, and markets. They are commonly homebound and have to split their time between their job and their family (Alia, 2004). In this regard, and as an attempt to examine entrepreneurship environment in the Egyptian culture. This study evaluates the individuals in business; in other words, evaluate the business owners and entrepreneurs to find out whether the differences in gender can have an impact on the effectiveness of entrepreneurship and success of an enterprise. The study dealt with the age, marital status, experiences, educational background and business problems faced by both genders, as well as, Interpersonal and business skills, growth of sales, profits, employment growth and goal-attainment of an entrepreneur.

Understanding similarities between the two concepts “effectiveness & performance”

Note that, the phrases 'performance' and 'effectiveness' are used in an exchangeable way because problems connected to their description, measurement and clarification are practically similar (Jean, 2004). Without effectiveness there is no "performance", effectiveness is what professional seniors paid for, whether they work as managers who are responsible for the performance of others, or as individual professionals responsible for their own performance, (Peter, 2004).

The Impact of Gender Difference on Entrepreneurship Effectiveness

Organizational effectiveness is the process of determining the extent of organization's performance level, the concept of organizational effectiveness otherwise known as organizational success or organizational worth, which associates with goal attainment (Nwadukwe & Court, 2012). A questionnaire of four leading management newsletters showed that the two concepts are not isolated and that until 1978, effectiveness and performance have power and influence over the literature in a way that can be exchanged (Henri, 2004). Be originally explained within the logical-goal approach, both concepts formulate shared common base. They evolved, however, in an unusual way. While 'corporate performance' has for a long time been only related to financial performance, the 'organizational effectiveness' been broadened (Glunk, 1996). It can come to an end that the extent of closeness in meaning between the constructs of organizational effectiveness and organizational performance has diverse over time. Even if a specific variance is sometimes made between the two terms, 'performance' and 'effectiveness' have been thought about as similar concepts.

Small and medium size enterprises

Have no globally recognized clarification, as shown in the table below, a meaningful explanation of SMEs according to the Ministry of Finance. While the respective nature of an organization can classify itself whether it is small or medium sized according to the different business background and different business sectors of an enterprise. In the realization of these differences, the number of employees and annual firm profits and returns used as a basic guideline of SMEs definition ('U.S. International Trade Commission report', 2010).

The Ministry of Finance provided information on the SMEs sector, the document entitled "Profile of M/SMEs in Egypt" was published in March 2003, illustrating a definition of M/SMEs according to number of employees as follows:

Table 1: Profile of M/SMEs in Egypt

Sector	Number of Employees			
	Micro	Small	Medium	Large
1. Trade	1-4	5-9	10-19	20+
2. Service	1-4	5-9	10-19	20+
3. Manufacturing	1-4	5-49	50-99	100+
4. Construction	1-4	5-49	50-99	100+

Source: Ministry of Finance "Profile of M/SMEs in Egypt" Update Report
'October 2005'

The Impact of Gender Difference on Entrepreneurship Effectiveness

METHODOLOGY

When compared between gender entrepreneurship, male entrepreneurs have better access to venture capital than female entrepreneurs do. Such study shows how the gender differences existing between men and women as owners of business could hold back the performance and improvement of business (Herring, 2017). The main objectives of this study is to identify whether gender difference of entrepreneurs can have an impact on the effectiveness of entrepreneurship in small and medium size enterprises in Egypt.

Research Hypotheses

- H1: Gender difference has impact on the profit growth in the Egyptian SMEs.
- H2: Gender difference has impact on the sales growth in the Egyptian SMEs.
- H3: Gender difference has impact on the employment growth in the Egyptian SMEs.
- H4: Gender difference has impact on the Interpersonal skills in the Egyptian SMEs.
- H5: Gender difference has impact on the Business skills in the Egyptian SMEs.
- H6: Gender difference has impact on the goal attainment in the Egyptian SMEs.

Research model

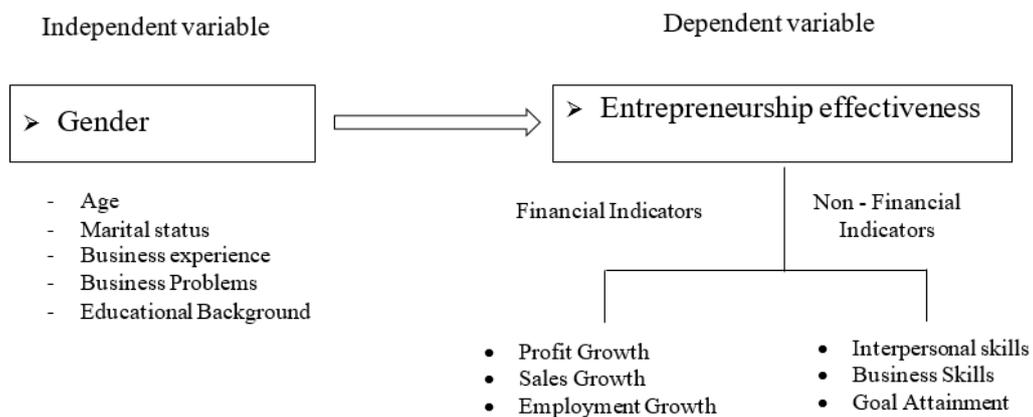


Figure 1: Research Model

Source: Done by the researcher

The Impact of Gender Difference on Entrepreneurship Effectiveness

Research design

The number of sponsors of small industries is approaching 40; one important sponsor is the Social Fund for Development in Egypt - SFD - an entrusted with supporting SMEs, providing an integrated package of financial and non-financial services for entrepreneurs and start-ups. SFD established in 1991 with support of the United Nations Development Program with playing an important role of providing special funds to finance SMEs projects in Cairo and other governorates that will help in job creation and in enhancing the income generating capacities. Most of Small & Medium Enterprises are significantly concentrated in Cairo Governorate as being the capital and could be a representative to a great population. A cross-sectional descriptive research design used in order to attain the purpose of this study. The collection of data occurred over a period of ten months.

Study Population and Sample

The targeted population of the present research study is depending upon the following data derived from table below; the information in the table is a total number of 174 females and 1,022 males of SME's owners in which SFD is financing. The unit of interests in this study is the SME's business owners of both gender in the above-mentioned different sectors. they were chosen based on important criteria of holding the Egyptian nationality, Owners of Business enterprise / or a start – up, business older than one year, business with fewer than 100 employees, almost all the respondents were of the above-mentioned criteria.

Table 2: Entrepreneurs by Gender Male/Female for the recent Year – 2017.

Total outgoing projects for males and females 2017						
List	Femal		Male		Total	
	Finance	Number	Finance	Number	Finance	Number
Aswan	31,687,919	221	63,354,000	436	95,041,919	657
Assiut	111,140,171	498	182,387,091	864	293,527,262	1,360
Alexandria	8,993,726	101	107,807,575	455	116,801,301	556
Ismailia	4,124,813	63	16,530,626	199	20,655,439	262
luxur	6,394,346	57	21,337,242	138	27,731,588	195
Red sea	18,207,166	186	47,826,639	344	66,033,795	530
El behera	24,807,949	230	70,776,526	488	95,584,475	718
Giza	18,900,040	165	138,551,576	784	157,451,616	949
Dakahlia	46,303,001	319	236,461,382	990	282,764,383	1,309
El swiss	6,565,453	71	23,461,728	135	30,027,181	206
El sharkia	31,291,167	317	128,069,947	661	159,361,114	978
El gharbia	22,932,217	294	90,232,229	581	113,164,446	875
El fayoum	28,032,146	193	79,306,766	401	107,338,912	594
Al qahira	21,462,686	174	199,409,734	1,022	220,872,420	1,196
Al qalyubia	20,515,741	199	79,730,916	494	100,246,657	693
El monofeya	31,085,349	279	88,860,496	545	119,945,845	824
El minya	33,418,147	284	104,030,417	548	137,448,564	832
El wadi el gedi d	92,033,089	260	55,911,135	200	147,944,224	460
Beni suef	21,536,976	213	71,033,309	428	92,570,285	641
Port said	6,613,549	31	24,016,795	124	30,630,344	155
South sinai	52,901,514	145	28,500,547	116	81,402,061	261
Dumyat	2,644,386	30	16,627,453	90	19,271,839	120
Sohag	25,141,793	146	75,635,495	351	100,777,288	497
North sinai	1,683,264	26	6,339,389	61	8,022,653	87
Qena	33,600,597	250	74,298,447	401	107,899,044	651
kafrel sheikh	19,433,212	189	51,946,785	311	71,379,997	500
Marsa matrouh	1,083,730	18	11,786,349	45	12,870,079	63
Total	722,534,137	4,957	2,094,230,594	11,212	2,816,764,731	16,169

Source: Social Fund for Development – SFD, Micro, Small & Medium Enterprise Development Agency- (Egypt)

The Impact of Gender Difference on Entrepreneurship Effectiveness

Sample size

The researchers calculated the sample size using equation as follows:

- Sample size Rule:

$$n = \frac{P(1-P)}{\frac{P(1-P)}{N} + \frac{E^2}{SD^2}}$$

n = sample size

N = population size

SD = Standard deviation which equal to 1.96 at a degree of confidence of 95%

P = estimated to be equal 0.5

E = allowable Error and is estimated to be 5 %

Male Sample size equations = 279.2 ≈ 280

Female Sample size equations = 119.7 ≈ 120

Statistical analysis of survey methods

Data analysis for this research divided into two stages, pre- analysis and analysis, the pre-analysis stage involved data collection, data cleaning, data entry and coding. Where Excel sheets format used for data entry. While in the analysis stage, the researcher used IBM SPSS computer package '25.0 Fix Pack2' for statistical analysis using the following activities:

1. Frequency tables and cross tabulations for the demographics and the questions that best describe the sample such as gender, age, social status, educational level, business experience, and business problems.
2. Reliability analysis using Cronbach's alpha coefficient to measure the internal consistency among the variables.
3. Two-independent samples T-test to test if there is a significant difference between male and female entrepreneurs in terms of profit growth, growth in number of employees, interpersonal skills, business skills, and goal attainment. Levene's test was done before each T-test in order to decide which method to use T-test, the one for equal population variances or the other for not equal population variances.
4. Chi-squared test of independence used to test the relationship between the gender of the entrepreneur and the ability to expand in the workplace, the perceptions towards sales growth, and their future plans to expand.

The Impact of Gender Difference on Entrepreneurship Effectiveness

Descriptive Statistics of Demographical information

In this section, the result indicates that the study covered all aspect of demographic dimensions such as age, educational level, experience ...etc., the results gives a credibility of sample data collected to this study. The result of that analysis is as follows:

Gender and Age

The sample division is between male and female entrepreneurs with 107 males (46%) and 126 females (54%) as shown in the table below:

Table 3: Frequency table for gender of the respondent.

Category	Frequency	Percentage
Male	107	45.9
Female	126	54.1
Total	233	100.0

The age of the from 18 to 67 continuous

respondents ranges years old. This variable was categorized in 4 classes: (≤ 30), (31-40), (41-50), and (> 50), and the sample is distributed according to age groups as shown in table below.

Table 4: Age distribution disaggregated by the gender of the respondent

Age Group	Male		Female		Total	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
≤ 30	22	21.0%	19	15.2%	41	17.8%
31-40	48	45.7%	38	30.4%	86	37.4%
41-50	23	21.9%	42	33.6%	65	28.3%
> 50	12	11.4%	26	20.8%	38	16.5%
Total	105	100.0%	125	100.0%	230	100%

Social Status

The majority of the respondents are married (69%), this percentage increase from 60% among females to 79% among males. As indicated in table (8), the percentage of single respondents is 20%, engaged 2%, and divorced respondents represent 9% of the sample.

Table 5: Social Status results for both genders

Social status	Male		Female		Total	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Single	17	15.9%	30	23.8%	47	20.2%
Engaged	2	1.9%	3	2.4%	5	2.1%
Married	84	78.5%	76	60.3%	160	68.7%
Divorced	4	3.7%	17	13.5%	21	9.0%
Total	107	100.0%	126	100.0%	233	100.0%

Educational Level

The Impact of Gender Difference on Entrepreneurship Effectiveness

The respondents were also asked about their educational level, the majority of the respondents answered that they hold university degree with a percentage 62%. This percentage is higher among female respondents (68%) compared to male respondents (55%), as indicated in table (9) below. Around 22% of the respondents has basic education, 10% has postgraduate degrees, while 5% mentioned that they are illiterate.

Table 6: Educational level results for both genders

Educational	Male		Female		Total	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Illiterate	7	6.5%	5	4.0%	12	5.2%
Basic	32	29.9%	20	15.9%	52	22.3%
University degree	59	55.1%	86	68.3%	145	62.2%
Masters	5	4.7%	13	10.3%	18	7.7%
Ph.D.	4	3.7%	2	1.6%	6	2.6%
Total	107	100.0%	126	100.0%	233	100.0%

Business Experience

To discuss the business experience of the respondents, two characteristics were measured which are working sector and years of experience in the field where their businesses focus.

Table 7: Business Experience results for both genders

Business sector	Male		Female		Total	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Trade	7	6.6%	1	.8%	8	3.4%
Production and Manufacturing	34	32.1%	8	6.3%	42	18.1%
Services	8	7.5%	8	6.3%	16	6.9%
Craft	56	52.8%	103	81.7%	159	68.5%
Other	1	0.9%	6	4.8%	7	3.0%
Total	106	100.0%	126	100.0%	232	100.0%

The Impact of Gender Difference on Entrepreneurship Effectiveness

Table 8: Years of Experience results for both genders

Years of Experience	Male		Female		Total	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
1 to 2 years	1	.9%	13	10.3%	14	6.0%
3 to 5 years	11	10.3%	37	29.4%	48	20.6%
6 to 10 years	14	13.1%	24	19.0%	38	16.3%
More than 10 years	81	75.7%	52	41.3%	133	57.1%
Total	107	100.0%	126	100.0%	233	100.0%

Business problems

Exploring the type of problems that entrepreneurs face during their work. The answer to the 14 questions was in Likert scale consisting from five agreement degrees. To calculate a dimension representing these questions, when analyzing the problems that face entrepreneurs, results showed that the most mentioned problem was "Market situation" with percentage 73% mentioning that they at least agree that this is considered a problem. The second most mentioned problem was "Financing" with a percentage of 47% for those who said that they agree or strongly agree, Followed by "Bureaucratic procedures" 44%, accessibility to raw materials (42%), getting enough customers (40%), recruiting competent staff (39%), managing relations with suppliers and customers (37%), training (36%), Table blow illustrate percentages of business problems that face entrepreneurs.

Table 9: Business Problems mentioned by both genders

What problems do you face when you manage your project?		Strongly disagree	Disagree	Neutral	Agree	Strongly Agree
1. Management experience	Frequency	72	59	32	35	35
	Percentage	30.9%	25.3%	13.7%	15.0%	15.0%
2. Training	Frequency	64	38	46	61	24
	Percentage	27.5%	16.3%	19.7%	26.2%	10.3%
3. Market situation	Frequency	10	16	37	70	100
	Percentage	4.3%	6.9%	15.9%	30.0%	42.9%
4. Bureaucratic procedures (with respect to	Frequency	43	33	54	49	54
	Percentage	18.5%	14.2%	23.2%	21.0%	23.2%

The Impact of Gender Difference on Entrepreneurship Effectiveness

licenses, taxes, etc.).						
5. Access to raw materials.	Frequency	33	47	54	58	41
	Percentage	14.2%	20.2%	23.2%	24.9%	17.6%
6. Relationship with suppliers, customers and others.	Frequency	37	50	59	59	28
	Percentage	15.9%	21.5%	25.3%	25.3%	12.0%
7. Community acceptance - gaining acceptance / respect	Frequency	58	59	60	40	16
	Percentage	24.9%	25.3%	25.8%	17.2%	6.9%
8. The problem of obtaining financing and cash flow	Frequency	34	27	62	74	36
	Percentage	14.6%	11.6%	26.6%	31.8%	15.5%
9. Get enough customers	Frequency	32	41	66	70	24
	Percentage	13.7%	17.6%	28.3%	30.0%	10.3%
10. Keep in touch with customers	Frequency	42	42	71	56	22
	Percentage	18.0%	18.0%	30.5%	24.0%	9.4%
11. Recruitment of competent staff	Frequency	35	44	64	57	33
	Percentage	15.0%	18.9%	27.5%	24.5%	14.2%
12. Business planning or strategic planning	Frequency	36	50	67	62	18
	Percentage	15.5%	21.5%	28.8%	26.6%	7.7%
13. Your role as a woman - attitude towards business leaders from women entrepreneurs.	Frequency	51	32	70	59	21
	Percentage	21.9%	13.7%	30.0%	25.3%	9.0%
14. Combining family life with professional life.	Frequency	54	31	64	56	28
	Percentage	23.2%	13.3%	27.5%	24.0%	12.0%

The Impact of Gender Difference on Entrepreneurship Effectiveness

Reliability measures

This study depends on two groups of variables; the first group represents the independent variables namely: gender, age, marital status, business experience, business problems, and educational background. The second group represents the dependent variables namely: profit growth, sales growth, employment growth, interpersonal skills, business skills, and goal attainment.

Tables 10: The reliability of the independent variable dimension

Dimension	No. of Items	Cronbach's Alpha
Interpersonal Skills	11	0.876
Source of Business skills	4	0.628
Business skills- Computer skills	5	0.899
Goal attainment	4	0.723

It is clear from the previous table that all values of the Cronbach's Alpha stability factor of the survey list variables were greater than 0.6. This means that the degree of consistency and sincerity of the content of the research variables is high.

Interpersonal Skills

The first dimension discussed in this section is the interpersonal skills showing how each respondent evaluate himself/ herself in each one of the sixteen interpersonal skills displayed in the attached questionnaire. The answer to the questions was in Likert scale consisting from five degrees: "Very good", "I own it", "Neutral", "I am a beginner", "I don't have it".

The Impact of Gender Difference on Entrepreneurship Effectiveness

Table 11: Interpersonal skills prevalence among entrepreneurs.

16. The following is a list of excerpts that describe entrepreneurs, where do you find yourself from each of these characteristics.		I don't have it	I am a beginner	Neutral	I own it	Very good
1. I can set the right place for my company.	Count	5	10	38	82	98
	Row N %	2.1%	4.3%	16.3%	35.2%	42.1%
2. I can never talk to someone I do not know.	Count	7	11	39	60	116
	Row N %	3.00%	4.72%	16.74 %	25.75 %	49.79 %
3. I like to be at work and take responsibility	Count	2	6	38	71	116
	Row N %	0.86%	2.58%	16.31 %	30.47 %	49.79 %
4. I have a strong desire to achieve positive results even when extra effort is required.	Count	2	8	37	73	113
	Row N %	0.86%	3.43%	15.88 %	31.33 %	48.50 %
5. I do not give up even in the face of difficulties.	Count	6	7	35	69	116
	Row N %	2.58%	3.00%	15.02 %	29.61 %	49.79 %
6. I know how to collect and motivate an efficient team.	Count	2	9	36	82	103
	Row N %	0.86%	3.88%	15.52 %	35.34 %	44.40 %
7. I have a good network of friends, professionals, and business acquaintances.	Count	3	12	49	72	97
	Row N %	1.29%	5.15%	21.03 %	30.90 %	41.63 %
8. I can support people effectively, distribute the roles of the work, and keep the project moving towards completion.	Count	1	10	36	95	91
	Row N %	0.43%	4.29%	15.45 %	40.77 %	39.06 %
9. I know how to promote ideas and products and can describe what the sale involves.	Count	3	10	43	83	94
	Row N %	1.29%	4.29%	18.45 %	35.62 %	40.34 %
10. I am setting priorities and find the means to meet them	Count	1	11	40	82	99
	Row N %	0.43%	4.72%	17.17 %	35.19 %	42.49 %
11. I study my options and decide what to do.	Count	0	9	46	75	102
	Row N %	0.00%	3.88%	19.83 %	32.33 %	43.97 %

Business and computer Skills

The second dimension in the analysis was the prevalence of business skills among entrepreneurs. The business skills include also computer skills. This part consists of two parts, one for the source of business skills and the other discusses their skills in using computer.

The Impact of Gender Difference on Entrepreneurship Effectiveness

The answer to the first group of questions is on a 5-point Likert scale represented in “Extremely High Importance”, “High Importance”, “Neutral”, “Low Importance”, and “Very low Importance”.

Table 12: Business and computer skills prevalence among entrepreneurs.

Please rate the importance of the following in helping you develop the skills and capabilities necessary to manage your company.		Very low Importance	Low Importance	Neutral	High Importance	Extremely High Importance
1. Through formal training / education in business	Count	30	16	43	53	91
	Row N %	12.88%	6.87%	18.45%	22.75%	39.06%
2. Previous work experience / experience in the field	Count	19	7	30	41	136
	Row N %	8.15%	3.00%	12.88%	17.60%	58.37%
3. Family background / childhood experience	Count	23	12	46	42	110
	Row N %	9.87%	5.15%	19.74%	18.03%	47.21%
4. Daily training on the job	Count	15	15	43	38	122
	Row N %	6.44%	6.44%	18.45%	16.31%	52.36%
How do you classify your computer skills in relation to?		Extremely Low	Low	Neutral	High	Extremely high
1. Microsoft Word	Count	66	26	46	49	43
	Row N %	28.70%	11.30%	20.00%	21.30%	18.70%
2. Microsoft Excel	Count	79	39	63	28	21
	Row N %	34.35%	16.96%	27.39%	12.17%	9.13%
3. Microsoft PowerPoint	Count	75	35	66	31	23
	Row N %	32.61%	15.22%	28.70%	13.48%	10.00%
4. Internet	Count	26	16	35	71	82
	Row N %	11.30%	6.96%	15.22%	30.87%	35.65%
5. Email	Count	39	18	46	66	61
	Row N %	16.96%	7.83%	20.00%	28.70%	26.52%

Goal Attainment

The third and last dimension in the analysis is the one that measures the activities which entrepreneurs believe it will help them achieve their goals in

The Impact of Gender Difference on Entrepreneurship Effectiveness

their business and to what extent these specifications provided in his business goals. The respondents were then asked to rate their opinion of eight activities on a 5-point Likert scale starting from “Extremely low degree” to “Extremely high degree”.

Table 13: Goal attainment activities among entrepreneurs.

To what extent do you believe that the following specifications are provided by your business goals		Very Low	Low	Neutral	High	Very High
1. I have clear specific goals for my company	Count	0	6	10	89	128
	Row N %	0.00%	2.58%	4.29%	38.20%	54.94%
2. The team in this company works together to achieve those goals	Count	1	4	32	77	119
	Row N %	0.43%	1.72%	13.73%	33.05%	51.07%
3. This company provides the necessary and sufficient resources	Count	0	7	44	84	98
	Row N %	0.00%	3.00%	18.88%	36.05%	42.06%
4. I have more than one specific goal to accomplish; I know which are more important and which are less important	Count	4	10	32	95	92
	Row N %	1.72%	4.29%	13.73%	40.77%	39.48%

HYPOTHESESE TESTING

This section discusses the results of the hypothesis introduced before. This study depends on six hypotheses divided into two groups. The first group discusses the growth of the business and the second discusses the skills of the entrepreneurs.

First Hypothesis

Gender difference has impact on the profit growth in the Egyptian SMEs.

Two independent samples T-test used given the equality of population variances for the two groups. The results of this test show that there no statistically significant difference among the profit growth for males and profit growth for females at 95% level of confidence as the p-value equals 0.955. These results are consistent with the mean profit growth disaggregated by gender of the entrepreneurs, as the mean growth rate for males equals 2194% compared to 2135%, which is similar to each other.

The Impact of Gender Difference on Entrepreneurship Effectiveness

Table 14: Two independent samples T-test for profit growth percentage among males and females.

Gender	N	Mean	Std. Deviation	Std. Error Mean	Mean Difference	Std. Error Difference	t	Degrees of freedom	P-value
Males	96	2194.2683	7661.73403	781.97246	59.09822	1239.33610	.048	205	.955.
Females	111	2135.1700	9831.43525	933.15854					

Second Hypothesis

Gender difference has an impact on the sales growth in the Egyptian SMEs.

Two ways used to test if the gender of the entrepreneur has an impact on the sales growth. The first is by measuring the percentage of those SMEs owners that managed to expand during the years in their workplace disaggregated by gender. Moreover, the other way is to compare between the answers of males and females to the question phrased: "To what degree have the sales levels increased in your business over the past two years?" To test the significant difference between males and females using these two ways, Chi-squared test of independence used to measure if the gender of the entrepreneurs is independent from the answers for the questions.

First: Expansion in workplace

The table below show the results of the expansion in workplace according to gender of the entrepreneurs. Chi-squared hypothesis assume the expansion of the workplace is dependent. The result of Chi-squared show that the expansion does differ according to the gender of the entrepreneur with p-value equals 0.00 which is less than 0.05. The result is consistent with the crosstab displayed below as 57% of the male entrepreneurs mentioned that they managed to expand compared to 34% for female entrepreneurs.

Table 14: Expansion in the workplace according to the gender of the entrepreneurs.

		Gender		Total
		Male	Female	
Didn't expand	Count	46	83	129
	% within Gender	43.0%	65.9%	55.4%
Expanded	Count	61	43	104
	% within Gender	57.0%	34.1%	44.6%
Total	Count	107	126	233
	% within Gender	100.0%	100.0%	100.0%

The Impact of Gender Difference on Entrepreneurship Effectiveness

Second: Perception towards sales growth

The other question discusses the perception of the entrepreneurs towards their sales growth during a reference period two months before the data collection. As the answer to this question is in categories, Chi-squared measure of association used to measure the independency of the answers to this question according to the gender of the entrepreneur. The p-value associated with chi-squared coefficient is 0.04, which is less than 0.05, and this leads to the results that the perception is non- independent from the gender of the entrepreneurs and it significantly differs between two groups. These results are consistent with the cross tabulation below as the percentage of males mentioned that their sales have increased with high degree equals 44% compared to 35% among females. Additionally, the percentage of males who mentioned that their sales increased with very high degree is greater than that for females with percentages 9%, and 8% respectively.

Table 15: Perception towards sales levels according to gender of entrepreneurs.

To what degree have the sales levels increased in your business over the past two years?		Gender		Total
		Male	Female	
Very limited degree	Count	18	12	30
	% within Gender	16.8%	9.5%	12.9%
Limited degree	Count	32	60	92
	% within Gender	29.9%	47.6%	39.5%
High degree	Count	47	44	91
	% within Gender	43.9%	34.9%	39.1%
Very high degree	Count	10	10	20
	% within Gender	9.3%	7.9%	8.6%
Total	Count	107	126	233
	% within Gender	100.0%	100.0%	100.0%

The Impact of Gender Difference on Entrepreneurship Effectiveness

Third Hypothesis

Gender difference has an impact on the employment growth in the Egyptian SMEs.

Two ways used to validate this hypothesis, the first by test the difference between the growth of number of employees for businesses owned by males and business owned by female, and second entrepreneurs' plans to extend their businesses in terms of branches and recruitment

First: Number of employees' growth

Two questions asked to the respondents to measure the employment growth. One for number of employees when the enterprise started and the other for the number of employees at the time of data collection. Then, the percentage of employment growth calculated using these two variables. Two-independent samples t-test used to validate the assumption mentioned that gender difference of the entrepreneurs have a statistically significant difference on the percentage of employment growth for the SMEs.

Two independent samples t-test used had taken into consideration the equality of both population variances. The results, as indicated below, show that there is no statistically significant difference between the mean of employment growth percentage for males when compared to that for females at 95% level of confidence. The value of the p-value is 0.053 which is greater than 0.05. The results also that that there is a crude difference between the average percentage of growth among males (809%), compared to that among females (492%) but this difference is considered statistically insignificant, this is due to the high variability for the growth percentages among males with standard deviation equals 1476 compared to 838 for females.

Table 16: Two independent samples T-test for employment growth percentage among males and females.

Gender	N	Mean	Std. Deviation	Std. Error Mean	Mean Difference	Std. Error Difference	t	Degrees of freedom	P-value
Males	104	809.9893	1476.15793	144.74919	317.71922	163.02926	1.949	156.377	.053
Females	125	492.2701	838.61577	75.00807					

The Impact of Gender Difference on Entrepreneurship Effectiveness

Second: Plans of extension in branches and recruitment

The second way used to measure employment growth is the plans in branches and recruitment using two questions. The answer to these questions is in categories on a 5-point Likert scale. To measure if these plans significantly differ according to gender of entrepreneurs, chi-squared test of independence used. The first question discusses plans to expand in branches; the chi-square test of independence results show that the plans in branches differ according to gender of entrepreneurs at 95% level of confidence with p-value equals 0.048. The crosstab also reveals that females agree more that they have plans to expand in branches as the percentage of those mentioned agree or strongly agree is slightly higher for females compared to males with percentages 79% and 77% respectively.

The second question discusses the plans to recruit more employees in the future, the chi-square test of independence results show that these plans do differ according to gender of entrepreneur at 95% confidence level with p-value equals 0.046. The results in the table below add more information as it reveals that the percentage of at least agree is higher for males compared to females with percentages 79%, and 76% respectively.

Table 17: Plans for branches expansion and recruitment disaggregated by gender of entrepreneurs.

Please indicate whether you agree or disagree with the following statements by ticking the appropriate box below.				
I would like to establish more branches / more offices in cities other than Cairo.		Gender		Total
		Male	Female	
Strongly Disagree	Count	8	7	15
	% within Gender	7.5%	5.6%	6.4%
Disagree	Count	10	5	15
	% within Gender	9.3%	4.0%	6.4%
Neutral	Count	7	15	22
	% within Gender	6.5%	11.9%	9.4%
Agree	Count	28	50	78
	% within Gender	26.2%	39.7%	33.5%
Strongly Agree	Count	54	49	103
	% within Gender	50.5%	38.9%	44.2%
Total	Count	107	126	233
	% within Gender	100.0%	100.0%	100.0%
I would like to employ more staff in my company in the future.		Gender		Total
		Male	Female	
Strongly Disagree	Count	7	3	10
	% within Gender	6.5%	2.4%	4.3%
Disagree	Count	7	6	13

The Impact of Gender Difference on Entrepreneurship Effectiveness

	% within Gender	6.5%	4.8%	5.6%
Neutral	Count	9	21	30
	% within Gender	8.4%	16.7%	12.9%
Agree	Count	28	46	74
	% within Gender	26.2%	36.5%	31.8%
Strongly Agree	Count	56	50	106
	% within Gender	52.3%	39.7%	45.5%
Total	Count	107	126	233
	% within Gender	100.0%	100.0%	100.0%

Fourth Hypothesis

Gender difference has an impact on the Interpersonal skills in the Egyptian SMEs.

This hypothesis tests the effect of the gender of the entrepreneur on their interpersonal skills that affect the effectiveness of the enterprise. The dimension of the interpersonal skills calculated using 11 variables.

To test this assumption, two independent samples T-test is used to measure if the mean of the calculated dimension is equal for both groups which are males and females or not.

As displayed in table below, after assuming that there are equal variances for both groups, the results of the t-test show that there is a significant difference between mean of the dimension among males and the mean of the dimension among females at 95% level of confidence as the p-value equals 0.001. The p-value leads to accept the hypothesis. The results also show that mean of the dimension for males higher compared to females with values 4.3 and 4.0 respectively. This means that interpersonal skills of males are higher compared to females which will probably makes them more effective in managing their businesses

Table 18: Two independent samples T-test for interpersonal skills among males and females.

Gender	N	Mean	Std. Deviation	Std. Error Mean	Mean Difference	Std. Error Difference	T	Degrees of freedom	P-value
Males	107	4.2996	.56798	.05491	.26061	.07982	3.265	231	0.001
Females	126	4.0390	.63853	.05689					

Fifth Hypothesis

Gender difference has an impact on the Business skills in the Egyptian SMEs.

The business skills of the entrepreneurs considered one of the determinants of the effectiveness of the enterprises. Business skills is tested using two dimensions, one for the different sources for business skills and the level of proficiency in computer skills among females and males.

The Impact of Gender Difference on Entrepreneurship Effectiveness

First: Source for business skills

The dimension of Business skills is calculated using 4 variables. To test this assumption, two independent samples T-test is used to measure if the mean of the calculated dimension for business skills is equal for both groups which are males and females or not. The hypothesis assumes that the mean of the dimension among males significantly different compared to that among females.

Assuming not equal variances for business skills dimension for males and females, the results of t-test show that there is a significant difference for mean of business skills dimension for males compared to females at 95% level of confidence as the p-value= 0.000. The value of p-value leads to accept the hypothesis, which assumes that gender of the entrepreneur does not affect their level of business skills. Accordingly, the mean value of the dimension for males is greater than that for females with values 4.2 and 3.7 respectively, as indicated below:

Table 19: Two independent samples T-test for business skills among males and females.

Gender	N	Mean	Std. Deviation	Std. Error Mean	Mean Difference	Std. Error Difference	T	Degrees of freedom	P-value
Males	107	4.1916	.76060	.07353	.48127	.11158	4.313	230.439	.000
Females	126	3.7103	.94203	.08392					

Second: Computer Skills

The dimension of computer skills consist of five questions. The alternative hypothesis assumes that there is a significant difference between males and females. Two independent sample t-test used to test this hypothesis.

The results of the t-test reveals that the mean of the dimension among females is higher than males with values 3.1 and 2.8 respectively. However, this difference is statistically insignificant at 95% level of confidence as the p-value of the t-test equals 0.067 which is greater than 0.05.

Table 20: Two independent samples T-test for computer skills among males and females.

Gender	N	Mean	Std. Deviation	Std. Error Mean	Mean Difference	Std. Error Difference	T	Degrees of freedom	P-value
Males	105	2.8457	1.26620	.12357	-.28549	.15262	-1.840	202.083	.067
Females	125	3.1312	1.04853	.09378					

The Impact of Gender Difference on Entrepreneurship Effectiveness

Testing the Sixth Hypothesis

Gender difference has an impact on the Goal attainment in the Egyptian SMEs.

This hypothesis tests another determinant of enterprises effectiveness, which is goal attainment, and to what extent entrepreneurs' attitude towards their business goals affect their business effectiveness.

To test this assumption, two independent samples T-test is used to measure if the mean of the calculated dimension for goal attainment is equal for both groups which are males and females or not. The hypothesis assumes that the mean of the dimension among males significantly different compared to that among females.

Accordingly, a two independent samples t-test used to validate the sixth hypothesis given equal population variances. The results of the t-test show that there is no statistically significant difference for the mean value of goal attainment dimension among males compared to females at 95% level of confidence. The p-value of the test equals 0.698 that is greater than 0.05 and thus the decision is to reject the hypothesis. These results are consistent with the calculation of the mean of goal attainment dimension for both groups. The mean value for males is 4.3 which is the approximately the same for females as indicated in table below.

Table 21: Two independent samples T-test for business skills among males and females.

Gender	N	Mean	Std. Deviation	Std. Error Mean	Mean Difference	Std. Error Difference	T	Degrees of freedom	P-value
Males	107	4.2850	.57815	.05589	.03108	.07989	.389	231	.698
Females	126	4.2540	.63165	.05627					

DISCUSSION

Both financial and non- financial indicators measure the effectiveness of SMEs. The financial indicators include profit growth, sales growth, and employment growth. However, non-financial indicators include interpersonal skills of the entrepreneur, their business skills, and goal attainment determinants.

The Impact of Gender Difference on Entrepreneurship Effectiveness

Gender difference impact on Profit growth

Despite the fact that male entrepreneurs have slightly higher mean for their profit growth in 2018 when compared to the first operating year, the test showed that this difference is statistically insignificant at 95% level of confidence. The results also show that the variability among female entrepreneurs is higher when compared to male entrepreneurs, which reflects the fact that there are relatively more differences in the performance of females when compared to males. The mean of the growth percentage among males equals 2194% while it is 2135% among females with a mean difference equals 59%.

Gender difference impact on Sales growth

The results show that gender difference has a statistically significant impact on both variables used as indicators for sales growth. The first indicator was the expansion in the workplace. Expansion in workplace measured using two questions, the first one was about the workplace where the entrepreneur started at his first operating year and the second about the workplace used in the time of data collection. The responses categorized in two categories, one for those managed to expand and one for those who did not. To measure the impact of the gender difference on the expansion, chi-squared independence test used. A p-value of 0.00 implies that the gender has a significant effect on the expansion. This is consistent with the result that 57% of the male entrepreneurs have managed to expand in their workplace compared to 34 % of the females. The results of the other indicators assure the same finding. The second indicator used for sales growth was the perception of the entrepreneurs about their sales growth. Whether they think that the sales of their businesses had increased or decreased during the previous two years, a p-value equals 0.04 for the chi-squared test of independence show that there is a significant impact of the gender of the entrepreneurs to sales growth during the previous two years. The results show that this significant difference is in favor of male entrepreneurs as 53% of male entrepreneurs stated that either their sales have increased with high or very high degree compared to 43% among females with difference equals 10% on average.

Gender difference impact on Employment growth

Three variables used as indicators for employment growth. The first discusses the growth in number of employees, while the other two discusses the plans to expand in number in number of branches and number of employees. The results of the three questions give different findings, which explained that both males and females are very indifference in terms of employment growth. The results showed that there is no significant difference between male and female entrepreneurs in the percentage of increased number of employments between

The Impact of Gender Difference on Entrepreneurship Effectiveness

the first operating year and the recent year. A p-value of 0.053 implies that there is no significant difference at 95% level of confidence. The results for other questions show different findings, as the females agree more that they have plans to expand in number of branches with a percentage of 79%, and 77% for females and males respectively. Despite this difference, it shows to be small while the chi-squared test proved that it is statistically significant with p-value equals 0.048. However, the variable for the expansion in number of employees show that there is a significant impact of the gender difference on the future plans to expand in number of employees, the results also show that this difference is in favor of males. A p-value of 0.046 show that there is a statistically significant difference among males and females at 95% level of confidence. Male entrepreneurs at least agree that they have plan to increase number of employees in the future with percentage 79% compared to 76% among female entrepreneurs.

Gender difference impact on Interpersonal skills

The results show that there is a statistically significant impact of the gender difference of the entrepreneurs on their interpersonal skills. Eleven questions asked to determine the interpersonal skills of the respondents. A p-value of 0.001 show that the mean of interpersonal skills dimension is not equal for males group compared to females' group. The calculation of the mean of the dimension for both groups make the results clearer in terms of the group with the higher mean. The mean for male entrepreneurs equals 4.3 out of 5 while the females scored 4 out of 5 which reveals the fact that male entrepreneurs have better interpersonal skills which would affect their businesses effectiveness positively.

Gender difference impact on Business skills

Business skills dimension consists of two sub-dimensions, the first sub-dimension discusses the sources of some business skills and the other discusses the basic computer skills owned by the entrepreneurs. A two-independent samples t-test used to measure the significance of the difference between males' and females means of the two sub-dimensions. The results show that that mean of the first sub-dimension differs between males and females groups. A p-value of 0.000 show that the difference between two means is significant at 95% level of confidence. The results also show that in favor of males as the mean of the sub-dimension for males equals 4.2 out of 5 compared to 3.7 for females. The results of t-test done for the second sub-dimensions show that there is no significant difference in the computer skills for both males and females, which means that they have approximately the same level of proficiency in using computer programs.

The Impact of Gender Difference on Entrepreneurship Effectiveness

Gender Difference impact on Goal attainment

The results show that there is no significant difference between males and females in terms of the determinants of goal attainment. Goal attainment was measure in the questionnaire by ξ . The result of two-independent samples t-test show that there is no statistically significant difference between male group and female group in terms of the mean of goal attainment dimension. A p-value of 0.698 show that even if there is a difference in the crude means; this difference turns to be statistically insignificant. Accordingly, goal attainment is not one of the indicators affected by the gender of the entrepreneurs.

CONCLUSIONS

Both financial and non-financial indicators measure entrepreneurship effectiveness. The following are the conclusions derived for both types of indicators and based on the previous results.

First: Financial indicators:

Financial indicators are profit growth, sales growth, and employment growth. Two out of those three indicators do not significantly differ according to the gender of the entrepreneurs while the third one does differ according to the gender.

- The mean of the profit growth percentage does not significantly differ among male entrepreneurs when compared to females.
- The mean percentage of increase in number of employees does not significantly differ according to the gender of the entrepreneurs.
- The growth in sales previously proved to be significantly differ according to the gender of the entrepreneurs, and this difference is in favor of males.

Second: Non-financial indicators

Non-financial indicators are interpersonal skills, business skills, and goal attainment. Interpersonal skills and source of business skills proved different for males compared to females, while computer skills and goal attainment proved indifferent.

- The mean of interpersonal skills dimension significantly differs according to gender of the entrepreneur. This mean is higher for males than females, which reflect interpersonal skills.
- The mean of business skills sources dimension is significantly higher for males compared to females, which means that it significantly differs according to gender of entrepreneurs.

The Impact of Gender Difference on Entrepreneurship Effectiveness

- The mean of computer skills dimension does not significantly differ according to the gender of entrepreneurs.
- The mean of goal attainment dimension does not significantly differ according to the gender of entrepreneurs.

Thus, it is obvious that entrepreneurship effectiveness, in most of its components, is affected by the gender of the entrepreneurs and this effect is in favor of males for most of the affected indicators.

RECOMMENDATIONS

SMEs projects are important for the economic and development gains in the countries they present. Therefore, this study came to throw some light on the difficulties Males/Females entrepreneurs face while managing their projects, as the persons who owns the business must reconsider the development of their abilities and skills.

The findings of this study illustrated that the gender difference has an influence over the effectiveness of entrepreneurship as most indicators affected by gender in the favor of males than female entrepreneurs therefore:

- The study recommends that the governmental agencies must encourage the development of SMEs by Simplify procedures of creating these enterprises as well as providing insurance coverage procedures and the appropriate protection for workers in these projects.
- The study also recommends raising the awareness of consumers for increasing the purchase of local SMEs products using marketing campaigns by increasing its effectiveness in a way that allows it to withstand fierce foreign competition.
- Furthermore, providing various free technical training programs and consulting services by the Government agencies and SME support centers.
- The study recommends engaging the non-governmental sector in the development of small poor societies, considering maximizing the efficiency of NGOs to interfere directly in local communities by providing training in the workplace for multiple projects, administrative, financial and technical support to SME owners.
- In the same context, the study recommends that Women business associations should provide appropriate non-financial business services for women entrepreneurs such as
 - Training courses to enhance their export capabilities and skills necessary to open and penetrate international markets access.

The Impact of Gender Difference on Entrepreneurship Effectiveness

- Improve their ability to compete by supporting them in the participations in the conferences and trade fairs.
- Free training programs for building women's capabilities to use the Internet for on-line product promotions and activities especially in rural areas.

FURTHER RESEARCH

- This Study included only Cairo governorate; further research studies should include a comparative study of other governorates of Egypt.
- Further investigations to include other elements, as this study focuses only on the gender-based differences impact on the effectiveness of entrepreneurship.
- Further research should highlight the hiring process and the difficulties and challenges employees - who work for SMEs - are facing.

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The Impact of Gender Difference on Entrepreneurship Effectiveness

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