DOCTORAL DISSERTATION

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Thesis Summary

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The Traits of Necessity Entrepreneurs that Lead to Success

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1. The aim of the doctoral dissertation

This dissertation presents research in the field of entrepreneurship and focuses on the variables that influence the success or failure of the "Necessity Entrepreneurs". There are necessity entrepreneurs such as new immigrants, fired or disabled people, who turn to this path of risk and innovation as a result of coercion or necessity. In contrast, there are the opportunity entrepreneurs that have clear vision, energy, abilities, and funds from an early stage of their business life cycle. The aim of this research is to add knowledge in the field of entrepreneurship, arguing that additional variables that influence the success of the necessity entrepreneur will be found. Applications of the research will aid to clarify issues the about the forces that drive necessity entrepreneurs to re-vitalization and prosperity.

A basic driver of this research is the gap in academic research about the distinctive characteristics and merits leading the necessity entrepreneur to success. Whilst the field of entrepreneurship has been gaining

increasing interest amongst academics and scholars, the interest towards the different aspects of entrepreneurship is unevenly distributed. In light of the common notion that entrepreneurship accounts for economic growth and economic development (Acs et al. 2009; Leibenstein 1968; GEM 2010 Israel National Entrepreneurship Report ; Hunt Bosma, Acs, Reynolds & Autio. 2004), there are many publications about high growth, and opportunity-oriented entrepreneurship, but at the same time, there is a lack of low growth capacity and necessity entrepreneurship studies (Yaniv 2012).

There are two goals for this thesis, both academic and practical. The major academic goals are to gain a better understanding about the prosperity or failure of necessity entrepreneurs. The secondary practical observation of this research is focused on real life problems and remedies for the less fortuned people in society that are unemployed or forced to be self-employed due to age, cultural barriers, gender or any other limits in the quest for economic growth and self-success.

I will try to elaborate and develop new insights about the diversity of options beyond the current dichotomy of “necessity/opportunity entrepreneurship". It is important to clarify that the literature identifies a variation of necessity based entrepreneurship occurrence named "Necessity Entrepreneurs" characterized also as "Reluctant entrepreneurship" or "Forced entrepreneurship”. Consequently, the terms noted above can be utilized interchangeably and are regarded here after as "necessity entrepreneurs" only. This research will examine and formulate the concept of the necessity entrepreneur and will review the impact of this phenomenon on the perception and venturing of the necessity entrepreneurs, and the relationship between this necessity and dynamics at the competitive environment.

1.1 Practical observation

Till now, most researchers focused on the differences between opportunity and necessity entrepreneurs in the light of national economies, which are very relevant to current socioeconomic situations at the global scale and

in the Israeli case study presented here in particular. In times of economic crisis or recession necessity entrepreneurship is a common phenomenon, hence the results of the topic discussed, can be implemented in programs of schooling, education and profession for small businesses and nascent entrepreneurs in order to implement them in real life situations in times of recession or slower growth of the economy. All relevant parameters suggest that small businesses are the backbones of economies.

1.2 The research objective and the contribution of the thesis

Following the above-noted conclusions of GEM[1] and other prominent sources, the objective of this research is clear: it can contribute dearly both to develop aid programs for small business and unemployed populations, motivate aged people, revitalize declined ventures and be a base for future academic research about the small business enterprises. The state of Israel is an appropriate case study: the subject of Israel's

[1] See elaboration in Global Entrepreneurship Research Association 2016/2017.

poverty rate and unemployment and thus the remedies for this situation, is the core business of government policies, municipal programs for the elderly people, new emigrants and unemployed people. Moreover, there are academic researchers who strive to understand the differences between necessity and opportunity entrepreneurs and the variables in which both of them can thrive. The State of Israel operates several institutional efforts to aid entrepreneurs and small business. The conclusions of the research can contribute to policy makers at the municipals or governmental program such as "The Agency for Small and Medium Businesses"; in order to promote the sustainability and profitability of small to medium business, thus to find key success factors for necessity entrepreneurship. Ramifications of this research can gain a better knowledge about the nature of business start-up and will aid to clarify issues about the forces that drive necessity entrepreneurship to re-vitalization and prosperity.

On a personal note, I do hope that the dual conclusions of this research, both academic and practical, will add both theoretical knowledge in the field of entrepreneurship and practical knowledge for managers and institutions that are facing some real-life decisions in the stage of planning and implementing policy decisions about "necessity entrepreneurs" in Israel and her neighbors.

1.3 The research hypotheses[2]

Hypothesis 1: The entrepreneur personality traits (need for autonomy, risk taking propensity, need for achievement, self-efficacy and internal locus of control) will positively predict the level of success sub-scales.

Hypothesis 2: The relation between entrepreneur personality traits and the level of success will be moderated by the extent to which the business establishment occurred because of the entrepreneur necessity, hence by the entrepreneur intentions to start a new business.

[2] See the research model in Appendix 2.

Hypothesis 3: The relationship between entrepreneur personality traits and the level of success will be moderated by (a) the extent to which "startups" are encouraged in the entrepreneur community; and/or (b) the social support experienced by the entrepreneur; and/or (c) the extent to which the entrepreneur describes his or hers culture as equals.

Hypothesis 4: The relationship between entrepreneur personality traits and the level of success will be moderated by (a) demographics such as sex and age; and/or (b) occupation information such as occupation status, income and business tenure.

Hypothesis 5: The relationship between entrepreneur personality traits and the level of success will be moderated by (a) the entrepreneur education in the subject; and/or (b) his of hers past managerial experience (for example the necessary to close a business); and/or (c) the extent of his or hers initial financial capabilities.

Hypothesis 6: The relationship between entrepreneur personality traits and the level of success will be moderated by the entrepreneur occupational attitudes, which are: (a) entrepreneur beliefs about his or hers ability to start a new business; and/or (b) entrepreneur expectations; and/or (c) the extent to which the new service / product provided is innovative.

2. The Research Methodology

2.1 Research tools and data collection requirements

Any research should be concerned with internal validity, reliability and ethics. In essence, data findings should be believable and trustworthy (Sharan 2009: 234).

According to Lincoln and Guba) 1985) /

(in Sharan 2009:213) validity should be "something other than reality itself " (Sharan 2009: 213), meaning that findings should be credible i.e., findings are able to be believed given the data collected.

Sharan (2009: 234) refers to reliability as the ability to replicate research findings, that is to say, repetition of a study will yield the same results. However, he notes that in social sciences reliability is a problematic issue due to the fact that human behavior is not constant. Consequently, social sciences are based on a general assumption that there is a certain reality that studying it repeatedly will consequently yield the same results (ibid). That notion is in line with Lincoln and Guba (1985) which conceptualizes reliability in qualitative research as "dependability" or "consistency". Thus, instead of repetition requirements by outside searchers, a researcher should be concerned by the fitness of data collected to the results of the study, in other words the consistency of the data to results.

On the assumption that researchers cannot grasp the full reality and validity is relative (Maxwell 2005), there are suggestions in the literature regarding data collection methods and operations that may increase validly and reliability of data collected. A main method presented by Sharan (2009), is "triangulation" or "crystallization"

(Richardson, Adams & St. Pierre, 2005) which are multiple points of view of different researchers, multiple of data collections, such as interviews, observations and variety of documentation about the same phenomenon (Sharan 2009:216).

Patton (2002) asserts that the credibility of a study is partially in line with the integrity of the researcher, "look for data that support alternative explanations (ibid p.553). This method is labeled "negative" or "discrepant case analysis" (Sharan 2009: 216) which is a method that supports reliability by generations of different explanations to the same data. In order to increase the integrity of a qualitative researcher, values, assumptions and personal bias of the researcher or perceptions (named "researcher's position" or "reflexivity") should be presented to the reader of the research; "process of reflecting critically on self as researcher" (Lincoln & Guba 1985: 183).

The discussion on ethics in qualitative research is elaborated in many sources in the literature (e.g. DePoy & Gitlin 2015; Glesne & Peshkin, 1992; Miller, Birch,

Mauthner, & Jessop, 2012; Patton, 2002; Traianou, 2014). According to DePoy and Gitlin (2015:41), main ethical concerns of researchers should be development of "protection strategies so that all populations, regardless of literacy level or physical or cognitive capacity, can engage in the research in fully informed way". A second concern is "informed consent" - respecting the autonomy of people i.e., retaining the capacity of people to decide about their own life. A third concern is "privacy" both with regards to invading people privacy and proceeding data collected. Major principals needed are anonymization and conditionality.

2.2 Procedure and Sampling

Timetable

The overall data collection took place for a nine months period between June 2014 and March 2015.

Ethics

Ethics are fundamental concern of this research; (a) Neither benefits nor incentives were given to and no sanctions were held toward the research participants.

(b) All research tools and questioner were scrutinized and approved regarding ethics and legal concerns by the following institutes:

(c) With regards to students of the Ono Academic College, Israel: The ethical committee of the Ono Academic College, Israel, reviewed ethical aspects of this research by evaluating the researcher's "Report on research on human experiment, Ethics Committee approval" (for the synopsis of the issues in this report- see appendix number 2). All respondents were asked to complete a hand-signed affidavit that approved their participation in the research willingly on a special form; "A consent form to participate in an experiment" that detailed aspects of ethics (such as anonymization, conditionality, procedure and ramifications of the research).

(d) With regards to population of "The agency of small and medium businesses", ethical and legal aspects were evaluated by Dr. Nir Ben Aharon, Director of Policy, Research and International Relations, Agency

for Small and Medium Businesses[3], the Ministry of Economy, Jerusalem, Israel and the Agency's professional and legal team.

Preliminary test

The first phase of the research was a preliminary test (i.e., pilot test). In general terms, the aim of the pilot study is to examine validation and reliability of the research tools.

After the approval of the management of the Ono Academic College and its ethical research committee, a pilot test was carried out during the months of July and August 2014 among students of Business Administration there. At this pilot phase of the research, a small group of entrepreneurs had addressed the questionnaire and later were interviewed by the researcher in order to evaluate and estimate the adequacy of the questionnaire and the length of the

3 http://www.economy.gov.il/English/NewsRoom/PressReleases/Pages/ReportSmallMediumBusinesses2015.aspx

questionnaire. This sample consisted of 16 respondents, average age 34 (25% women, 75% men) 50% of whom are self-employed and 50% are both self- employed salaried employees elsewhere. 43% of the respondents are self-employed because they are taking an advantage of a business opportunity, 25% are self-employed out of necessity (reluctance) and 32% are self-employed out of a combination of the previous two reasons.

Data analysis of the pilot test: The data was encoded to a SPSS program (version 22). Reliability checks used Pearson's correlation (for two variables) and Cronbach's alpha (for more than two variables) in order to estimate of the reliability of the variables.

The outcome of the preliminary test yielded a diminished, more concise questionnaire, (for the full explanation, see appendix number 3). The main limitation of this pilot study is the relatively small sample of students that was not sampled randomly from variety of entrepreneurs nationwide.

Main research

Data sample - research population

In order to solve limitations and in order to determine credible and reliable research, a diversification of the sample of the main research was executed; the source for the entrepreneurs participated in this study is heterogeneous, nationwide, based on two sources. The research population includes 120 entrepreneurs, of whom: (1) 35 are students at Ono Academic College, Israel, and are entrepreneurs, (2) 85 are entrepreneurs who participated in a special program entitled "Business initiation", during 2010 – 2011, operated at 20 different locations, nationwide, by "The Agency of Small and Medium Businesses" of Ministry of Economics, Israel. This special program is designed to train and educate males and females aged 18 - 65, who are self-employed, both male and female.

In order to keep both credible and reliable research, all 2,500 participants who had enrolled in this program, nationwide, during 2010 – 2011 were included. The vast data base of "The Agency of Small and Medium

Businesses" of the Ministry of Economics, Israel, was at the disposal of this research. It is important to note that this official nationwide data base of entrepreneurs, is both a credible and a current representation of that population in Israel. In order to protect the anonymization of the participants of the program a tailored method was applied:

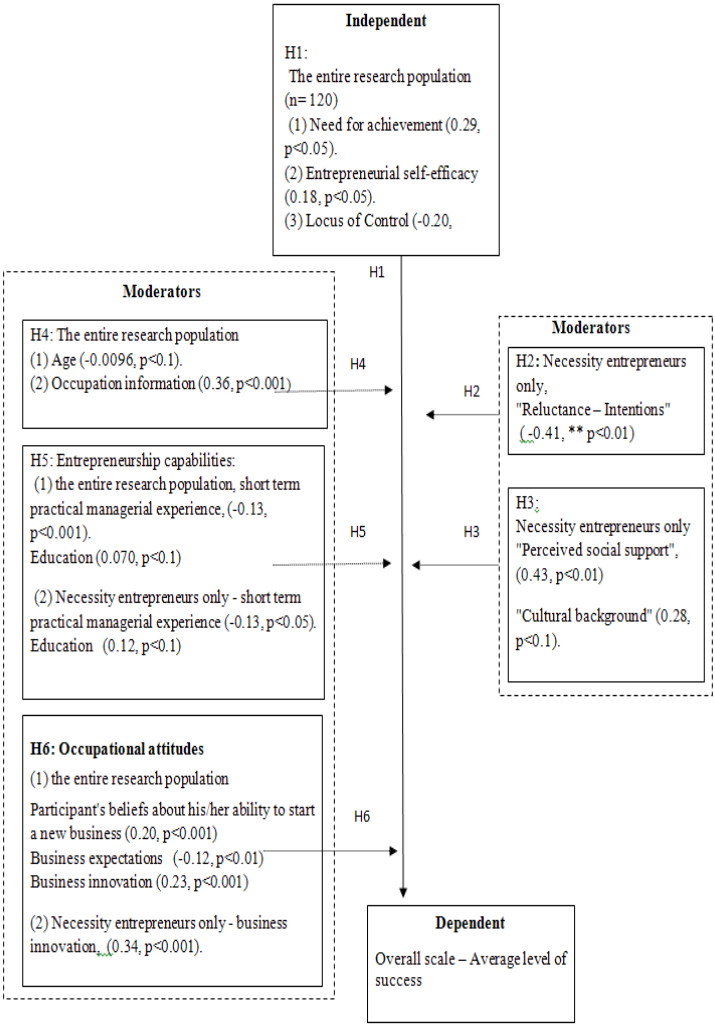
1."The Agency of Small and Medium Businesses" had allocated 2,500 emails and sent an official request from its offices (i.e., by "gov.il"), and a reminder after a two weeks, asking past participants in the "Business initiation" program to take part in this research. The email included a link to "SurveyMonkey"[4], a web-based, computerized questionnaire. 2. In summation, 2,450 Email messages were sent, of which 1,644 were valid, without comments about errors. 806 comments were received on wrong email delivery problems. By the end of March 2015, 85 respondents completed the

[4] https://www.surveymonkey.com/s/adoram

questionnaire, except for the omission of only a few questions, namely response rate of 5.17%.

This research method has several advantages: privacy of the respondents is kept hence, the researcher does not have any personal data of respondents, uniformity of questionnaire is assured and maximum control of data gathered is enabled. Disadvantages lie in the fact that self-reporting questionnaires may bias the results, due to wrong interpretations or miscomprehension of the questions and answers required.

Post priori research model



3. Examination of the hypotheses and results

3.1 In order to examine hypothesis 1, by particular variables of personality characteristics, and a combination of all 5 variables, linear regression ("Enter" method) was used for verifying the predictive effect on average level of success to two groups: the entire sample (n= 120) and necessity entrepreneurs only (n = 44).

(1) The entire research population (n= 120). Findings are:

(1) Need for achievement is a predictor of average level of success in positively and statistically significance (0.29, $p<0.05$).
(2) Entrepreneurial self-efficacy is a predictor of average level of success in positively and statistically significance (0.18, $p<0.05$).
(3) Locus of control is the predictor of average level of success in a marginal manner (-0.20, $p<0.1$).
(4) Need for autonomy – (-0.078), no statistical significance.

(5) Risk taking propensity – (-0.15), no statistical significance.

(6) The entire calculation is statistically significant that because PROB F is less than .05.

Conclusion: With regards to the entire sample (n = 120), first hypothesis is partially confirmed; two of five variables are statistically significance.

(2) Necessity entrepreneurs only (n = 44).

In order to verify H1 about necessity driven Entrepreneurs only, a second linear regression ("Enter" method) was used. As shown in table no.5.10, focusing on necessity entrepreneurs only, hypothesis 1 is not confirmed, since there is no statistical significance in any of the variables.

Hypothesis 1 – Conclusions: Compared to the entire sample, personality traits of necessity driven entrepreneurs are not positively predict level of success.

3.2 Hypothesis 2 suggests that intentions to start business establishment, influence (i.e., moderate) the

relationship between entrepreneur personality and average level of success. The null hypothesis is that there is no difference between opportunity and necessity driven entrepreneurs or combination of the two reasons.

Conclusions: reasons for business establishment out of necessity, have a negative impact (negative moderation) on the relationship between entrepreneur personality traits and average level of success, there is a negative statistical significance (-0.41, ** $p<0.01$).

Entrepreneurs, who established their business because of both opportunity and necessity, have negative impact (negative moderation on the relation between entrepreneur personality traits and average level of success) too, but there is no statistical significance moderation on average level of success.

Hypothesis 2 – Conclusions: hypothesis no. 2 is confirmed, the null hypothesis is rejected.

3.3 In order to verify hypothesis 3, by particular variables of personality characteristics, and a

combination of all 5 variables, linear regression was used ("Enter" method) for verifying the moderation effect of perceived social support and cultural background on average level of success. The respondents were categorized into two groups by two moves: (1) The entire research population (n = 120) and necessity entrepreneurs only (n = 44).

(1) The entire population - respondents (n = 120).

With regards to the entire research population, findings indicate that there is a positive moderation of "perceived social support" and "cultural background", but neither "perceived social support" nor "cultural background", do not moderate the relationship between personality characteristics and average level of success in statistical significance manners. In this case, findings are do not support hypothesis 3, presumably due to analysis preformed on the entire research population which combine mixed orientations and drivers of respondents.

(2) Necessity entrepreneurs only (n =44). In order to verify hypothesis 3 regarding necessity entrepreneurs

only, a second linear regression ("Enter" method) was used. With regards to necessity entrepreneurs only (n 44), results indicate that there is a positive statistical significance moderation of "perceived social support" (0.43, $p<0.01$) and only a marginal positive moderation of "cultural background" (0.28, $p<0.1$).

Consequently, in contrast to verification preformed on the entire sample, there is a change in findings about necessity entrepreneurs only, hypothesis no. 3 is confirmed and the null hypothesis is rejected.

3.4 In order to examine hypothesis 4, regarding the relationship between entrepreneur personality traits and the level of success by particular variables of personality characteristics, and a combination of all 5 variables, two linear regressions ("Enter" method) are used for verifying the moderation effect of "demographics " and " occupation information", on average level of success.

The sample was categorized into two groups by two moves:

With regards to the entire sample (n =120), results indicate that:

(1) Age of entrepreneur moderates negatively between entrepreneur personality traits and the level of success by marginal manner only (-0.0096, $p<0.1$).

(2) Gender of entrepreneur moderates negatively between entrepreneur personality traits and the level of success, but this figure does not have any statistical significance (-0.012).

(3) Full self-employment participants compared to combination of salary work joined with self-employment participants, moderates positively between entrepreneur personality traits and the level of success (0.36, $p<0.001$) in very strong statistical significance manner.

In order to verify hypothesis 4 about necessity entrepreneurs only, a second linear regression ("Enter" method) was used.

With regards to necessity entrepreneurs only (n = 44), results indicate that:

(1) Age of entrepreneur moderates positively between entrepreneur personality traits and the level of success by marginal manner only (0.020, $p<0.1$).

(2) Gender of entrepreneur moderates negatively between entrepreneur personality traits and the level of success but this figure does not have any statistical significance (-0.074).

(3) Full self-employment compared to combination of salary work joined with self-employment, moderates positively between entrepreneur personality traits and the level of success (0.31, $p<0.1$) by marginal manner only.

Concerning the entire sample ($n = 120$), hypothesis 4 is partly confirmed; the confirmed component of the hypothesis has a very strong positive statistical significance "occupation information" (0.36, $p<0.001$), but "age" has a marginal negative affect (-0.0096, $p<0.1$).

Concerning necessity driven entrepreneurs only, hypothesis 4 is not confirmed; the relationship between

variables of personality and level of success are influenced (i.e., moderated) by age (-0.020, $p<0.1$) and occupation (0.31, $p<0.1$) but in marginal manner only.

3.5 In order to examine hypothesis 5, by particular variables of personality characteristics, and a combination of all 5 variables, two linear regressions ("Enter" method) were used for verifying the moderation effect of "education", "practical managerial experience" and "financial capabilities" on average level of success of participates.

The sample was categorized into two groups: With regards to the entire sample (n =120), results indicate that:

(1) Education (in this variable, the question is about training in starting a business organized by a government agency, organized by your past or present employer, through reading books or by working in someone else's business of entrepreneur) moderates positively between entrepreneur personality traits and

the level of success by marginal manner only (0.070, $p<0.1$).

(2) Short term practical managerial experience moderates negatively between entrepreneur personality traits and the level of success by strong statistical significance manner (-0.13, $p<0.001$). In this variable, the question is whether, in the previous 12 months, the entrepreneur had sold, shut down, discontinued or quit a business owned and managed, had any form of self-employment, or selling goods or services to anyone.

(3) Long term practical managerial experience, moderates positively between entrepreneur personality traits and the level of success, but this figure does not have any statistical significance (0.022). In this variable, the question is whether, the entrepreneur, alone or with others, started a business that was owned and managed by the entrepreneur before this one.

(4) Initial financial capabilities moderates negatively between entrepreneur personality traits and the level of

success, but this figure does not have any statistical significance (-0.028).

In order to verify hypothesis 5 about necessity entrepreneurs only, a second linear regression ("Enter" method) was used. As presented in table no. 5.17, with regards to necessity entrepreneurs only (n= 44), results indicate that there are some minor changes of results compared to the entire sample;

(1) Education moderates positively between entrepreneur personality traits and the level of success by marginal manner only (0.12, $p<0.1$).

(2) Short term practical managerial experience moderates negatively between entrepreneur personality traits and the level of success by statistical significance (-0.13, $p<0.05$).

(3) Long term practical managerial experience, moderates positively between entrepreneur personality traits and the level of success, but this figure does not have any statistical significance (0.14).

(4) Initial financial capabilities moderates negatively between entrepreneur personality traits and the level of success, but this figure does not have any statistical significance (-0.037).

3.6 In order to examine hypothesis 6, by particular variables of personality characteristics, and a combination of all 5 variables, two linear regressions ("Enter" method) were used for verifying the moderation effect of "participant beliefs", "business expectations" and "business innovation", on average level of success of participants, by two sections; the entire research population (n = 120) and necessity driven respondents only (n = 44). As presented in table 5.18, the first section of the analysis refers to the entire research population (n =120).

Results indicate that:

(1) Participant's beliefs about his/hers ability to start a new business moderates positively between entrepreneur personality traits and the level of success in a very strong statistically significant manner (0.20, $p<0.001$).

(2) Business expectations of entrepreneur moderates negatively between entrepreneur personality traits and the level of success, in a strong statistically significant manner (-0.12, $p<0.01$).
(3) Business innovation moderates positively between entrepreneur personality traits and the level of success in a very strong statistically significant manner (0.23, $p<0.001$).

Conclusions: Concerning the entire research population ($n = 120$), hypothesis 6 is fully confirmed; all three variables exhibit statistical differences that can be accepted as moderation, the relationship between variables of personality and level of success are influenced by moderators. As presented in table 5.19, the second section of the analysis refers to necessity-driven respondents only ($n = 44$).
Results indicate that there is a change compared to the entire sample:
(1) Participant's beliefs about his/her ability to start a new business moderate positively between entrepreneur

personality traits and the level of success but not in a statistically significant manner (0.084).

(2) Business expectations of entrepreneur moderates negatively between entrepreneur personality traits and the level of success, but not in a statistically significant manner (-0.12).

(3) Business innovation, moderates positively between entrepreneur personality traits and the level of success in an excellent statistically significant manner (0.34, $p<0.001$).

Hypothesis 6- Conclusions: Concerning necessity-driven respondents only, hypothesis 6 is partly confirmed; only one variable exhibits a statistically significant difference that can be accepted as moderation. Innovation is a strong positive moderator between variables of personality and level of success both at the entire sample of respondents and necessity driven respondents only.

4. Limitations of the research

4.1 **Sampling**

Geographic limitations - The research was conducted among Israeli participants only, and is a particular case study with specific cultural and behavioral merits. Being too population-focused, the case study of Israel only may not reflect entrepreneurs' global behavior.

4.2 Methods

Self-reporting questionnaires - except for the pilot test (n = 35), all other respondents of this research (n = 85) completed the questionnaires using a special on-line internet program. The downside of self-reporting questionnaires lies in the fact that self-reporting questionnaires may distort the results, due to wrong interpretations or miscomprehension of the questions and answers required.

Time - The research was carried out at one certain time; no time series of a longitudinal survey was executed (of a correlational research study that involves repeated observations of the same variables over long periods of

time). This limitation inhibits the option of the study to characterize trends or variations over time.

4.3 **Results**

The first research question "What are the significant personality factors influencing the level of success of entrepreneurs focused on necessity entrepreneurs?" is partially answered; findings are statically significant concerning the entire research population only, but not regarding necessity entrepreneurs.

5. **Recommendations for future research**

5.1 Future research preferably may include multi-cultural comparison between two (or more) country-based findings.

5.2 The present research population is quite small; it is advisable to increase the sheer number of participants, hence sample utilized. future research should consider ramifications of differences of some segments of the population and not to generalize upon the entrepreneurs as one solid cluster.

6. Epilogue

For the researcher, this research is major voyage into the practices of entrepreneurship and business' success of the less privileged stratum of society. Necessity entrepreneurship is a distinct outcome of a dire social situation and may be the only way to survive in a hostile or less embraced environment. More and more social migration of refugees and work seekers are evident in major countries of the OECD countries, USA and even in small, with good economy perceived countries, such as Israel. A main conclusion of this thesis is about the importance of education and skills as a positive moderator, between personality traits and success. The researcher hope that results of this thesis may aid both academically and practically to promote success of entrepreneurs, focused at necessity driven entrepreneurs.

List of papers published

Adoram.G & Ben Ami. J. (2013), Who is suffering from short sighted entrepreneurship? , *The Open University Publication*, Israel (in Hebrew) .

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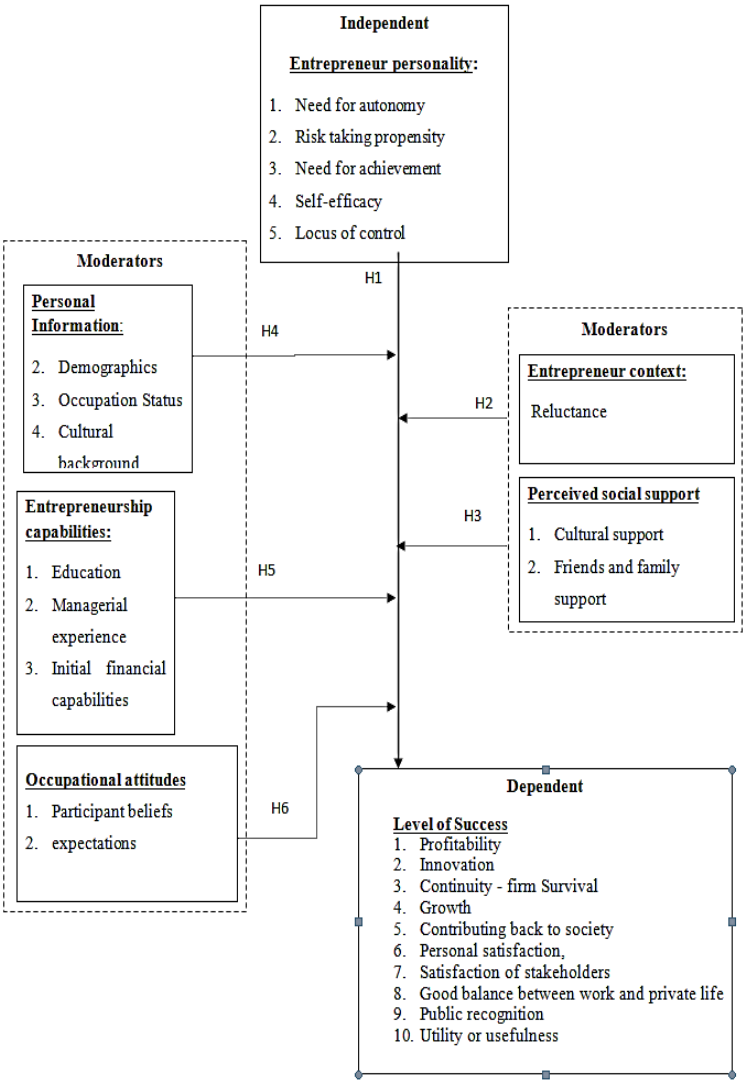
Appendix1 - Research variables

Independent variables	**Entrepreneur personality:** 1. Need for autonomy. 2. Risk taking propensity. 3. Need for achievement. 4. Self-efficacy. 5. Locus of control.
Dependent variables	**Level of success:** 1. Profitability 2. Innovation, 3. Continuity, firm survival 4. Growth 5. Contributing back to society, 6. Personal satisfaction, 7. Satisfaction of stakeholders, 8. Good balance between work and private life 9. Public recognition 10. Utility or usefulness
Moderators	**Personal information:** 1. Demographic 2. Occupation Status.
	1. Entrepreneurship capabilities: 1. Education. 2. Managerial experience. 3. Initial financial capabilities.
	2. Occupational attitudes 1. Participant beliefs. 2. Expectations.
	Entrepreneur context:

	1. Reluctance.
	Perceived social support 1. Cultural support. 2. Friends and family support.

Appendix 2 – The research model