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Culture and Female Entrepreneurship in the Turkish Republic of Northern Cyprus

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Abstract

Turkish Republic of Northern Cyprus has a unique patriarchal culture where social gender segregation is still a part of modern life, yet outwardly the culture appears to be like any other European nation. The main purpose of this paper is to increase our understanding of female entrepreneurs in the Turkish Republic of Northern Cyprus, as they create and run viable enterprises in a heavily patriarchal society, and to understand if the social mores of the region have an impact on the chosen business sector of female entrepreneurs. A survey of almost 400 entrepreneurs has been administrated using the block sampling methodology and the drop and collect methodology. The qualitative analysis includes thirty in-depth interviews with both male and female entrepreneurs. Results indicate that the Turkish Cypriot female entrepreneurs enjoy the challenges of entrepreneurship, they are positively motivated to commence their enterprises and they are not bounded by the cultural practice of social gender segregation, or by the historical patriarchal values in the region.
1. Introduction

Cultural and social norms play an important part in the nascent entrepreneur's initial analysis of deciding on which business sector and business type they would like to create. Research on entrepreneurship is relatively scarce in small peripheral countries like Cyprus (Hadjimanolis and Poutziouris, 2010). In addition, it has been argued that the impact of culture on entrepreneurship tends to be researched at a national level, but there needs to be more at regional and even societal level (George and Zara, 2002). Although Islam is a shared religious base in many countries of the Middle East, Arab nations and other countries, the customs, mores, and gender relations are not the same. The intricate social customs and traditions form and meld the way that women can start enterprises in their particular homelands. As an under-researched area, there is scope to continue to study entrepreneurship in the Turkish Republic of Northern Cyprus, as well as other regions in transition, as comparative analysis.

While it is agreed that the body of literature on Western female entrepreneurship is low (Brush, 1992; Carter et al., 2001), the number of research studies on female entrepreneurs living in the Middle East or MENA countries is very low indeed, described by Ahmed (2011):

“There is a dearth of studies based on different social contexts especially in Islamic societies, where social and familial control over women, their economic dependence on men and restrictions on their mobility determine the differential access that males and females experience concerning education and other key supporting services.”

Although Islam is a shared religious base in many countries of the Middle East, Arab nations and other countries, the customs, mores, and gender relations are not the same. The intricate social customs and traditions form and meld the way that women can start enterprises in their particular homelands. What works for women in North Africa may still be impossible for women in the Kingdom of Saudi Arabia where gender discrimination has kept women at low management levels (Tlaiss and Kauser, 2011).
The United Nations Development Fund for Women (UNIFEM) set up an office in Jordan in 1994 to support women owned enterprises in Jordan, Syria, and Lebanon (Husseini, 1997), the only project supporting women in entrepreneurship, as government budgets were directed towards strengthening or repairing the infrastructure (Husseini, 1997). Lack of credit for women with small businesses was noted, as was the need for collateral to secure a bank loan, often not an option for women (Husseini, 1997).

The Center of Arab Women for Training and Research (established in 1993 in Tunisia) conducted research in the Arab nations of Lebanon, Yemen, Egypt, and Tunisia, and the occupied territories of Palestine of both working women and women who had started their own enterprises. In the in-depth interviews they conducted, some interesting factors were identified about Arab women in their enterprise endeavours. Many of the successful female entrepreneurs were wholeheartedly supported by their husbands, in spite of opposing social pressure (Jabre et al., 1997). The push factor is also a large factor for some women in the region, who turn to enterprise in order to feed and clothe their children after family tragedies, illnesses, or simply economic hardship (Jabre et al., 1997). One common theme inside the Middle East and North African countries is that the women who were supported by their husband and family fared better in their enterprise creation and continuation. Most of the Middle East countries have liberal economic policies, and informal employment is high. As such, many women’s micro-enterprises are unregistered (Nabavi, 2009), as they feel there is no necessity to register a business that is run from their home.

In a recent small qualitative survey in the Kingdom of Saudi Arabia, over 80% of the female entrepreneurs in the study were pulled into entrepreneurship (Ahmed, 2011), but this is probably no surprise in such an economically rich nation. A similar disposition was found by Sadi and Al-Ghazaki (2010), where female entrepreneurs unreservedly said that self achievement was their motivation to enter entrepreneurship. The 2009 Global Entrepreneurship Monitor figures included Saudi Arabia, and in a special report on entrepreneurship on the Kingdom of Saudi Arabia, Skoko, Wright and Santa (2010) reveal some very interesting statistics on female entrepreneurship in the kingdom. In terms of participating rates when analysed by gender, there are 2 to 4 male entrepreneurs for every single female entrepreneur, which leaves the Kingdom grouped with Pakistan, Iran, Egypt, and the West Bank and Gaza Strip, listed as “Factor Driven
Economies” (Skoko, Wright & Santa, 2010). Since the previous report in 2009, there has been a doubling of entrepreneurship in general in the Kingdom, much of this has been due to the “large gains among female entrepreneurs”, moving from 1% of the total entrepreneurship in 2009 to 6% in 2010 (Skoko, Wright & Santa, 2010). While these gains are substantial, it means that there is a “largely untapped source of entrepreneurial potential and an economic force” (Skoko, Wright & Santa, 2010).

While the male rates of entrepreneurship participation are 24th in terms of only male entrepreneurship (above the rates of Germany, Australia, and the United States), there are unusual factors to consider in the Kingdom of Saudi Arabia. The female labour force in the Kingdom of Saudi Arabia is quite small (15% female compared to 85% male), but this not directly attributable to social mores of women not working outside the home, but more to do with the very large numbers of male guest workers in the Kingdom (Skoko, Wright & Santa, 2010). Number of female entrepreneurs in the Kingdom of Saudi Arabia have increased so much that the Kingdom has gone from being ranked bottom in terms of female participation in entrepreneurship in 2009, to being in the middle of the rates in 2010, ahead of countries like the United Kingdom, the Netherlands, and Sweden (Skoko, Wright & Santa, 2010). So, while women only make up 14.8% of the work force in the Kingdom of Saudi Arabia, the participation of women in entrepreneurship is now 26% (Skoko, Wright & Santa, 2010).

Research in Oman specifically details the barriers that exist for female entrepreneurs in Muscat (McElwee & Al-Riyami, 2003). McElwee and Al-Riyami (2003) found that one of the factors directly relevant to the success of a female entrepreneur was the support of her family and of her husband. Female entrepreneurs in Oman may have fewer difficulties with the work/home role conflict, as all the entrepreneurs interviewed by McElwee and Al-Riyami (2003) had full domestic helpers. This cultural difference exists as domestic labour is relatively cheap in Arab nations, and a social norm for middle class households. Again, because the female entrepreneurs were of a relatively high social and economic status, their motivations were different from many Western female entrepreneurs. These female entrepreneurs were motivated by role models, rather than a need for money. They did it do gain autonomy (McElwee & Al-Riyami, 2003). Further research on female entrepreneurship in Oman alludes to a significant number of female entrepreneurs in the male dominated Arab society (Khan et al., 2005).
Female entrepreneurship was studied in Morocco through the use of mini case studies and interviews (Gray & Finley-Hervey, 2005). Social mores in Morocco rule out the intermingling of men and women in public, which has blocked women’s entry into business ventures. However, the culture has spawned women business owners who establish their businesses outside the public sphere (Gray & Finley-Hervey, 2005). Entrepreneurship research has shown that exposure to entrepreneurship early in life indicates a predisposition for entrepreneurship. This is linked to the strong pull factor in Moroccan women to become business owners, as they belong to a patri-lineal culture where many men are entrepreneurs (Gray & Finley-Hervey, 2005).

In a qualitative study in Jordan female entrepreneurs revealed that they started their enterprises to gain autonomy, and that they enjoyed their work (Ahmed, 2004). Again, the husband and family are cited as being a positive factor in influencing the women into starting their enterprise, and as support in coping with demands of business ownership, in giving encouragement, financial assistance, and the dispensing of business advice (Ahmed, 2004). Analysis of the data in this qualitative study revealed that Jordanian female entrepreneurs generally already had business experience and this is why they sought their own venture, and that the high status of entrepreneur in their society is something that they desired (Ahmed, 2004).

In nearby Lebanon, micro-enterprises are very popular, and provide additional income for many families (Husseini, 1997). As gender stereotypes begin to fade in the Arab world, Jabre et. al., (1997) found that husbands are beginning to be more supportive of their wives’ endeavours into entrepreneurship, even offering to share the household responsibilities. In 2001 a report on the informal employment in the Occupied Palestinian Territories refers to the women’s labour force being very low, and as such not very different from any other Middle East country (Esim & Kuttab, 2001). In the Gaza Strip there are women’s micro enterprises in the sectors of dairy products and handicrafts (Esim & Kuttab, 2001). However, many Palestinian women chose not to register their self-employment (up to 70%) (Esim & Kuttab, 2001), and work mainly in commerce or services (Esim & Kuttab, 2001).

Some comparative research between Turkish entrepreneurs and Irish entrepreneurs found some surprising results, in that many of the characteristics of the Turkish entrepreneur were found to be the same as their Western counterparts, despite distinct
cultural differences (Turan & Kara, 2007). Hisrich and Ozturk (1999) surveyed 216 female entrepreneurs in Eskişehir and Istanbul and found that they had different problems to female entrepreneurs in developed countries. They found similarities with Western female entrepreneurs in that the motivations for starting their businesses were independence and achievement. The most frequently mentioned problems were finance, and obtaining a loan. Other significant problems for these Turkish female entrepreneurs were recruiting personnel, lack of guidance, lack of involvement with business colleagues, lack of managerial experience and lack of experience in hiring staff. Hisrich and Ozturk (1999) also found that women in Turkey have more barriers to enterprise development. Much of this is to do with gender segregation persisting in rural communities and in the work place.

Although women are seen working in Turkey, and many women graduate from university, the range of skills and economic sectors they cover is limited. Hisrich and Ozturk (1999) found that female entrepreneurs in Turkey were concentrated in the business sectors of tourism, food, health, and service industries. In 2000, Simnel Esim researched the informal economic organisations of women who were self-employed in urban Turkey. Esim (2000) reports that women in agriculture are employed in the most vulnerable employment, where they contribute to unpaid family labour, or both. Esim (2000) also reported that women in micro and small enterprise were more likely to sell to other women, and more likely to employ women rather than men.

Ufuk and Özgen (2001) suggest that there is a low level of female entrepreneurship due to the importance of traditional values in a patriarchal society like Turkey, where being an entrepreneur is seen as “going against the norm”. Research on 220 female entrepreneurs in Ankara from 1990 to 1995, reported much work/home conflict, yet simply “being” an entrepreneur had a positive effect on their social life and their economical well being (Ufuk & Özgen, 2001). Research was carried on 54 female entrepreneurs in the Adapazari region of Turkey where some respondents declared a problem of legitimacy in their business dealings, and that the “sector types for them were limited” (Özen Kutanis & Bayraktaroğlu, 2003, p.8).
2. Research design

This project used a sequential mixed methods research approach (Morse, 2003). The major part of the research involved a survey of 399 enterprises and the sample was created using block sampling (Blackwood & Mowl, 2000). The survey instrument was delivered and collected using the drop and collect methodology (Ibeh & Brock, 2003; Indarte & Langenberg, 2004; Karamustafa, 2000). The survey instrument contained 89 questions that range in type from those gathering personal data (gender, age, nationality, previous experience) and demographic data (residence, location of premises, type of business premises), to personality questions (locus of control, attitudes to risk, motivation, entrepreneurial exposure), detailed information on the enterprise (business sector, number of years in operation, number of employees, customer base, methods of selling), and details of the gender perspective of the respondent (attitudes towards employment of women, education of girls, abilities of female entrepreneurs, belief in equal opportunities). Further data was captured through 30 interviews, through purposive sampling, from all the respondents to the survey questionnaire that agreed to participate in the interview phase. The in-depth, semi structured interviews were carried out face-to-face at the entrepreneur’s work place, and the data created was analysed for themes and patterns. The interviews were exploratory, to bring out further details of the entrepreneur’s motivation, entrepreneurial exposure, gender issues, perceptions of their environment and economy, and their attitude towards their own business.

Following Casey (2003), “qualitative, semi-structured, in-depth interviews appeared to be the best means of gaining a nonhierarchical research relationship, ‘authentic’ voices and subjectives which, as much as possible, were not affected” by the researcher’s own assumptions about the women’s lives.

3. Data analysis

Most of Turkish Cypriot female entrepreneurs are running their businesses on their own. However, there is a difference in the percentages of men and women organizing themselves in this way. According to this survey a higher percentage of men (69.1%) than women (60.4%) are running their business as the sole proprietor. Many more women are in partnerships, especially where they are the major partner. Over half the women respondents have a business partnership with their husband (51.3%). While
male respondents have a business partner who is a friend (25.4%) or an acquaintance (14.1%), the female respondents tended to have their business partner in the family. The financing of the business is an important factor in enterprise start ups. Over 80% of the respondents sample started the business up themselves, with slightly more men (83.9%) than women (73.6%) being in this situation. The largest proportion of the Turkish Cypriot entrepreneurs used their savings to finance their new enterprise. Also, typical of an Islamic community a high percentage of entrepreneurs secure their start up finance from their families. A quarter of women and nearly a third of men receive substantial sums of money from their parents and other family members to start up their enterprises.

Regarding factors that were inhibitors to the start up of their enterprise most respondents indicated that a lack of finance was the main inhibitor to their enterprise start up (25.8%). Lack of infrastructure was another factor that was selected by a large number of entrepreneurs (22.1%) as being an inhibitor to their start up phase, with more male entrepreneurs (25%) selecting this option than female entrepreneurs (16.3%). There seem to be some important gender differences in the perceptions of inhibitors to the business start-up phase. Nearly double the amount of female entrepreneurs (20.0%) said they lacked prior experience compared to the male entrepreneurs (10.2%). The fact that ‘lack of support from spouse’ receives is only mentioned by 5.9% of the female population is an interesting insight into how this patriarchal society views and appreciates women’s efforts in the economy and community. The female entrepreneur will not only find support from her immediate family of husband and children, but from her extended family of parents, siblings, cousins and others. This has not been the situation in many neighbouring Islamic MENA nations, where many women report that their family, particularly their husbands, are often hostile when discovering the women wishes to start a business (Jabre et al., 1997). Another surprising result of this question is that more men (6.8%) than women (5.9) related that a lack of confidence was an inhibiting factor in their business start-up, whereas one might expect men to be overwhelmingly confident in their strongly patriarchal society.

Unusually, the Turkish Cypriot entrepreneurs did not express an interest in innovation; a theme emerged from the quantitative analysis and was echoed in the qualitative analysis. More triangulation of data was evident in the analysis of the Turkish Cypriot entrepreneurs’ locus of control, which was found to differ from that of the body of
The Turkish Cypriot respondents did not have an internal locus of control, which is usually high in entrepreneurs (Littunen, 2000). This anomaly was also present in the Turkish Cypriot respondents’ replies to questions aimed at finding external locus of control. External locus of control is usually low in entrepreneurs (Littunen, 2000), yet Turkish Cypriot entrepreneurs have high external locus of control. Yet, in spite of this, most of the entrepreneurs describe themselves as risk takers. More anomalies were found with the motivation to become an entrepreneur, again from both the quantitative and qualitative parts of the study.

Despite the difficult economical situation in the Turkish Republic of Northern Cyprus, most entrepreneurs are pulled into entrepreneurship, drawn by the desire to be their own boss, to earn extra profits, but also by more esoteric reasons such as “to have a social life”, or “because I enjoy it”, which leads us to understand Turkish Cypriot entrepreneurship as a lifestyle choice. Another factor that emerged from both the quantitative data and qualitative data was the high level of entrepreneurial exposure indicated by the respondents. Already noted in the literature as of great importance in developing entrepreneurs (Baycan Levent et al., 2003; Gray and Finley-Hervey, 2005), Turkish Cypriot entrepreneurs presented many examples of entrepreneurial exposure. This is an interesting phenomenon, as the existing body of literature on employment of Turkish Cypriots refutes the existence of any entrepreneurship before 1974 (Olgün, 1993). Another interesting result of the data analysis was the positive gender perspectives of the Turkish Cypriot entrepreneur. The last six questions of the survey instrument were dedicated to capturing the breadth of sentiment about gender issues in the region, with the expectation that many respondents would have negative replies due to the heavily patriarchal society. However, the results were not as expected, with all Turkish Cypriot entrepreneurs expressing liberal views on women’s education, women’s participation in the workforce, and in women’s ability to be entrepreneurs.

From the data gathered from 84 individual questions of the quantitative study, only the variables that were suitable for factor analysis were chosen on which to perform an exploratory factor analysis. The exploratory factor analysis (Table 1, Annex) identified ten major dimensions of entrepreneurial attitudes and entrepreneur profile issues in the empirical context of TRNC. These first ten factors were given names to describe the items that had highly similar loadings. The highest grouping of factors occurred with those factors concerning Attitudes to Risk (explains 21.4% of the variance), and it
encompasses eight items and they all relate to the entrepreneur attitudes to risk, new
technology and their personal energy managing risk, the search for new ventures and the
entrepreneur’s belief in the success of their enterprise. Gender attitudes and perceptions
were the next highest factor revealed in the factor analysis which accounts for 8.5% of
the variance. This includes women’s abilities to be entrepreneurs, in any industry and
whether or not women should be encouraged to entrepreneurs. It also includes attitudes
towards girls’ education, and whether or not they should be encouraged into male
oriented industries. Again, the questions were specifically selected to bring to the fore
the real gender perspectives of both men and women in the region. The position of this
high factor loading within the rotated factor matrix shows us its importance in
understanding the entrepreneur and the gender issues that abound in this region. The
third highest grouping of factors was Entrepreneurial exposure, and this grouping helps
to triangulate the data, and for us to understand the importance of entrepreneurial
exposure to the Turkish Cypriot entrepreneur.

This research emphasises the high levels of entrepreneurial exposure found in the
female entrepreneurs in the Turkish Republic of Northern Cyprus, as well as that a high
portion of the female entrepreneurs have created their enterprise as a partnership, with
a male family member, rather than as a sole proprietor. Home/work conflict is an issue
frequently highlighted in the body of literature as a major problem for mainly female
entrepreneurs (Boohene, 2005; Neider, 1987; Ufuk and Ozgen, 2001; Verheul, 2004;
Zakaria, 2001). In some Islamic countries, the home/work conflict is solved by buying
in help, with childcare and house work (McElwee & Al-Riyami, 2003). However, The
Turkish Cypriot female entrepreneur has not reported serious difficulties with the
home/work conflict as it has been mitigated by high levels of family support they
receive concerning child care, housework, and helping to run their enterprises.

Exceedingly high levels of family support for nascent and existing entrepreneurs is a
phenomena that has been unreported in the body of literature. This study found that
Turkish Cypriot entrepreneurs enjoy both financial, emotional and organisational
support from their parents and near family. Young entrepreneurs are given enough
financial support to start up and run their businesses, as well as being able to call on
their parents as unpaid help in the business.
The entrepreneurs of the Turkish Republic of Northern Cyprus exhibit some qualities that seem international in entrepreneurship, but they also have some inconsistencies that have been highlighted above. Rates of female entrepreneurship are higher than the European average of 27% (Nearchou Ellinas & Kountaris, 2004), and higher than their Greek Cypriot neighbours and the Turkish motherland even though the economy is severely restricted.

4. Concluding comments

The data gathered from the interviews run in the second part of this research study, indicate that the Turkish Cypriot entrepreneurship community is not restricted by social gender segregation in their business sector choice, or by the historical patriarchal values in the region, a concept that was not envisaged at the beginning of the study. Enterprises outside the range of the entrepreneur’s educational and employment experience have been created to fit into regional needs and current niches, rather than being stifled by social mores or gender stereotyping. The analysis of both the quantitative data and qualitative data has shown that the Turkish Cypriot entrepreneur, both male and female, have a modern, democratic outlook on gender issues. With specific government policies and training program, more of the Turkish Cypriot population could be encouraged to make successful enterprises, which in turn would help strengthen the economy.

5. References


Annex

The KMO at 0.842 is above the minimum acceptance level of 0.50. This is a very good result as KMO values of over 8.0 are considered to be very good and we can be confident that factor analysis is appropriate for these data. The Bartlett’s Test of Sphericity was found to be 6240.658, with significance beyond the 0.000 level. This means that the $H_0$ that the correlation matrix is an identity matrix can be rejected. Both these tests supported the use of Exploratory Factor Analysis for the 44 variables.

The Total Variance Explained table can be used to assess the quality of the analysis. Any components with eigenvalues over 1 are said to be factors. In the table below we see that 13 components have eigenvalues over 1. From the table we can see that first 10 factors account for 59.54% of the total variance, leaving with 40.46% having unique variance.

The components are the rotated factors that have been extracted, and the first 10 factors were extracted as being meaningful.
<table>
<thead>
<tr>
<th>Component/Factor Name</th>
<th>Total</th>
<th>% of Variance</th>
<th>Cumulative Total</th>
<th>Component</th>
<th>% of Variance</th>
<th>Cumulative %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Initial Eigenvalues</td>
<td></td>
<td></td>
<td></td>
<td>Rotation Sums of Squared Loadings</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2 Gender attitudes</td>
<td>3.729</td>
<td>8.476</td>
<td>29.892</td>
<td>4.419</td>
<td>10.044</td>
<td>20.652</td>
</tr>
<tr>
<td>3 Self efficacy and energy</td>
<td>2.614</td>
<td>5.941</td>
<td>35.833</td>
<td>3.007</td>
<td>6.835</td>
<td>27.486</td>
</tr>
<tr>
<td>4 entrepreneurial exposure</td>
<td>2.137</td>
<td>4.857</td>
<td>40.690</td>
<td>2.428</td>
<td>5.519</td>
<td>33.005</td>
</tr>
<tr>
<td>5 External Locus of Control</td>
<td>1.770</td>
<td>4.023</td>
<td>44.713</td>
<td>2.241</td>
<td>5.092</td>
<td>38.098</td>
</tr>
<tr>
<td>6 Internal Locus of Control</td>
<td>1.689</td>
<td>3.840</td>
<td>48.553</td>
<td>2.110</td>
<td>4.796</td>
<td>42.894</td>
</tr>
<tr>
<td>7 Perception of entrepreneurship</td>
<td>1.568</td>
<td>3.564</td>
<td>52.117</td>
<td>2.067</td>
<td>4.698</td>
<td>47.592</td>
</tr>
<tr>
<td>8 The future of the business</td>
<td>1.336</td>
<td>3.037</td>
<td>55.154</td>
<td>2.020</td>
<td>4.591</td>
<td>52.183</td>
</tr>
<tr>
<td>9 Business sector trends</td>
<td>1.253</td>
<td>2.847</td>
<td>58.001</td>
<td>1.805</td>
<td>4.102</td>
<td>56.285</td>
</tr>
<tr>
<td>10 Political leanings with business sector</td>
<td>1.208</td>
<td>2.746</td>
<td>60.747</td>
<td>1.432</td>
<td>3.255</td>
<td>59.539</td>
</tr>
</tbody>
</table>

Extraction method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization