إقرار

أنا الموقع أدناه مقدم الرسالة التي تحمل العنوان:

Effectiveness of Risk Management in the Domestic Tourism Sector in Gaza Restaurants

فعالية إدارة المخاطر في قطـــــاع السياحـــــــة المحلي بمطاعم غزة

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DECLARATION

The work provided in this thesis, unless otherwise referenced, is the researcher's own work, and has not been submitted elsewhere for any other degree or qualification.

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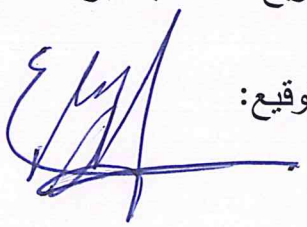

Islamic University-Gaza

Research and Graduate Studies Affairs

Faculty of Commerce

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بسم الله الرحمن الرحيم

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نتيجة الحكم على أطروحة ماجستير

بناءً على موافقة شئون البحث العلمي والدراسات العليا بالجامعة الإسلامية بغزة على تشكيل لجنة الحكم على أطروحة الباحث/ **ايهاب فايز محمد رجب** لنيل درجة الماجستير في **كلية *التجارة*/ قسم إدارة الأعمال** وموضوعها:

فعالية إدارة المخاطر في قطاع السياحة المحلي لمطاعم غزة

Effectiveness of Risk Management in the Domestic Tourism Sector in Gaza Restaurants

وبعد المناقشة العلنية التي تمت اليوم السبت 30 شوال 1436 هـ، الموافق 2015/08/15م الساعة العاشرة صباحاً، اجتمعت لجنة الحكم على الأطروحة والمكونة من:

أ.د. يوسف حسين عاشور	مشرفاً و رئيساً	.....
أ.د. فارس محمود أبو معمر	مناقشاً داخلياً	.....
د. وائل محمد ثابت	مناقشاً خارجياً	.....

وبعد المداولة أوصت اللجنة بمنح الباحث درجة الماجستير في **كلية *التجارة*/ قسم إدارة الأعمال.**

واللجنة إذ تمنحه هذه الدرجة فإنها توصيه بتقوى الله ولزوم طاعته وأن يسخر علمه في خدمة دينه ووطنه.

والله ولي التوفيق ،،،

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(فَأَمَّا الزبد فَيَذْهَبُ جُفَآءً وَأَمَّا مَا يَنفَعُ الناس فَيَمْكُثُ فِي الأرض)

صدق الله العظيم

(الرعد: 17)

Dedication

There is a harvest for each season and bright outcomes for every exerted effort. For my dear father who has been supporting me with his love, care and compassion and who providing me with all my needs. For my precious mother who stayed up all nights beside me devoting her time for me, who has granted me her love and care and served a lot without boredom or fatigue. For my small family; my dear wife, and partner and my beloved children.

For my revered teachers who has devoted their times and knowledge with no limits during the years of study for Master's degree.

For all who introduced their experience on a golden plate. For who helped me without growling and supporting me to reach the oases of science.

For all martyrs who sacrificed their souls and life for the sake of our homeland..

I dedicate my humble work.

Researcher: Eyhab Fayez Rajab

Thanks and Gratitude

Thanks for Allah, the merciful and the supporter who provided me with the power to accomplish this research. And many prayers for our prophet, who was sent as a mercy for the whole world, Muhammad Ibn Abdullah, who says "who does not thank people, does not thank Allah".

I would like to begin by sending my warmest regards and deepest thanks for everyone who helped me and devoted his time and knowledge to complete this research successfully. The first thing I would like to mention that I have had the honor to be supervised by Dr. Yousef Hussain Ashour who guided me a lot through my research journey. I am also feeling grateful for all committee members of discussion. Not only that, but I deeply thank the Palestinian Organization for Restaurants, Hotels, and Tourist Services and their members represented in hotels and restaurants, who cooperated with me by filling the research questionnaires. And, I should not forget to express my appreciation for all who stand on my side in this stage of my scientific life specifically my whole family and close friends

الملخص

هدفت هذه الدراسة إلى التعرف على فعالية إدارة المخاطر في قطاع السياحة المحلي بقطاع غزة ممثلة بقطاع المطاعم، حيث أن قطاع السياحة يعتبر من أهم القطاعات التي تساهم في تحقيق التنمية الاقتصادية بالعديد من الدول ومنها فلسطين، وإذا ما ركزنا على قطاع غزة نجد العديد من المؤسسات السياحية العاملة وأهمها المطاعم ولكن من واقع الظروف والبيئة الخاصة بالقطاع تتعرض هذه المؤسسات السياحية للمخاطر بشكل كبير مما يؤثر على أدائها. وبالتالي لا بد من وجود إدارة كفؤة وفعالة لإدارة تلك المخاطر. واستخدم في الدراسة المنهج الوصفي التحليلي حيث تم توزيع استبانة على مفردات مجتمع الدراسة (أسلوب المسح الشامل) والممثلة في مدراء المطاعم العاملة في قطاع غزة بواقع (50) استبانة واسترجع منها (45) استبانة بواقع نسبة 90%. وقد تم استخدام مجموعة من الأساليب الاحصائية لتحليل بيانات الدراسة باستخدام برنامج SPSS

وتوصلت الدراسة إلى العديد من النتائج أهمها التالي:

1. واقع ادارة المخاطر في قطاع السياحة المحلي لقطاع غزة متمثلا بالمطاعم بحال جيد ولكن يحتاج لتطوير ومواكبة التقدم والاستفادة من الخبرات.
2. هناك تأثير ذو دلالة إحصائية بين تحديد المخاطر وفعالية إدارة المخاطر في المطاعم العاملة في قطاع غزة.
3. هناك تأثير ذو دلالة إحصائية بين تحليل المخاطر وفعالية إدارة المخاطر في المطاعم العاملة في قطاع غزة.
4. هناك تأثير ذو دلالة إحصائية بين الاستجابة للمخاطر وفعالية إدارة المخاطر في المطاعم العاملة في قطاع غزة.
5. هناك تأثير ذو دلالة إحصائية بين تتبع المخاطر والتقارير عنها وفعالية إدارة المخاطر في المطاعم العاملة في قطاع غزة.

وأوصت الدراسة بمجموعة من النقاط أهمها التالي:

1. قيام إدارة المطاعم بوضع خطط وبرامج لإدارة المخاطر بناء على الأسس العلمية السليمة.
2. الاستفادة من خبرات موظفي المطاعم عند وضع خطط وبرامج إدارة المخاطر.
3. اطلاع المطاعم في قطاع غزة على تجارب المطاعم في الدول المجاورة بمجال إدارة المخاطر والحد من التداعيات السلبية المترتبة على حدوث تلك المخاطر.

Abstract

The study aims to recognize the efficiency of risks managements in tourism sectors in the Gaza Strip which represented in restaurants. The tourism sector is considered one of the most important sectors that contribute in achieving the economic improvement in several countries like Palestine. In the Gaza Strip particularly, it's found that tourist institutions and restaurants in particular are exposed to big risks which affect their performance negatively. Therefore, it's necessary to constitute an efficient and competent administration to manage such risks. The study has been conducted to analytical description method, where 50 questionnaires have been distributed on the elements of the study society (*Survey method*), which targeted the restaurants managers, where 45 of the questionnaires have been backed, forming (90%) of the survey, and have been conducted to statistical package of the social science (SPSS) for manipulating and analyzing the data.

The study has conducted some following results:

1) The effectiveness of risk management in the tourism sector in the Gaza Strip restaurants is good. But it needs development and gains an external experience.
2) There is a positive relationship between risk identification and effectiveness risk management in restaurants.
3) There is a positive relationship between risk analysis and effectiveness risk management in restaurants.
4) There is a positive relationship between respond to threats and effectiveness risk management in restaurants.
5) There is a positive relationship between Follow the risks and report and Effectiveness Risk Management in Restaurants

Based on the results of the study, the study has concluded a set of recommendations as following:

1) The management of restaurants ought to prepare proper plans and programs for risk managements based on proper scientific rules.
2) The experiences of restaurants' workers have to be taken in consideration to create new plans and programs of risks management.
3) The restaurants in the Gaza Strip should keep updated of the new experiences in the field of tourism. One way to do this is to consider neighbor-countries' best practice in the field of risks management via reduction of the negative impacts caused such risks.

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List of Abbreviations

Abbreviation	Concept
AICST	APEC International Centre for Sustainable Tourism
APEC	Asia-Pacific Economic Cooperation
CMWU	Coastal municipalities Water Utility
COSO	Committee of Sponsoring Organizations
DIC	Deposit insurance corporation
GDP	Gross domestic product
ORM	Operational risk management
PEST	Political, Economic, Societal and Technological
RIMS	Risk and Insurance Management Society
SWOT	Strength, Weaknesses, Opportunities and Threats
UNEP	United nations environment program
UNTWO	United nations tourism world organization

Research terminology

Terminology	Description
Domestic Tourism	Tourism involving residents of one country traveling only within that country
Effectiveness	The degree to which objectives are achieved and the extent to which targeted problems are solved
Restaurant	An establishment where meals are served to customers.
Risk	Risk is the future impact of a hazard that is not controlled or eliminated. It can be viewed as future uncertainty created by the hazard
Risk analysis	Risk analysis is the process of defining and analyzing the dangers to individuals, businesses and government agencies posed by potential natural and human-caused adverse events
Risk Cause	Which, if eliminated or corrected, would prevent a potential consequence from occurring,
Risk consequence	Effect of that future occurrence
Risk Identification	Determining what risks or hazards exist or are anticipated, their characteristics, remoteness in time, duration period, and possible outcomes
Risk management	The process of identification, analysis and either acceptance or mitigation of uncertainty in investment decision-making
Risk probability	Likelihood assessed at the present time of that future root cause occurring
Risk responding	Operational risk management
Tourism	Social, cultural and economic phenomenon; which entails the movement of people to countries or places outside their usual environment for personal or business/professional purposes.

Chapter One
General framework of the research

Include Following:

1.1. Introduction
1.2. Problem Statement
1.3. Research Variables
1.4. Hypotheses
1.5. Objectives
1.6. Importance
1.7. Methodology
1.8. Literature review
1.9. Commentary at previous studies

General framework of the Research

1.1.Introduction

There is no doubt that tourism sector is a real strength of the international economy as a whole. It plays a direct and indirect positive role to create job opportunities, where the tourism sector contributes in 9% of the whole world employments. As a result, it is considered as a source of income for a lot of countries, where the tourism sector contribute in 6% of the world exports. The indicators show that the tourism sector constitutes 9% of the whole GDP of the world, and 1.4 Trillion in exports. (UNWTO, 2014.) Where, the local tourism in Gaza strip contribute in 4% of GDP (20 million $), and 15,000 employees work in the tourism institution of Gaza Strip. Palestinian Bureau of Statistics (2013)

The tourism organization works in an environment which is characterized by, change, movement, cultural, and technological diversity. Besides that, the tourism sector is more vulnerable to the influence of stability and world peace. Therefore it is exposed to many risks internally and externally which varies according to many considerations. This variety may be different among countries, regions, and organizations depending on the nature and the specialization of the work institution do; whether it is a hotel, restaurant, park, or recreational facilities. So it has to face all kinds of risks, whether a tourist, economic, social, environmental, or health risks with a scientific risk management plan, and to have a constant need for evolution with the level of the problems. Fa'ory (2007).

Risk management is part of a broad and comprehensive approach to address the risks faced by the organization or any economic unit. The risk management is considered a new quality tool in the contemporary phenomenon, which cannot take its dimensions without identification of risks and how to deal with from all sides. Then, analyzing these risks through qualitative and quantitative analysis. Berg (2010)

Tourism sector in Palestine, particularly in the Gaza Strip, requires many studies in regards to the development and contribution in the national economy. The tourism revenues were estimated with 27,468,858 million dollars in 2013. The restaurants in Palestine and in the Gaza Strip are considered one of the most widespread tourist institutions; their numbers have reached 78 restaurants for 118 tourism institutions (66%), as statistics show, issued by relevant parties. Palestinian Bureau of Statistics (2011),

All of the above show the role of restaurants in developing tourist sector, so this study has focused on important topic that affects the performance of restaurant in particular and tourism sector in general. Therefore, risk management needs a well-designed program to deal efficiently with risk management.

1.2.Problem statement

Gaza strip has been exposed to a number of risks that have impact the tourism sector, which include Israeli wars, unemployment, Israeli siege, and the bad economic situations. These risks were have the greatest negative effect on reducing the size of domestic tourism, and perhaps the absence of effective risk management role in the recurrence of such risks has increased its troubles. Where Basically the siege and the closure of cross points have negatively affected the performance of tourist facilities, leading to the decline in its revenues through the second half of 2013, as well as the sharp lack of the basic requirements for these facilities and the continual power failure caused serious losses estimated by 6.2 million dollars. Ministry of Palestinian Tourism and Antiquities (2013)

However, the risks must be controlled, and the way to do this successfully will be through systemic risk management. So, the main duty of any tourism sector hit by particular risk is to take all steps to deal with the risk in the proper way.

Despite the weakness of the tourism sector and the risks surrounding it, the workers in this sector are not fully aware of these risks. To mention that, tourism sector cannot deal effectively with any risks without preparing and taking some action in advance. Without these conducts, the tourist institution whatever is, puts itself under the mercy of risks.

In any way, planning for risks is the subject of talk in terms of research and has not been developed in theory. Although it is not possible for anyone to be prepared for all kinds of risks, but each company must take actions to deal effectively with different situations.

It is important to identify the types of risks that affect the domestic tourism sector, and to verify the effectiveness of the risk management. To perform this, the restaurants have been selected as a case study.

The main research question is "**Do managers of tourist restaurants in Gaza strip deal with risks in their business effectively?"**

1.3.Research Variables

The variables of this study will be classified into two groups:

- The dependent variable will be the risk management effectiveness of tourism restaurants in Gaza strip

- The independent variables will be:

    1) Risk Identification.
    2) Risk Analysis.
    3) Respond to Risk
    4) Trace Risks and Reporting.
    5) Reducing Obstacles of Risk Management.

1.4.Hypotheses

This study depends on the following hypotheses:

1.4.1. The first major hypothesis:

1. **There is a significant relationship between** risk management **and** the effectiveness of the risk management in restaurants operating in Gaza Strip **at α≤0.05 level**

2. **There is a significant relationship between** risk identification **and** the effectiveness of risk management in restaurants operating in Gaza Strip **at α≤0.05 level**.

3. **There is a significant relationship between** risk analysis **and** the effectiveness of risk management in restaurants operating in Gaza Strip **at α≤0.05 level**.

4. **There is a significant relationship between** respond to risk **and** the effectiveness of risk management in restaurants operating in Gaza Strip **at α≤0.05 level**.

5. **There is a significant relationship between** trace risks and reporting **and** the effectiveness of risk management in restaurants operating in Gaza Strip **at α≤0.05 level**.

6. **There is a significant relationship between** reduction of risk management obstacles **and** the effectiveness of risk management in restaurants operating in Gaza Strip **at α≤0.05 level**.

1.4.2. The second hypothesis

The differences of respondents' answers in respect to the impact of the application of the risk management program on the effective management of risks in restaurants operating in the Gaza Strip is subjected to science qualification, years of experience, the size of the capital restaurant, a number of workers and employees in the restaurant **at α≤0.05 level.**

1.5.Objectives

The main objectives of this study will be:

1) Understanding the required steps of risks analysis where restaurants are exposed to so as to design an integrated risk management program.
2) Explaining the mechanisms of risk management when responding to the expected risks.

3) Clarifying how to pursue risks and introducing detailed information about its management through reports given to the relevant parties.
4) Identifying the most matters that limit the ability of restaurant to manage risks

1.6.Research Significance

The significance of the research covers the following:

1. **Tourism sector**

   This study has a great effect for the tourism sectors and for restaurants in particular. It will help to stand risk factors that affect the organization in Gaza strip, and how to deal with them to gain competitive advantages.

2. **Government**

   This study has a tremendous importance against the government, because the development of the tourist restaurants will contribute to enhance the economy for country by applying taxes. As a result, it will help the government to develop its own tourism facilities to fulfill the needs of tourist sector

3. **University**

   This study has a significant impress for the university, since the university library will be enriched with a new research topic in Gaza strip, and it will be one of the few researches in this field.

1.7.Methodology

This study relies on two resources of collected data:

1) Preliminary data, which has been gathered through the questionnaire process which targeted the managers of the tourism restaurants whom are registered in the ministry of Palestinian tourism. The survey size is 50.
2) Secondary data, which collected from some previous related studies, relevant statistics, in addition to reference books

1.8.Literature review

Palestinian & Arabic studies:

- Abu Nqeirah (2014), **"Using a Simulation Model for Crisis and Emergency Management (A Case Study on Coastal municipalities Water Utility "CMWU")"**

This study conducted in Palestine- Gaza Strip, CMWU as a case study. It aimed at develop a highly efficient and effective simulation-based decision making tool which can be applied in real-time emergency management situations. A case study based on a computer simulation approach was followed. The study achieved many results, including: simulation model is very well and as intended so the system is capable of producing good management decisions dynamically within specified time allowance. Through the case study, also gain an important insight into the crisis and emergency management problem. The most important recommendations of the study are; quantitative and computerized models are more precise and reliable for studying large-scale dynamic systems so they are great tools to aid in making timely and high-quality decisions. So this shed the light on the importance of using the simulation model to manage crisis and emergency.

- **Shakshak (2013),** "**The reality of tourism in the Gaza Strip and the prospects for development - hotels Case Study "**

This study conducted in Palestine- Gaza Strip. It aimed at diagnose the reality of tourism in the Gaza Strip hotels and publicize the importance of the role of the tourism sector in economic development. The descriptive analytical method was used, and 172 questionnaires were analyzed. The study achieved many results, including: The reality of the tourism in Gaza hotels is not good and needs to develop; the experience of the work team affects the economic development of Gaza Strip hotels. The most important recommendations of the study are; the government should play an active role and doing their best to encourage investment in the tourism sector, equal Investments for all of the governorates in Gaza Strip must be conducted through providing of all necessary infrastructure facilities and Improvement the quality of marketing and promotion for hotels.

- Esleem (2007), **"Attributes of crisis management in the Palestinian government institutions - Ministry of Finance as a Case Study "**

This study conducted in Palestine- Gaza Strip. It aimed to recognize the schemas of crisis management in the Palestinian governmental institutions through a field survey that was done on the Palestinian ministry of finance in Gaza. The descriptive analytical method was used, and 51 questionnaires were analyzed there is a medium range crisis management system in the Palestinian ministry of finance that focuses on a group of remedies methods to cure the crisis, information field and its role in crisis management (66.7%), communications System and its role in crisis management (65.8%), leadership skills and its role in crisis management (67.39%), establishing

Team work and its role in crisis management (62.77%), planning field and its role in crisis management (59.71% which is less than 60%.. The most important recommendations of the study are; there is a need to pay special attention on the future planning of crisis management and its inseparable role to strategic planning, and necessity to establish an independent crisis management unit.

- Abdul Monem and others (2013), **"The impact of human resource management on the level of hotel crisis management for Alexandria hotels managers"**

This study conducted in Egypt- Alexandria. It aimed at diagnose the Impact of human resources management level on hotel crises management among hotels managers. The descriptive analytical method was used, and 225 questionnaires were analyzed.
The study achieved many results, including: the degree of training experience, human recourses management level, and crises management level were high for hotel managers. There was a positive significant correlation between each of (hotels degree, educational level, monthly income, years of work, degree of training experience and human resources management level) as independent variables and crises management level as a dependent variable. And the multiple regression function show that human recourses management level was the most independent variables affecting the level of crises management. The most important recommendations of the study are: Increase the involvement level of human resource in crises management, and Increase the training courses and workshops that deal with crises management.

- Nair (2013), **" Influence of risk assessment factors on the tourism performance in Qatar: an empirical study "**

This study conducted in Qatar. It aimed at diagnose the risk assessment factors (RAF) to be considered in tourism with specific context. A mix between qualitative, and descriptive analytical method were used, and 159 questionnaires were analyzed. The study achieved many results, including: Indication that tourist based risk factors, relationship risk factors and general risk factors have significant influence on tourism performance, which is measured in terms of financial, non-financial and operational performance. The most important recommendation of the study is: implications must to be draw, which would benefit the managers of tourism industry in enhancing the tourism risk management (TRM).

- Ali (2011), **"Analysis of risk management in five stars hotel"**

This study conducted in Egypt. It aimed at diagnose evaluation of the current status of applicable risk analysis at five star hotels, and its impact upon hotel operations and what benefits will be achieved. The descriptive analytical method was used, and 55 questionnaires were analyzed. The study achieved many results, including: five-star hotels' managers contended that risk analysis procedures are still

below desired standards generally. In addition, more than 90% of respondents have no adequate knowledge about risk analysis concept, importance and procedures. The most important recommendations of the study are: there is a need to have a separate risk analysis department in the hotels field of the study, the higher levels of risk analysis training programs are necessary to enable hotels' general managers to assess accurately the risk offered by their business & determine appropriate risk analysis training for their staff.

- Zaitoun (2010), **"The effects of the global economic crisis on the tourism sector in Egypt"**

This study conducted in Egypt. It aimed at diagnose the impact of the financial / economic crisis on the Egyptian tourism generally, and on employment and tourism particularly. The descriptive analytical method was used, and 122 questionnaires were analyzed. The study achieved many results, including: This study indicated that: there is a negative impact of the financial crisis on the hotel occupancy and revenues and liquidity, and a negative impact on employment policy where all incentives and bonuses were arrested. The most important recommendations of the study are: reduce taxes on the tourism sector, reschedule owed taxes payments, postpone the payment of electricity and water, and encourage domestic tourism.

- Faoory (2007), **"Risk management and the role of the tourism sector operators in crisis time of - An Empirical Study of Jordan"**

This study conducted in Jordan. It aimed at diagnose, understand, and evaluate the role which played by the Jordanian tourism sector operators in managing risks and crises which faced by the Jordanian state. The descriptive analytical method was used, and 100 questionnaires were analyzed. The study achieved many results, including: Jordan's tourism sector operators are committed to the development of an integrated plan to ensure the managing of risks and crises that may be exposed to the Country. The most important recommendations of the study are: the tourism sector operators should be more responsible to the Jordanian tourism sector and Jordan, as a tourist destination in the case of exposure to the risks and crises, through professional and ethical responsibilities that lies on their shoulders to give the optimized and truer image in the case of state exposure to such events and risks.

- The Syrian Ministry of Environment and Tourism (2007), **"integrated management for beach extends from Jobail in Lebanon to Lathakia in Syria, "**

This study conducted in Syria and Lebanon. It aimed at diagnose, understand all requirement of the sustainable tourism. The descriptive analytical method was used, and 150 questionnaires were analyzed. The study achieved many results, including: there is lack of awareness of the topics of tourism, absence of sustainable tourism, and non-exploitation of the natural resources. The most important recommendations of the study are: keep all resources with sustainable development,

protection of local environmental, addressing the needs of tourists, rediscover the natural and historical resources, and setting quality standards.

- Shobar, (2007), **"Risk and crisis management in the tourist area " applications and proposals at the Arab level**

This study conducted in Iraq – Baghdad. It aimed at diagnose the concept of risk management and crises management, and to diagnose types of risk and crises that affect tourism organizations. The descriptive analytical method was used, and 87 questionnaires were analyzed. The study achieved many results, including: all concerned issues that take the attention of the world may secrete many problems and risks affected by the tourism system, risk management is function of the senior management of the tourism organization, awareness about the methods of risk management is to slow at the Arab level, and when you adopt an improperly management style to face the risk, perhaps negative effects will consequent. The most important recommendations of the study are: increase awareness about risk management in Arab region, rehabilitation of the human resources especially at the higher levels in the tourist organization for crisis management, and take benefits of international agreements, create manual mode of risks and crises faced by the Arab tourism organization, which is expected to occur in the future

Foreign studies:

- Chu & Paraskevas (2013), **"A Systematic approach to develop and implement risk management performance reporting in a hotel group"**

This study conducted in UK. It aimed at introduces a systematic framework for developing and implementing a risk management performance reporting system. Single case study approach was used, 240 questionnaires, and 42 members of the group's risk management division in hotel were conducted to focus group. The study achieved many results, including: introducing a systematic framework for developing a risk management performance measurement system for the hotels. The most important recommendation of the study is: this system must be adopted as the approach of each hotel to be suitable for use.

- Kawira (2013), **"Efficiency of internal audit in risk management strategies of stars rated hotels in Nairobi"**

This study conducted in Kenya - Nairobi study. It aimed at diagnose the efficiency of internal audit in risk management strategies and came up with recommendation on how internal audit can efficiently management risk in star rated hotels in Nairobi. The descriptive analytical method was used, and 90 questionnaires were analyzed. The study achieved many results, including: indication that there was risk management in hotels, but it does not involve the stakeholders, the respondents were unfamiliar with modern methods of risk management, and the internal auditors in the hotel are lagging behind in the implementation of modern methods of risk

management as advocated by the various models. The most important recommendation of the study is: Internal auditors must rally the support of managers, employees, directors and shareholders in achieving efficiency in risk management strategies in order to realize the full benefits of its implementation in finance and operations.

- Shaw (2010), **"A risk management model for the tourism industry in South Africa"**

This study conducted in South Africa. It aimed at develop a risk management model for the tourism industry in South Africa, when viewed from a business perspective. The descriptive analytical method was used, and 800 questionnaires were analyzed. The study achieved many results, including: there is no literature source that provides an in-depth discussion of risks and risk management in the tourism industry, and that there is no generally accepted risk management model and process for use by the industry sector. And the research develops a risk management model for the tourism industry. The most important recommendation of the study is: the risk management model be enhanced and made more user-friendly by transporting the data into a suitable and expert system shell, with or without learning capabilities.

- Berg (2010), **"Risk Management: procedures, methods and experiences"**

This study conducted in Germany. It aimed at highlight at the risk management concepts, and procedure, methods, and experience which are used in risk management. The study achieved many results, including: risk management is, at present, implemented in many large as well as small and medium sized industries, it is outlined how a large company can handle its risks in practice and contains a computer based method for risk analysis that can generate basic data for decision-making in the present context, and a missing system for controlling and following up on the results of the risk analysis that has been performed. The most important recommendation of the study is: to couple knowledge management with risk management systems to capture and preserve lessons learned as described in

- Shahbaz (2009), **"Improving risk management in projects, stakeholder management in perspective of risk management"**

This study conducted in Norway, Statoil Hydro Company as a case study. It aimed at increase knowledge concerning external stakeholder management process, and to understand how risk management could be improved in perspective of stakeholder management plan information and communication plan & strategy before projects head to execution phases and thus eliminate equivalent or duplicate efforts from two processes. The descriptive analytical method was used, and 5 case studies were considered. The study achieved many results, including: business drivers are known in projects but it still is not clear for Statoil Hydro managers how business driver's result is useful for establishing stakeholder analysis, and stakeholder analysis has established for Total Business case perspective, but there are

some contradicts figured out in their answers, it figured out scope & deliverables is the main input for establishing this process. The most important recommendation of the study is: risk items should become a base for stakeholder analysis in case business drivers and scope & deliverable output will be added in to the risk register.

- UNEP (2008), **"Disaster risk management f or coastal tourism destinations responding to climate change"**

This study conducted by UNEP "united nation environmental program, and targeted all coastal tourism area around the world. It aimed to bring important guidance for planners and managers for improving the resilience of coastal tourism destinations. The study brought many results; including: effective disaster risk reduction is predicated upon a system of comprehensive, integrated, nation-wide cooperation and preparedness planning. The most important recommendation of the study is: the lessons of post-disaster events should be a continuous source of learning for local communities, in order to achieve real and demonstrable improvements to destination resilience

- World Bank group (2007), **"Guidance on environmental, health and safety facilities for tourism and hospitality".**

This study conducted by World Bank group, and targeted all of who deal with tourism and hospitality around the world. It aimed to bring important guidance at environmental, health and safety facilities for tourism and hospitality. The study brought many results; including: the environmental issues which associated with tourism are as follows: resource consumption, air emissions, wastewater, dangerous, resource management, waste and scrap, biodiversity conservation, noise, and the use of pesticides. The most important recommendations of the study are: development of human resource through training, the use of green materials, and the use of energy-saving resources.

- AICST (2006), **"Tourism risk management, an authoritative guide to managing crises in tourism"**

This study conducted by AICST "APEC International center for sustainable tourism", and targeted Asia pacific region. It aimed to bring important guidance at managing crises in tourism. The study brought many results; including: Risk management is a systematic process that supports effective decision-making, and tourism industry is not responsible for the development or implementation of community disaster management plans and arrangements. The most important recommendation of the study is: destinations and tourism operators should, when possible, participate in disaster planning and management activities through appropriate local, regional or national committees.

- Carreno & others (2005)**, "Evaluation of the risk management performance"**

This study conducted in Spain. It aimed at bring a group of indicators that measure risk management performance and effectiveness, and targeted of all who deal with tourism and hospitality around the world. The study brought many results;

including: these indicators reflect the organizational, development, capacity and institutional actions taken to reduce vulnerability and losses, to prepare for crisis and to recover efficiently from disasters. It provides a qualitative measure of management based on predefined "targets" or "benchmarks" that risk management efforts should aim to achieve. The design of the RMI "risk management indicator" involved establishing a scale of achievement levels or determining the "distance" between current conditions and an objective threshold or conditions in a reference country, subnational region, or city. The RMI was constructed by quantifying four public policies, each of which has six indicators. The policies include the identification of risk, risk reduction, disaster management, and governance and financial protection. The most important recommendation of the study is: The RMI is novel and far more wide-reaching in its scope than other similar attempts in the past. It is certainly the one that can show the fastest rate of change given improvements in political will or deterioration of governance.

1.9. Commentary at previous studies

From the list of the previous studies, the comment will be as the follows:

1.9.1. Conducted period

All of the studies are conducted at different of time intervals, the first one was Carreno & others (2005), and the last one was Abu Nqeirah (2014), and all of them were conducted in the last ten years, which shows clearly the importance of the research subject

1.9.2. Conducted place

Previous studies were conducted in different places; some of them were conducted in Gaza strip as Abu Nqeirah (2014), Esleem (2007), and Shakshak (2013), some of them were conducted in Arabic Countries as Abdul Monem, and others (2013), Zaitoun (2010), and Ali (2011) in Egypt, one of them was conducted in Jordan as strip as Faoory (2007), one of them was conducted in Qatar as Nair (2013), one of them was conducted in Lebanon and Syria as The Syrian Ministry of Environment and Tourism (2007), one of them was conducted in Iraq as Shobar (2007), and some of them were conducted in foreign countries as Chu & Paraskevas (2013) in UK, Kawira (2013) in Kenya, Shaw (2010) in South Africa, Berg (2010) in Germany, Shahbaz (2009) in Norway, Carreno & others (2005) in Spain, and some of them were conducted by International organizations as UNEP (2008), World Bank group (2007), and AICST (2006)

1.9.3. Objective

Previous studies have varied in their objectives, some of them aimed to diagnose the reality of tourism and the role of the tourism sector in economic development in the Gaza Strip hotels as Shakshak (2013), and one of them aimed at recognize the schemas of crisis management in the Palestinian governmental institutions as Esleem (2007), one of them aimed at diagnose the Impact of human resources management

level on hotel crises management among hotels managers as Abdul Monem, and others (2013), one of them aimed at diagnose the risk assessment factors (RAF) to be considered in tourism as Nair (2013), one of them aimed at develop a highly efficient and effective simulation-based decision making tool which can be applied in real-time emergency management situations as Abu Nqeirah (2014), one of them aimed at diagnose evaluation of the current status of applicable risk analysis at five star hotels as Ali (2011), one of them aimed at diagnose the impact of the financial / economic crisis on the Egyptian tourism generally, and on employment and tourism particularly as one of them aimed at diagnose, understand, and evaluate the role which Zaitoun (2010), played by the Jordanian tourism sector operators in managing risks and crises which faced by the Jordanian state as Faoory (2007), one of them aimed at diagnose, understand all requirement of the sustainable tourism as The Syrian Ministry of Environment and Tourism (2007), one of them aimed at diagnose the concept of risk management and crises management, and to diagnose types of risk and crises that affect tourism organizations as Shobar (2007), one of them aimed at introduces a systematic framework for developing and implementing a risk management performance reporting system as Chu & Paraskevas (2013), one of them aimed at diagnose the efficiency of internal audit in risk management strategies and came up as Kawira (2013), one of them aimed at develop a risk management model for the tourism industry in South Africa as Shaw (2010), one of them aimed at highlight at the risk management concepts, and procedure, methods, and experience as Berg (2010), one of them aimed at increase knowledge concerning external stakeholder management process, and to understand how risk management could be improved in perspective of stakeholder management plan as Shahbaz (2009), some of them aimed at bring important guidance for planners and managers for improving risk management in crises as UNEP (2008), World Bank group (2007),and AICST (2006) , and one of them aimed at bring a group of indicators that measure risk management performance and effectiveness as Carreno & others (2005).

1.9.4. Methodology

Tools which used in the previous studies varied, according to the objective of each study. Most of the previous study used the questionnaire as a tool, some of them used the interview as a tool, and some of them combined between the two tools.

Most of the previous studies used the descriptive analytical method, but some of them used the computer simulation approach as Abu Nqeirah (2014), some of them used a mix between qualitative, and descriptive analytical method as Nair (2013), some of them used single case study approach as Chu & Paraskevas (2013), and some of them used combination between descriptive analytical method and case study approach as Shahbaz (2009).

1.9.5. Gained benefits

The previous studies have effective contribution at feed the study framework, design the questionnaire, explain the achieved result, and diagnose the gaps from the previous studies to prevent them

1.9.6. What distinguish this study?

- The study involve variables which not covered in the previous studies, which are: Reduction obstacles of risk management, and trace risk and reporting. These variables are chosen regarding to the experience of the researcher in the management of restaurant.
- The study used deep analysis method “multiple regressions”.
- The study distinguished from the previous local studies that, it’s one of the few studies which dealt with risk management and tourism topics in Gaza Strip in General, and restaurants as a case study.
- The study has exceptional circumstances which represented in Political and geographic separation between Gaza Strip and West Bank.
- Most of Foreign studies focused on how to manage risks and crises at tourism sector, as a process or guides, but in this research focus at measure the effectiveness of this process.

Chapter Two
Theoretical Framework

Include Following:

2.1. Risk Definition & Types Risk Management

2.1.1. Hazard
2.1.2. Risk
2.1.3. Types of risk management:
2.1.4. Process of Project Risk Management:

2.2. Risk Management

2.2.1. Risk Management
2.2.2. Risk Management Steps & Tools

2.3. Risk Management of Restaurants

2.3.1. Definition of tourism
2.3.2. The positive and negative impact of tourism movement in the Gaza Strip
2.3.3. Local Tourism Organizations in Palestine (governmental and non-governmental)
2.3.4. Tourist environment
2.3.5. Types of risks and tourist crises
2.3.6. The reality of tourism in the Gaza Strip
2.3.7. Impediments which affected the sector of tourism
2.3.8. The siege imposed on the Gaza Strip
2.3.9. Tourism sector losses during the recent siege imposed on the Gaza Strip

2.1.Risk Definition & Types Risk Management

2.1.1. Hazard

Defining Hazard:

By definition, a hazard is a present condition, event, object, or circumstance that could lead to or contribute to an unplanned or undesired event such as an accident. It is a source of danger.

Four common aviation hazards are: (UNEP, 2008)

1) A nick in the propeller blade.
2) Improper refueling of an aircraft.
3) Pilot fatigue.
4) Use of unapproved hardware on aircraft.

Recognizing the Hazard:

Recognizing hazards is critical to beginning the risk management process. Sometimes, one should look past the immediate condition and project the progression of the condition. This ability to project the condition into the future comes from experience, training, and observation. (UNEP, 2008)

2.1.2. Risk

Defining Risk:

Risk is the future impact of a hazard that is not controlled or eliminated. It can be viewed as future uncertainty created by the hazard. If it involves skill sets, the same situation may yield different risk. (Center for curriculum & others, 2003)

Components of Risk:

Risks have three components:

- A future root cause (yet to happen), which, if eliminated or corrected, would prevent a potential consequence from occurring,
- A probability (or likelihood) assessed at the present time of that future root cause occurring, and
- The consequence (or effect) of that future occurrence. A future root cause is the most basic reason for the presence of a risk. Accordingly, risks should be tied to future root causes and their effects. (Center for curriculum & others, 2003)

2.1.3. Types of risk management:

Risk Management deals with the identification, assessment and various strategies that help mitigate the adverse effects of risk on the organization. Management uses risk management as a strategic tool to mitigate the loss of property and increase the success chance of the organization.

There are various kinds of risk and the risk management deals with their timely identification, assessment and proper handling. The types of risk management differ on the basis of the nature of operations of a particular organization and other factors like its overall goals and performance. All these risk management processes play a significant role behind the growth of an organization in the long run.

Commercial enterprises apply various forms of risk management procedures to handle different risks because they face a variety of risks while carrying out their business operations. Effective handling of risk ensures the successful growth of an organization. http://finance.mapsofworld.com

Various types of risk management can be categorized as follows: http://finance.mapsofworld.com

1. **Enterprise Risk Management:**

It is a strategic framework that checks the potential risks that have adverse impacts over the enterprise. These risks could be in terms of risk related to resources, product and services or the market environment in which the enterprise operates. Enterprises develop risk management capabilities to deal with these risks and a proper action plan. Enterprises must note down all the possible risks that may occur and prepare a set of action plans depending on the nature of risk.

The business sector has its own risks and opportunities. Managing these risks properly and making full use of the business opportunities are termed as enterprise risk management. It helps in developing the business by adding value to the particular business.

Certain amount of risk is associated with all types of business operations. At the same time, there are a number of growth opportunities that are also related to the business. For the overall development, it is essential that these risks are hedged properly so that they cannot cause any kind of loss to the business or even if it causes any harm, the effects can be minimized as much as possible. On the other hand, it is also necessary that the provided opportunities are used in the best possible way.

Types of Enterprise Risk Management:

There are two types of enterprise risk management. These are the Risk and Insurance Management Society RIMS and Committee of Sponsoring Organizations COSO. Both these types share some common objectives like locating the hidden risk factors and providing solutions to hedge the risk. At the same time, these risk management strategies are also conscious about monitoring the development of the risk hedging strategy. The monitoring activities are also very important to take hold of the market opportunities. Application of RIMS or COSO depends on the particular situation and is subjected to the approval of the management.

Uses of Risk Management The business sector uses the model of enterprise risk management to develop such machinery that is worthy enough to mark definite events that would cause any kind of loss or profit to the businesses. Enterprise risk management also helps in categorizing these risks so that they can be handled appropriately. At the same time, there may be one or more departments in a company to handle the risk factors. Enterprise risk management also has the responsibility of increasing coordination between these departments. Apart from these, there are some other functions also. Which including:

- Identifying the potential customer base and designing the products according to their needs
- Taking care of the legal procedures related to the business
- Assuring continuous generation of funds
- Operational management
- Developing the quality of customer service
- Internal audit

2. Operational Risk Management:

Operational risks are present in every enterprise. These risks arise due to the execution of the business functions of the enterprises. Enterprises need to assess these risks and prepare action plans to meet the impact of risk. At the primary level, operational risk management deals with technical failures and human errors like:

- Mistakes in execution
- System failures
- Policy violations
- Legal infringements
- Rule breaches
- Indirect and direct additional risk taking

Operational risk management is an important form of risk management. In commercial enterprises, operational risk management is the supervision of different types of operational risk occurring on a daily basis. Credit risk or market risk is not a part of operational risk.

About Operational Risk Management Operational risk management is also known as ORM. With the help of operational risk management, various types of operational risks are managed that occur on a daily basis. These risks include the risk of loss consequent to poor or unsuccessful internal methods, machinery and human resource, or extraneous happenings. (Horcher, 2005)

Important Advantages of Operational Risk Management

The following are the most important advantages of operational risk management:

- Decrease in losses arising from operations

- Reduced auditing/compliance expenses
- Decreased vulnerability to risks in the future
- Early sensing of illegitimate functions

Types of Operational Risk

According to the Basel Committee on Banking Supervision, the events, which lead to operational risks, can be categorized into the following types:

- External Fraud: Risk arising from fraudulent activities from a third party, for example, robbery, theft, phishing or hacking.
- Internal Fraud: Risk arising from fraudulent activities from internal parties.
- Products, Customers and Business Practices: Risk resulting from inadvertent or careless failure to satisfy a professional responsibility to particular customers (involving fiducial and appropriateness necessities) or from the characteristics of configuration of a commodity.
- Workplace safety and employment practices: Risk arising from non-compliance with health, employment, or safety acts or from disbursal of claims related to personal injury or from inequality/unfair treatment
- System failure and business interruptions: Risk resulting from interruptions of business operations or system breakdown. These include telecommunication, computer software, or computer hardware failure and equipment failure.
- Damages to tangible properties: Risk resulting from damages or losses of tangible properties due to natural calamity or other occurrences.
- Execution, supply and process management: Risk arising from failure in process management or transaction processing due to poor association with vendors and commercial service providers.

These involve the following: (Horcher, 2005)

- Performance & maintenance miscommunication
- Transaction seizure
- Missed responsibility or deadline
- Data entry, preservation or loading fault
- Accounting mistake
- System/Model malfunctioning
- Failure in delivery
- Entity assignment fault
- Failure in reference data preservation
- Failure from collateral management
- Unsuccessful compulsory reporting liability
- Reporting & monitoring failure
- Client Intake & Paperwork
- Erroneous external report (incurring loss)

- Incomplete or misplaced legal documents
- Overlooked client disclaimers/permissions
- Unauthorized access offered to accounts
- Client/Customer Account Management
- Careless damage or loss of customer assets
- Inappropriate customer records (incurring loss)
- Failure on behalf of commercial partners and non-client vendors and vendor disagreements

3. Financial Risk Management:

The process of financial risk management can be defined as minimizing exposure of a firm to market risk and credit risk using various financial instruments. Financial risk managers also deal with other risks related to foreign exchange, liquidity, inflation, non-payment of clients and increased rate of interest. These risks affect the financial position of the enterprise.

Financial risk management is a method of producing or adding value to a company through utilizing financing mediums for handling vulnerability to risk, specifically market risk and credit risk. Financial risk management is an important form of risk management.

Financial Risk Management Financial risk management is a type of risk management, which tries to add value in a company through implementation of financing mediums (cash instruments and derivative instruments) to handle risk exposure, especially from market risk and credit risk.

With the help of financial risk management, a number of financial risks can be handled, which include the following:

- Shape risk
- Foreign exchange risk
- Sector risk
- Volatility risk
- Inflation risk
- Liquidity risk

The characteristics of financial risk management resemble the features of common risk management and the process of financial risk management involves identification of financial risk, evaluating the financial risk and strategies to deal with those risks.

Financial risk management concentrates on the appropriate time and manner for hedging implementation of cash instruments and derivative instruments to address pricey risk exposures.

In the banking industry all over the world, the Basel Accords are usually chosen by multinational or global banking institutions for identifying, describing and disclosing credit risk, operational risk and market risks.

4. Market Risk Management:

Enterprises need to understand the risks present in the market, inherent to the industry or arising out of competition. Enterprise need to properly assess it and develop their capabilities. It Deals with different types of market risks, such as interest rate risk, equity risk, commodity risk, and currency risk.

The concept of **Market risk management** has gained in importance in the recent times as it has been giving the business organizations a particular risk model that becomes all the more useful when the company is opening or closing business activities.

The process of market risk management comes with some essential features that help it to be more effective.

The process of market risk management has a number of applications in the context of today's global market. Its most basic use lies in the fact that it furnishes the business concerns with a particular risk structure. This risk structure comes in handy especially when a particular company is operating either in its closing or opening phase. (Horcher, 2005)

5. Credit Risk Management:

Managing credit risk is one of the fundamental works of the financial institution. Credit portfolio management is largely becoming essential for the enterprise to keep track of risk. It Deals with the risk related to the probability of nonpayment from the debtors.

6. Quantitative Risk Management:

In quantitative risk management, an effort is carried out to numerically ascertain the possibilities of the different adverse financial circumstances to handle the degree of loss that might occur from those circumstances.

Quantitative risk management is a very important process in the context of the modern day business world. It primarily deals with the concepts of risk and hazard and tries to reduce the chances of the occurrence of any form of financial loss.

The concepts of hazard and risk are important in the context of quantitative risk management.

Explanation of Quantitative Risk Management As far as the process of quantitative risk management is concerned the concept of hazard is a very important one. Hazard has been defined as a situation or a group of situations whereby there is a chance of financial loss. Risk is explained as the possibility of financial losses.

Risk is also regarded as a combination of these three factors:

- Possibilities of a hazard
- Possibilities of high losses being suffered as a consequence of the accident
- Possibilities of a hazard leading to an accident

Inputs of Quantitative Risk Analysis

The inputs of the process of Quantitative Risk Analysis are as follows: (Horcher, 2005)

- Organizational Process Assets
- Risk Register
- Project Scope Statement
- Project Management Plan
- Risk Management Plan

The organizational price assets are basically information regarding a particular project that is similar to the one that is being analyzed. This sort of information is taken from project archives. They may also be the study results of risk specialists as well as a database of proprietary risk.

The project scope statement highlights the positive aspects of a particular business project. The risk management plans contain information on the risky aspects of a particular business endeavor like:

- Budget
- Types of Risk
- Explanations of impact and probability
- Timing and Schedule of Risks
- Probability and Impact Matrix

The Risk Register performs a similar function to the risk management plans. It also categorizes and prioritizes the various aspects of the process of quantitative risk analysis. The project management plans are made up of the cost management plans and the schedule management plans. The former shows ways to run the project and the later deals with the financial aspects of the project.

7. Commodity Risk Management:

It handles different types of commodity risks, such as price risk, political risk, quantity risk and cost risk.

Commodity risk management is very important to provide coverage to all those groups that are related to the commodity market. These groups are exposed to maximum financial risks when there is any natural disaster or man-made disturbance.

Commodity market in every country faces some of the common risks. These risks are caused by natural disaster as well as external factors like wars, political instability and so on. If not covered properly, these risks can cause huge financial loss to a number of groups.

Proper commodity risk management is essential to provide stability to this sector as well as to make this sector financially secured.

Commodity Risk different types which are faced by the commodity markets across the world. **These risks are as follows:**

- Natural Risks: Natural disasters
- Man-Made Risks: Political risks, price risks, quantity risks and so on

8. Technology Risk Management:

It is the process of managing the risks associated with implementation of new technology.

With the increasing use of information technology in the activities of banks the system of Technology risk management has become important. The process deals with finding out the weaknesses in a particular operation and then using the most suitable strategy to deal with it. There is couple of approaches in this case but their use depends on the factor of profitability.

Explanation of Technology Risk Management The system of technology risk management is used in order to deal with the various risks that may arise in the use of technological tools. This process is especially applicable in case of the banking industry.

It has been observed that the risk management strategies that are useful in other cases are generally not applicable when it comes to technology risk management.

The most important part of technology risk management is to find out the various weak points that are there in the operational system. The technological risks come into play when the banking organizations use the information technology that is at their disposal.

Processes of Technology Risk Management As far as the process of technology risk management is concerned after the weaknesses are detected the authorities function in order to eliminate them by developing the proper strategy. The banks nowadays work as per three approaches. (Horcher, 2005)

9. Software Risk Management:

Which deals with different types of risks associated with implementation of new software's? IT Risk Management: It is a part of enterprise risk management as most modern enterprises largely depend on the information technologies and there is certain inherent risks associated with the technologies. Most modern enterprises need to face it and prepare plans to deal with these risks.

10. Project Risk Management:

Which deals with particular risks associated with the undertaking project? Project risk management focuses on the management of various types of risks related to a project. The process of project risk management is carried out in a number of steps. Nevertheless, there are two principal phases of project risk management and they are assessment of risk and risk control.

Project risk management deals with different types of uncertainties and

constraints related to a project (known as project risks). A project risk is a probable origin of variation from the plan of the project and it may have a positive or negative influence on the project. Project risks having negative characteristics are known as threats and project risks bearing positive characteristics are known as opportunities.

Efforts are always on to minimize the threats and maximize the opportunities. Project risks can be minimized with the help of eliminating or decreasing them.

There are two main phases of project risk management and they are risk assessment and control of risk. Assessment of risk may be carried out at any point of time within the duration of the project. However, the earlier it is performed, the better it is for the organization. Risk control is always dependent on a proper risk assessment. On the other hand, if risk control measures are not undertaken, there is no use of performing a risk assessment.

2.1.4. Process of Project Risk Management:

The process of project risk management can be elaborated through using Project Risk Assessment. The process of project risk assessment can be further categorized into the following:

- Identification of risk: The project risks are identified by examining the whole project plan.
- Analysis of risk: Risk analysis can be quantitative or qualitative in nature. In this process, the manner in which the project risks may influence the project performance in terms of expenses, time period or satisfaction of the necessity of the customer is ascertained.
- Prioritization of risk: According to this process, it is determined that which risks require total elimination, which risks require continuous supervision and monitoring and which risks are not so important to supervise.
- Project Risk Control(Horcher, 2005)

Project risk control involves the following steps:

- Avoidance of risk: A plan is chalked out as to how project risks can be eliminated or avoided.
- Risk transfer: In this way, risk is transferred by buying insurance policies.
- Risk mitigation: A number of measures are taken beforehand for minimizing the impact of risk.
- Contingency plan: For risks that are regarded as important, a contingency plan is prepared in advance before those risks occur.
- Risk acceptance: Certain risks are accepted because they are regarded as small and do not influence the performance of the company to a significant degree.
- Measure and control: Observing the outcomes of the risks that have been detected and handling them to a favorable or productive end.

Integrated Risk Management:

Integrated risk management refers to integrating risk data into the strategic decision making of a company and taking decisions, which take into account the set risk tolerance degrees of a department. In other words, it is the supervision of market, credit, and liquidity risk at the same time or on a simultaneous basis.

2.2.Risk Management

2.2.1. Risk Management Definition

Two different safety management principles are possible: consequence based safety management will claim that the worst conceivable events at an installation should not have consequences outside certain boundaries, and will thus design safety systems to assure this. Risk based safety management (usually called risk management) maintains that the residual risk should be analyzed both with respect to the probabilistic and the nature of hazard, and hence give information for further risk mitigation. This implies that very unlikely events might, but not necessarily will, be tolerated.

Risk management is not new tool and a lot of standards and guidance documents are available.

It is an integral component of good management and decision-making at all levels of an organization. All departments in an organization manage risk continuously whether they realize it or not, sometimes more rigorously and systematically, sometimes less. More rigorous risk management occurs most visibly in those departments whose core mandate is to protect the environment and public health and safety. At present, a further generic standard on risk management is in preparation as a common standard describing a systemic top down as well as a functional bottom up approach. This standard is intended to support existing industry or sector specific standards.

As with the definition of risk, there are equally many accepted definitions of risk management in use. Some describe risk management as the decision-making process, excluding the identification and assessment of risk, whereas others describe risk management as the complete process, including risk identification, assessment and decisions around risk issues.

One well accepted description of risk management is the following: risk management is a systematic approach to setting the best course of action under uncertainty by identifying, assessing, understanding, acting on and communicating risk issues.

In order to apply risk management effectively, it is vital that a risk management culture be developed. The risk management culture supports the overall vision, mission and objectives of an organization. Limits and boundaries are established and communicated concerning what are acceptable risk practices and outcomes.

Since risk management is directed at uncertainty related to future events and outcomes, it is implied that all planning exercises encompass some form of risk management. There is also a clear implication that risk management is everyone's business, since people at all levels can provide some insight into the nature, likelihood and impacts of risk. (Rio Tinto, 2007)

Risk management is about making decisions that contribute to the achievement of an organization's objectives by applying it both at the individual activity level and in functional areas. It assists with decisions such as the reconciliation of science-based evidence and other factors; costs with benefits and expectations in investing limited public resources; and the governance and control

structures needed to support due diligence, responsible risk-taking, innovation and accountability.

A typical decision support for risk and safety management at strategic, normative and operational level is provided. (Jcss, 2008)

(See Fig. 1) This standard ISO 31000 risk management is intended to support existing industry or sector specific standards. Where ISO 31000, Risk management – Principles and guidelines, provides principles, framework and a process for managing risk. It can be used by any organization regardless of its size, activity or sector. Using ISO 31000 can help organizations increase the likelihood of achieving objectives, improve the identification of opportunities and threats and effectively allocate and use resources for risk treatment.

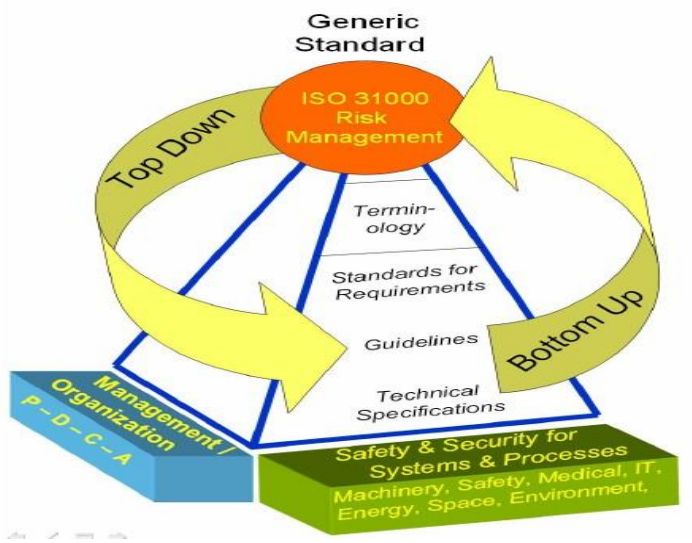


Figure (1). Approach of the planned generic standard on risk management.

2.2.2. Risk Management Steps & Tools

The risk management steps are:

1. **Establish goals and context**

The purpose of this stage of planning enables to understand the environment in which the respective organization operates, that means to thoroughly understand the external environment and the internal culture of the organization. The analysis is undertaken through:

- Establishing the strategic, organizational and risk management context of the organization, and
- Identifying the constraints and opportunities of the operating environment.

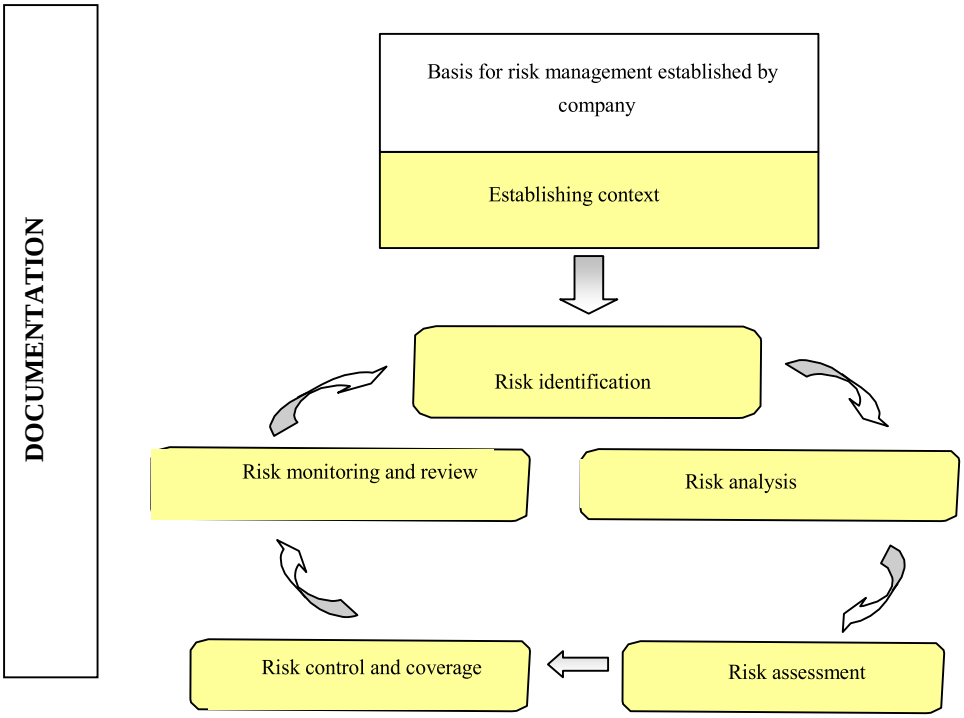


Figure (2). Risk management process.

The establishment of the context and culture is undertaken through a number of environmental analyses that include, e.g., a review of the regulatory requirements, codes and standards, industry guidelines as well as the relevant corporate documents and the previous year's risk management and business plans.

Part of this step is also to develop risk criteria. The criteria should reflect the context defined, often depending on an internal policies, goals and objectives of the organization and the interests of stakeholders. Criteria may be affected by the perceptions of stakeholders and by legal or regulatory requirements. It is important that appropriate criteria be determined at the outset.

Although the broad criteria for making decisions are initially developed as part of establishing the risk management context, they may be further developed and refined subsequently as particular risks are identified and risk analysis techniques are chosen. The risk criteria must correspond to the type of risks and the way in which risk levels are expressed.

Methods to assess the environmental analysis are SWOT (Strength, Weaknesses, Opportunities and Threats) and PEST (Political, Economic, Societal and Technological) frameworks, typically shown as tables. (Oehmen, 2005)

2. **Identify the risks**

Using the information gained from the context, particularly as categorized by the Strength, Weaknesses, Opportunities, and Threats SWOT and Political, Economics, Societal, and Technological PEST frameworks, the next step is to identify the risks that are likely to affect the achievement of the goals of the

organization, activity or initiative. It should be underlined that a risk can be an opportunity or strength that has not been realized.

Key questions that may assist your identification of risks include:

- For us to achieve our goals, when, where, why, and how are risks likely to occur?
- What are the risks associated with achieving each of our priorities?
- What are the risks of not achieving these priorities?
- Who might be involved (for example, suppliers, contractors, stakeholders)?

The appropriate risk identification method will depend on the application area (i.e. nature of activities and the hazard groups), the nature of the project, the project phase, resources available, regulatory requirements and client requirements as to objectives, desired outcome and the required level of detail. (Bolvin et al. 2007 and Treasury Board of Canada 2001)

The use of the following tools and techniques may further assist the identification of risks:

- Examples of possible risk sources,
- Checklist of possible business risks and fraud risks,
- Typical risks in stages of the procurement process,
- Scenario planning as a risk assessment tool ,
- Process mapping, and
- Documentation, relevant audit reports, program evaluations and / or research reports.

Specific lists, e.g. from standards, and organizational experience support the identification of internal risks. To collect experience available in the organization regarding internal risks, people with appropriate knowledge from the different parts of the organization should be involved in identifying risks. Creativity tools support this group process.

The identification of the sources of the risk is the most critical stage in the risk assessment process. The sources are needed to be managed for pro-active risk management. The better the understanding of the sources, the better the outcomes of the risk assessment process and the more meaningful and effective will be the management of risks.

Key questions to ask at this stage of the risk assessment process to identify the impact of the risk are:

1. Why is this event a risk?
2. What happens if the risk eventuates?
3. How can it impact on achieving the objectives/outcomes?

Risk identification of a particular system, facility or activity may yield a very large number of potential accidental events and it may not always be feasible to subject each one to detailed quantitative analysis. In practice, risk identification

is a screening process where events with low or trivial risk are dropped from further consideration.

However, the justification for the events not studied in detail should be given. Quantification is then concentrated on the events which will give rise to higher levels of risk. Fundamental methods such as Hazard and Operability (HAZOP) studies, fault trees, event tree logic diagrams and Failure Mode and Effect Analysis (FMEA) are tools which can be used to identify the risks and assess the criticality of possible outcomes.

An example of a systematic method for identifying technical risks of a plant is the elaboration of a risk register where different types of risks and damage classes are correlated to local areas of a plant. (DIC of ontario, 2011)

3. Analyze the risk

Risk analysis involves the consideration of the source of risk, the consequence and likelihood to estimate the inherent or unprotected risk without controls in place. It also involves identification of the controls, an estimation of their effectiveness and the resultant level of risk with controls in place (the protected, residual or controlled risk). Qualitative, semi-quantitative and quantitative techniques are all acceptable analysis techniques depending on the risk, the purpose of the analysis and the information and data available.

Often qualitative or semi-quantitative techniques can be used for screening risks whereas higher risks are being subjected to more expensive quantitative techniques as required. Risks can be estimated qualitatively and semi-quantitatively using tools such as hazard matrices, risk graphs, risk matrices or monographs but noting that the risk matrix is the most common.

Applying the risk matrix, it is required to define for each risk its profile using likelihood and consequences criteria. Typical definitions of the likelihood and consequence are contained in the risk matrix.

Using the consequence criteria provided in the risk matrix, one has to determine the consequences of the event occurring (with current controls in place).

To determine the likelihood of the risk occurring, one can apply the likelihood criteria (again contained in the risk matrix). As before, the assessment is undertaken with reference to the effectiveness of the current control activities.

To determine the level of each risk, one can again refer to the risk matrix. The risk level is identified by intersecting the likelihood and consequence levels on the risk matrix.

Complex risks may involve a more sophisticated methodology. For example, a different approach may be required for assessing the risks associated with a significantly large procurement.

Example of a risk matrix

Significance			Consequence				
			1 Insignificant Impact	2 Minor Impact to Small Population	3 Moderate-Minor Impact to Large Population	4 Major Impact to Small Population	5 Catastrophic–Major Impact to Large Population
Likelihood	1	Rare	Low	Low	Moderate	High	High
	2	Unlikely	Low	Low	Moderate	High	Very High
	3	Moderate / Possible	Low	Moderate	High	Very High	Very High
	4	Likely	Moderate	High	High	Very High	Extreme
	5	Almost Certain	Moderate	High	Very High	Extreme	Extreme

Figure (3). Special approaches exist to analyze major risk in complex projects, e.g. described in (Cagno et al. 2007).

4. Evaluate the risk:

Once the risks have been analyzed they can be compared against the previously documented and approved tolerable risk criteria. When using risk matrices this tolerable risk is generally documented with the risk matrix. Should the protected risk be greater than the tolerable risk then the specific risk needs additional control measures or improvements in the effectiveness of the existing controls.

The decision of whether a risk is acceptable or not acceptable is taken by the relevant manager. A risk may be considered acceptable if for example:

- The risk is sufficiently low that treatment is not considered cost effective, or
- A treatment is not available, e.g. a project terminated by a change of government, or
- A sufficient opportunity exists that outweighs the perceived level of threat.

If the manager determines the level of risk to be acceptable, the risk may be accepted with no further treatment beyond the current controls. Acceptable risks should be monitored and periodically reviewed to ensure they remain acceptable. The level of acceptability can be organizational criteria or safety goals set by the authorities. (Wheeler, 2011)

5. **Treat the risk**

An unacceptable risk requires treatment. The objective of this stage of the risk assessment process is to develop cost effective options for treating the risks. Treatment options (cf. Fig. 4), which are not necessarily mutually exclusive or appropriate in all circumstances, are driven by outcomes that include:

- Avoiding the risk,
- Reducing (mitigating) the risk,
- Transferring (sharing) the risk, and
- Retaining (accepting) the risk.

Avoiding the risk - not undertaking the activity that is likely to trigger the risk. Reducing the risk - controlling the likelihood of the risk occurring, or controlling the impact of the consequences if the risk occurs.

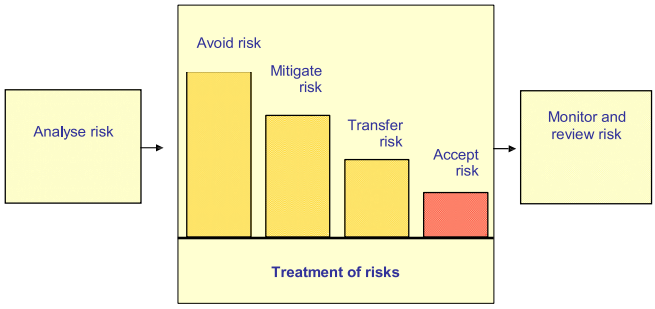


Figure (4). Treatment of risks

Factors to be considered for this risk treatment strategy include:

A. Can the likelihood of the risk occurring be reduced? (through preventative maintenance, or quality assurance and management, change in business systems and processes), or

B. Can the consequences of the event be reduced? (Through contingency planning, minimizing exposure to sources of risk or separation/relocation of an activity and resources).

Transferring the risk totally or in part - This strategy may be achievable through moving the responsibility to another party or sharing the risk through a contract, insurance, or partnership/joint venture. However, one should be aware that a new risk arises in that the party to whom the risk is transferred may not adequately manage the risk! Retaining the risk and managing it - Resource requirements feature heavily in this strategy.

The next step is to determine the target level of risk resulting from the successful implementation of the preferred treatments and current control activities.

The intention of a risk treatment is to reduce the expected level of an unacceptable risk. Using the risk matrix one can determine the consequence and likelihood of the risk and identify the expected target risk level. (IEC, 2008)

6. **Monitoring the risk:**

It is important to understand that the concept of risk is dynamic and needs

periodic and formal review.
The currency of identified risks needs to be regularly monitored. New risks and their impact on the organization may to be taken into account.

This step requires the description of how the outcomes of the treatment will be measured. Milestones or benchmarks for success and warning signs for failure need to beidentified.

The review period is determined by the operating environment (including legislation), but as a general rule a comprehensive review every five years is an accepted industry norm. This is on the basis that all plant changes are subject to an appropriate change process including risk assessment.

The review needs to validate that the risk management process and the documentation is still valid. The review also needs to consider the current regulatory environment and industry practices which may have changed significantly in the intervening period.

The organization, competencies and effectiveness of the safety management system should also be covered. The plant management systems should have captured these changes and the review should be seen as a 'back stop'.

The assumptions made in the previous risk assessment (hazards, likelihood and consequence), the effectiveness of controls and the associated management system as well as people need to be monitored on an on-going basis to ensure risk are in fact controlled to the underlying criteria For an efficient risk control the analysis of risk interactions is necessary.

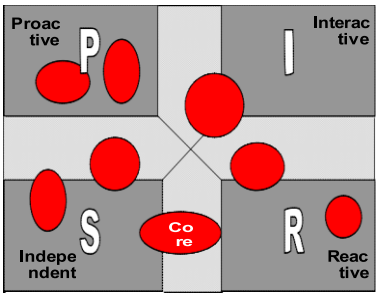


Figure (5). Results of a cross impact analysis.

This ensures that the influences of one risk to another is identified and assessed. Usual method for that purpose are a cross impact analysis (cf. Fig. 5), Petri nets or simulation tools.

A framework needs to be in place that enables responsible officers to report on the following aspects of risk and its impact on organizations´ operations: (Berg, 2010)

- What are the key risks?
- How are they being managed?
- Are the treatment strategies effective? – If not, what else must be undertaken?
- Are there any new risks and what are the implications for the organization?

7. Communication and reporting

Clear communication is essential for the risk management process, i.e. clear communication of the objectives, the risk management process and its elements, as well as the findings and required actions as a result of the output.

Risk management is an integral element of organization´s management. However, for its successful adoption it is important that in its initial stages, the reporting on risk management is visible through the framework. The requirements on the reporting have to be fixed in a qualified and documented procedure. e. g., in a management handbook. The content of such a handbook is shown in Figur

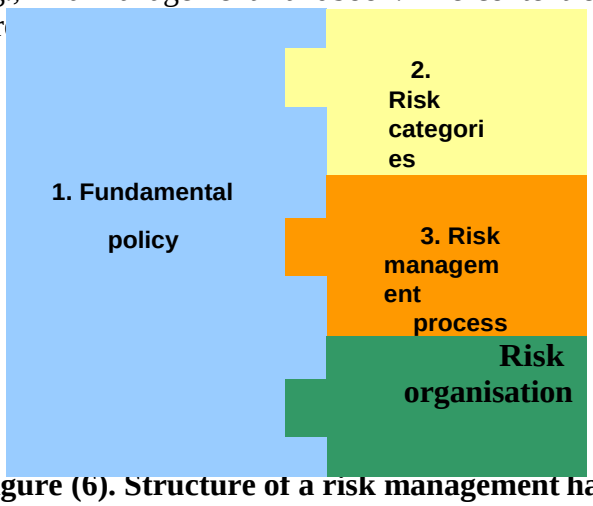


Figure (6). Structure of a risk management handbook.

Documentation is essential to demonstrate that the process has been systematic, the methods and scope identified, the process conducted correctly and that it is fully auditable. Documentation provides a rational basis for management consideration, approval and implementation including an appropriate management system. A documented output from the above sections (risk identification, analysis, evaluation and controls) is a risk register for the site, plant, equipment or activity under consideration. This document is essential for the on-going safe management of the plant and as a basis for communication throughout the client organization and for the on-going monitor and review processes. It can also be used with other supporting documents to demonstrate regulatory compliance. (Versluis, 2010)

2.3.Risk Management of Restaurants

2.3.1. Definition of tourism

Experts of economy have exerted great efforts aiming to give a specific definition for tourism. The reason behind that, there are different point of views in respects to tourism. For instance, the social perspective is different than the economic one. Therefore, in the research we have chosen to cover various definitions for tourism. The World Organization of Tourism defines tourism as “the activities of passengers performed since they travel out of their accustomed locations to other place where they spend one continued maximum year, for goals of work, recreation and other goals that aren't related to paid activities” WTO (2001)

While the French Social and Economic Council defines tourism in its issued resolution in 1972 as: the art of fulfilling the various desires which lead to transferring out of the daily location. Abdul Qader (2006)

In another definition for tourism, it is a social movement that is performed freely and aims at recreating and enjoying mentally and physically. Abdul Wahhab (2008)

Tourism is also defined as the term dubbed for the economical operations that are related to delegations and the spreading of foreigners in and out a specific location or any country has a direct association with them. Abdul Qader (2006)

While Joan Mesho's definition, the official of the Supreme Council of the French tourism, is the activity that contains the processes of production and consumption in which going out the original residence is inevitable for at least one night for objectives of recreation, getting therapy, gatherings, visiting religious holy places and sports gatherings. Ali (2011)

The general manager of the British Assembly of Tourism and Holidays (Lekorish) defines tourism as is the part of national economy that means to host passengers who travel outside their place of residence. Ali (2011)

As well as it's defined to as the set of associated relations and services with the process of changing the place temporarily and automatically not for reasons of trade or crafts. Al-Hamdan (2001)

In general, tourism has lots of definitions that reflect its content and objective, it can be defined as the human activity that has social and economic features, done by individuals and groups through travelling for a purpose.

2.3.2. The positive and negative impact of tourism movement in the Gaza Strip:

The positive effects of tourism:

1) Tourism contributes in the national revenues, and sometimes it is a main resource for the national income in some countries. So, the Palestinian tourism must be developed so as to contribute in enhancing the national economy with its revenues. However, the tourism contribution is still weak.

2) Tourism helps in providing jobs for unemployed people. Despite the slight participation of tourism in supplying work opportunities for Palestinians, giving much care for tourist improvement would aid to decrease the unemployment percentage in Gaza strip
3) It embraces the social values by the giving and taking behaviors resulted from the connection with others while the citizen welcomes tourists. The Palestinian people are characterized by the cheerful face, meekness characteristics, generosity, and great welcoming which all form a great motivation for tourism.
4) It revives the civil heritage and promotes the cultural exchanges. Palestine and particularly the Gaza Strip is a rich environment of civil and cultural well-established heritage and have a prominent role in developing tourism by manipulating it very well.
5) It encourages learning and developing traditional arts, crafts and any related career to tourism (the traditional industry). There are many handcrafts in Palestine in general and in the Gaza Strip in particular that contribute in developing tourism, where it is easy to notice corner for selling Palestinian handcrafts in most of the hotels in the city, which is considered a good profit for these hotels.
6) Most importantly, tourism contributes in raising the national income by dealing by foreign currency in financial transactions especially when it is related to tourists from rich countries; for example US dollar and Euro.

The negative impacts of tourism:

1) Tourism sometimes creates cultural shock resulted by tourist ignorance or neglect of tourist country traditions. As a result, some moral problems will be appeared due to the conflict of cultures and traditions.
2) It leads to inflation in which the large influx of tourists in high seasons may raise prices in the case of high demand for goods and services were not fulfilled. Consequently, the tourist activities is considered one of the causes in raising prices
3) The appearance of serious issues such as deception, disloyalty, and violence.
4) The negative effect against environment through the outflow of tourists such as increase of fuel consumption
5) Lacking the national identity due to the interference of other nations which lead to civilizations problems and disappearing of weak civilizations in front of the strong ones.

2.3.3. Local Tourism Organizations in Palestine (governmental and non-governmental):

- **Palestinian Ministry of Tourism:**
  http://www.mota.ps/ar

The Ministry of Tourism and has started working since the establishment of the first Palestinian government of the Palestinian Authority in 1996. It has a clear imprint in the Palestinian reality by carrying out plans, projects and programs as it undertakes development of tourism sector.

At the beginning of the Palestinian Intifada, the ministry confronted some impediments that hindered achieving some programs and projects. Despite the hard

circumstances the Ministry has been passing through, it was always there to help and to exert its best efforts in order to achieve its goals and plans.

- **The Palestinian Organization for Restaurants, Hotels and Tourist Services:**

A charitable body called "The Owners of Tourist Restaurants Institution "was established in Gaza in accordance to the regulation No.1 of domestic organizations and charitable institutions in 2001. As a result of the exceptional meeting of the General Assembly in 19/7/2005, the name of the Assembly was converted to the Palestinian Organization for Restaurants and Tourist Services, and in another exceptional meeting for the General Assembly in 25/5/2010, its name was also changed to the Palestinian Organization for Restaurants, Hotels and Tourist Services.

The organization aims to implement the following procedure to achieve its initial goals:

1) Developing the standard of restaurants and hotels as well as the standard of tourist services.
2) Raising the vocational experience and the skills of workers for those institutions via carrying out training programs.
3) Introducing new experiences and updating restaurants and hotels.
4) Creating international relationships with domestic, regional, and international bodies in order to develop the sector of tourist services.
5) Enhancing the relation among members (restaurants, hotels and facilities of tourist services).
6) The organization is the official party that represents all its members on all levels and which works to achieve its interests with the formal and informal parties.
7) The organization prepares and implements profitable projects by carrying out projects, festivals, and tourist markets.
8) Holding courses and workshops which targeting rehabilitation of restaurants and hotels' owners as well as the workers in those facilities.

2.3.4. Tourist environment

The interest given by researchers for the elements and entities of that environment led to the appearance of the concept of control system where it's possible to consider the tourist organization as a system where its resources are derived as data from the surrounding environment to be introduced as outcomes like the hotel and tourism services. As it's possible to the organization to seize the chances provided by the environment it works in and the threats and impediments it faces, and this requires to be previously and totally ready, as it also requires suitable strategies and policies to deal with. Tahha (2000)

The concept of environment as a whole is defined as all the related kinds of power which out the borders of tourist environment, and here “related" means related to all variables and entities that affect the performance of the tourist government.

Usually, the environment where the tourist organizations work in is characterized by four features "dubbed Four Ds in English" as following: Tahha (2000)

1. Difficulties.
2. Danger.
3. Speed.
4. Diversion.

The environment that has such characteristics is changeable, since difficulties are renewable, danger is unspecific and speed is in itself a change for more progress and diversity , and which means that there is no static limits , since the static organization in the dynamic environment will fail definitely. Tahha (2000)

As it is clear, the tourist environment is influenced by other different environment like the competitive environment, the economical, the political, the natural, the social, the cultural, and the technological as well as the threats and the process of analyzing chances. Al-Banna (1998)

The tourism environment could be categorized to:

1) **Specific Environment:** it represents in the homogeneous parties that directly affect it such as: customers, competitors, environment, pressure groups, suppliers and globalization).
2) **General Environment:** It includes the circumstances with all its kinds; the political, the social, the cultural, the technical and the natural kind.

2.3.5. Types of risks and tourist crises

Tourism as any other life activity is exposed to risks and crises which differ in their seriousness, causes and results, and in which they affect tourism at all levels; globally, regionally and completely. The tourism is characterized by sensitivity of external risks and crises in which the elements of tourist supply and offer are exposed to. That means, the tourist organization would face risks and complicated social, economic and political crises, in addition to its ongoing purpose to serve customers, fulfill their desires and achieve profitability at the same time. This requires an integrated plan for managing risks and crises by the tourist organizations, as well as it requires exerted efforts to find the proper solutions in order to allay the effects of risks and crises after studying their reasons and results and to put appropriate alternatives to deal with the social, environmental and economic problems caused by risks. The tourist is the center of tourism process, as he searches basically for security and comfort and but when the factors of providing the political, secure, economic and medical are missed, here the fear of losing the tourists to the region arises. As a study about the problems facing the tourist for Corporate Travel magazine (1993) shows the problems as following: Barakat (1998)

1. Bags' theft at hotels, where 64.7% of whom included in this study mentioned that they had been robbed in their residence place at least one time during their business travel.

2. Theft at airports where 37.3% of the sample mentioned that workers passengers had been robbed and deceived at airport.
3. Food poising, where 43.1% of passengers for business purposes mentioned that they got sick once at least when having meals at hotels.

The crises and risks that the tourism and hotel industry may be exposed to are mentioned as following: Barakat (1998)

1. Fires, floods, hurricanes and earthquakes.
2. Industrial disasters, gas leaking, a chemical contamination.
3. Murdering crimes, rape, crimes against prisoners, tourists or workers alike.
4. Bacterial contamination of food.
5. Wars, terrorist incidents and deliberate splurge.
6. Risks of mass media, deterioration and distraction of country or tourist organization's reputation.

Tourist system is a part of a large system that affects and is affected by it directly or indirectly. Therefore, the tourist system is affected by many main issues which get the global system's interest and concern in all political, economic and scientific levels. So basically this requires confronting the risks and crises resulted by each of following issues: Shobar (2007)

1. Issues of environment unbalance and its risks.
2. Issues of difference between the developed and developing countries, especially at the field of production and technology.
3. Issues of comprehensive and sustainable development.
4. Issues of the foreign investment in accordance with the unfair conditions against the developing countries.
5. Issues of regional conflicts and the way of terminating it.
6. Issues of competition and the concept of the comprehensive quality.
7. Issues of ethnic and religious conflicts.
8. Issues of terrorism and extremism.
9. Wars.
10. Risks of spreading diseases and their effects at level of general health which threaten individuals, institutions and countries.

2.3.6. The reality of tourism in the Gaza Strip

Tourism is one of the economic sectors and the most important resources that affect many countries' economies, where the international organization for tourism indicates the steady growth of international tourist movement, so the numbers of tourists have increased from 25 million tourists in 1950 to 400 million tourists in 1989, that means, the number has doubled 16 times during the last 40 years. Furthermore, the number of tourists has reached 593 million in 1996.

The figures published by the international council of tourism and travel in 1994 indicate that the international tourism contributes with 10% of the total local income and invest about 693$ billion dollars in tourism projects.

Palestine in general is one of the most important countries that testify an influx of tourists due to the religious and historical importance. Particularly, Gaza Strip has attracted many tourists and supporters. So it's expected that the tourism in the strip would increase as long as the factors that allows its development and growth are available , especially the political and economic security and dependence and the total Palestinian sovereignty on the international cross points which will lead to open new horizons of tourism. Ministry of planning (2010)

Gaza Strip is characterized by the multiple aspects of tourism, but, it has been impacted negatively in the last eight years. Due to the imposed siege, the closure of Rafah cross point and the last two wars in the strip, the tourism sectors has dropped during (2008 to 2010) and then gradually started to improve till 2012, and again it deteriorated in 2013. This change affected the total national outcome negatively.

Tourist movement in the Gaza Strip

Tourism movement in the Gaza Strip is limited and below the required level. This case is resulted by the political and economic situations of the strip. Since the percent of families that go for domestic trips since 2005 until 2010 changed slightly according to the change of circumstances with average of 46%, while the percent of families who went for out trips declined clearly through these years.

Table (1)
Percent of trips in the recent years:

Year	Percentage of the Families' domestic trips (%)	Percentage of the families' outside trips (%)
2005	46.2	6.6
2006	57.6	-
2008	33.9	-
2009	47.9	0.7
2010	44.7	2.0
Total	46	

Source: Palestinian Central Bureau of Statistics, 2010

Development of tourist activities in the Gaza Strip during the recent years:

Tourist activities have basically developed during the recent years in the Gaza Strip. The numbers of the tourist facilities and the amount of investments have grown up obviously despite the political and economic variables confronting the strip such as the siege and the recent two wars imposed on the strip. As it is expected, the condition of these facilities will improve when terminating the imposed siege on the strip, consequently, the tourist movements will be refreshed in and out it. On another scale, the external tourism activities represented in tourism and travel abroad have been influenced by such causes, as many offices have closed and the numbers of the working offices in this domain have laid down respectively.

The development of tourism and hotel activities in the Gaza Strip is reviewed as following:

Variation of tourist facilities numbers:

The numbers of tourist facilities have risen up in the strip especially by the emergence of the PNA. According to reports, the number of hotels in the strip has increased from one hotel having 12 rooms in 1946 to 13 hotels with a total of 553 rooms in 2012, whereas the numbers of restaurants have increased from one restaurant in 1955 to more than 78 restaurants in 2013. Moreover, the same thing occurred with the numbers of resorts, amusement parks and gardens which have also achieved a big progress, as shown in table (1.2) and table (2).

Table (2)
The historical development for the tourist facilities in the Gaza Strip during 1994 to 2008:

No.	Type of The Facility	1996	2000	2004	2008
1	Restaurants	14	18	26	44
2	Hotels	4	9	10	10
3	Tourist Resorts	3	5	6	8
4	Amusements Parks & Zoos	1	3	4	6
5	The Final Total	22	35	46	68

Source: Palestinian Central Bureau of Statistics, 2010

Table (3)
The numbers of tourist facilities in the Gaza Strip between 2009 - 2013

No.	Type of Facility	2009	2010	2011	2012	2013
1	Restaurants	49	55	57	65	78
2	Hotels	12	12	12	13	13
3	Tourist Resorts	8	11	12	17	20
4	Amusements Parks & Zoos	3	4	4	4	8
5	The Final Total	75	87	87	103	118

Source: Palestinian Central Bureau of Statistics, 2013

The statistics show the development in tourist facilities numbers especially during 2009 till 2012. As well as they indicate the improvement of tourist activity in the strip despite the closures, sieges and wars that the facilities have been exposed to.

Variation of foreign tourist's movements during the recent years

The tendency of foreign tourists has been influenced by several variables, and the major of which is the political situation. Since the coming of the PNA, the tourists activity kept alive till the second Intifada (2000) which massively declined the tourism, and it were only allowed for supporters and journalists to access Gaza strip. The number of foreign tourists has kept sliding until reaching the lowest levels in 2007. In 2008, the supporting delegations to the Gaza Strip increased especially after Al-Forqan war, while the foreigners movement from and to the strip grew until

2012 and mid of 2013. The following table (4) shows the numbers of foreign travelers and arrivers during 2007 till 2013.

Table (4)
The numbers of foreign arrivers to the Gaza Strip

Item	Year	Numbers of Foreign Arrivers	Percent (%)	Numbers of Foreign Travelers	Percent (%)
1	2007	20	%0.06	1	0.00%
2	2008	42	%0.09	25	0.09%
3	2009	336	%0.95	141	0.51%
4	2010	3,998	%11.35	3,398	12.20%
5	2011	13,372	%23.23	5,744	20.62%
6	2012	9,270	%37.97	10,803	38.79%
7	2013	25,951	%26.32	7,738	27.78%
8	Total	25,951	100.00%	20,112	100.00%

Source: Palestinian Ministry of Interior (2013),

It is clear that the numbers of foreign passengers and arrivers have been doubled during 2012, and then followed by decline in 2013 which reflects the hard regression of the tourist movement in the strip. The travelers who accessed Gaza port and other cross points during 2011 and 2012 were not added to this statistic, since no report has been prepared for them yet.

It is also clarified by the annex that the indicators of the hotel activity provide a high-level tourist services in the hotels, while the tourist movements show a clear regression in the tourist output through 2013.

As tourist activity has appeared, a clear flourish were noted in the number and the performance of the tourist facilities, reflecting a better tourist service inside the strip. But the political situation and its impact on the performance of tourism emerged clearly after the last events in Egypt, where the tourist sector had been suffering heavy losses.

2.3.7. Impediments which affected the sector of tourism

The aspects of this crisis are represented in the sharp drop of tourist movement due to some influential factors contributing in getting the crisis worse:

1) Political impediments: The continual closure of all Gaza's ports whether by land, sea or air, which forms a part of the siege.
2) Environmental impediments: Sea pollution caused by waste and unrefined water that contains organic materials and toxic chemical substances such as insecticides, cleaning materials and other kinds of wastes. It is expected that this kind of pollution has bad effects on the ecological system of the strip's beach and on the fish wealth where it considers the place of entertainment and the only location to breathe for all slices of the Palestinian society.

3) Economic impediments: One of the main reasons for the lack of the special sector's investment in tourist field embodies in the sharp lack of funding and the collapsed infrastructure. As well as, the low economic income and the expensive living that the Palestinian citizen is suffering from. Moreover, the spread of unemployment widely is another reason for the weak economy, in addition to overpricing in cafeterias and tourist facilities at sea, as well as the closure of some hotels and restaurants due to the heavy losses.
4) Technical impediments: The owners of hotels and restaurants are unable to follow up the latest outcomes of their hotels. As power keeps cutting off, it badly affects the services of hotels and tourist restaurants. It is so difficult to get the required materials and to improve the tourist facilities.

2.3.8. The siege imposed on the Gaza Strip

The suffocating siege on the strip caused a recession in tourist movement, so that all tourist sectors were not only exposed to serious damages, but to severe damages like the reduction of the number of hotels, tourist restaurants, and tourist. This miserable case of the tourism in the Gaza Strip case has had more serious in respects to qualified and skilled staff. For example, some tourist institutions have stopped working as its workers have been laid off while some of which were able to leave the strip and this is a big loss for the restaurants; to lose such trained and competent staff.

As tourist offices also suffered a big loss so, its owners were forced to close them especially as a result of closing the cross points. Consequently, that deprived the people from their right to freely travel. As a result of such conditions, the owners of tourist hotels have suffered severe damages, and even worse their hotels are threatened to close due to the disability to cover all the daily current expenses which led to leaving the workers their jobs there.

2.3.9. Tourism sector losses during the recent siege imposed on the Gaza Strip:

Basically the siege and the closure of cross points have negatively affected the performance of tourist facilities, leading to the decline in its revenues through the second half of 2013, as well as the sharp lack of the basic requirements for these facilities and the continual power failure caused serious losses estimated by 6.2 million dollars.

Table (5)
Shows the estimations of losses for these facilities during the last period:

Institution	Losses of Tourist Sectors	Relative Weight of the Total
Restaurants	2,294,000	37
Hotels	2,170,000	35
Resorts	868,000	14
Entertainment Parks	372,000	6
Travel and tourism offices	496,000	8
Total	6,200,000	100

Source: (Ministry of Palestinian Tourism and Antiquities (2013)

Chapter Three
Methodology

Include Following:

3.1. Methodology
3.2. Research Design
3.3. Data Collection Methodology
3.4. Population and Sampling
3.5. Questionnaire content
3.6. Validity of the Research
3.7. Content Validity of the Questionnaire
3.8. Reliability of the Research
3.9. Statistical Manipulation

Chapter Three
Methodology

3.1.Methodology

This chapter describes the methodology that was used in this research. The adopted methodology to accomplish this study uses the following techniques: the information about the research design, research population, questionnaire design, statistical data analysis, content validity and pilot study.

3.2.Research Design

The first phase of the research thesis proposal included identifying and defining the problems and establishment objective of the study and development research plan.

The second phase of the research included a summary of the comprehensive literature review. Literatures on claim management were reviewed.

The third phase of the research included a field survey which was conducted with “The effectiveness of risk management in the local tourism sector in the Gaza Strip - restaurants case study”

The fourth phase of the research focused on the modification of the questionnaire design, through distributing the questionnaire to pilot study, The purpose of the pilot study was to test and prove that the questionnaire questions are clear to be answered in a way that help to achieve the target of the study. The questionnaire was modified based on the results of the pilot study.

The fifth phase of the research focused on distributing questionnaire. This questionnaire was used to collect the required data in order to achieve the research objective.

The sixth phase of the research was data analysis and discussion. Statistical Package for the Social Sciences, (SPSS) was used to perform the required analysis. The final phase includes the conclusions and recommendations.

Fifty questionnaires were distributed to the research population and forty five questionnaires are received

Figure (7) shows the methodology flowchart, which leads to achieve the research objective.

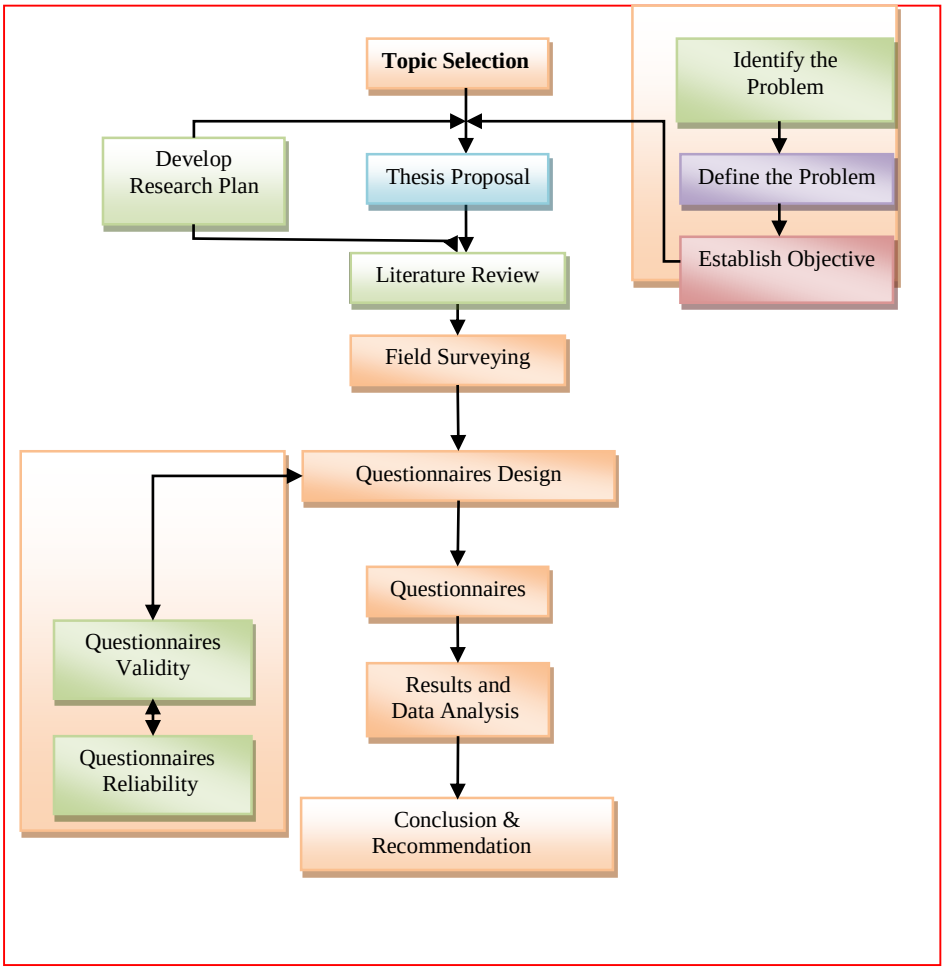


Figure (7) illustrates the methodology flow chart.

3.3.Data Collection Methodology

In order to collect the needed data for this research, we use the secondary resources in collecting data such as books, journals, statistics and web pages, in addition to preliminary resources that not available in secondary resources through distribute questionnaires on study population in order to get their opinions about "The effectiveness of risk management in the local tourism sector in the Gaza Strip - restaurants case study".

Research methodology depends on the analysis of data on the use of descriptive analysis, which depends on the poll and use the main program (SPSS).

3.4.Population and Sampling

The population will include all managers in Gaza Strip - restaurants which consist from 50 managers. Questionnaires were distributed to the research population and 45 questionnaires are received, and the following tables illustrated the properties of the samples:

3.5. Questionnaire content

The questionnaire was provided with a covering letter explaining the purpose of the study, the way of responding, the aim of the research and the security of the information in order to encourage a high response. The questionnaire included multiple choice question: which used widely in the questionnaire, the variety in these questions aims first to meet the research objectives, and to collect all the necessary data that can support the discussion, results and recommendations in the research.

The sections in the questionnaire will verify the objectives in this research related to effectiveness of risk management in the local tourism sector in the Gaza Strip - restaurants case study as the following:

Section one: Personal information include 8 questions

Section two: consist from six fields as follows:

- The first field: Risk Identification include 8 questions
- The Second field: Risk Analysis include 14 questions
- Third field: Respond to Threats include 14 questions
- Fourth field: Follow the risks and report include 10 questions
- Fifth field: Reducing Obstacles of Risk Management include 4 questions
- Sixth field: Effectiveness Risk Management in Restaurants includes 16 questions.

The respondent can answer the questionnaire item follows lekart scale by assigning it with a number from 1 to 5 indicating his/her acceptance degree of this item, where (5) represents the highest acceptance degree about an item and (1) represents the lowest acceptance degree about it as illustrated in table No.(6) .

Table No. (6)
Lekart scale

Level	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Scale	1	2	3	4	5
Weight mean	20%-36%	36%-52%	52%-68%	68%-84%	84%-100%

3.6. Validity of the Research

We can define the validity of an instrument as a determination of the extent to which the instrument actually reflects the abstract construct being examined. "Validity refers to the degree to which an instrument measures what it is supposed to be measuring". High validity is the absence of systematic errors in the measuring instrument. When an instrument is valid; it truly reflects the concept it is supposed to measure. Achieving good validity required the care in the research design and sample selection. The amended questionnaire was by the supervisor and three expertise in the tendering and bidding environments to evaluate the procedure of questions and

the method of analyzing the results. The expertise agreed that the questionnaire was valid and suitable enough to measure the purpose that the questionnaire designed for.

3.7. Content Validity of the Questionnaire

Content validity test was conducted by consulting two groups of experts. The first was requested to evaluate and identify whether the questions agreed with the scope of the items and the extent to which these items reflect the concept of the research problem. The other was requested to evaluate that the instrument used is valid statistically and that the questionnaire was designed well enough to provide relations and tests between variables. The two groups of experts did agree that the questionnaire was valid and suitable enough to measure the concept of interest with some amendments.

Statistical Validity of the Questionnaire:

To insure the validity of the questionnaire, two statistical tests should be applied. The first test is Criterion-related validity test (Pearson test) which measures the correlation coefficient between each item in the field and the whole field. The second test is structure validity test (Pearson test) that used to test the validity of the questionnaire structure by testing the validity of each field and the validity of the whole questionnaire. It measures the correlation coefficient between one filed and all the fields of the questionnaire that have the same level of similar scale.

Criterion Related Validity:

1) Internal consistency:

Internal consistency of the questionnaire is measured by a scouting sample, which consisted of forty five questionnaires, through measuring the correlation coefficients between each question in one field and the whole filed. Table's 7-12 in the Appendix 4 show the correlation coefficient and p-value for each field items. As show in the table the p- Values are less than 0.05 or 0.01,so the correlation coefficients of this field are significant at $\alpha = 0.01$ or $\alpha = 0.05$, so it can be said that the paragraphs of this field are consistent and valid to be measure what it was set for.

Structure Validity of the Questionnaire:

Structure validity is the second statistical test that used to test the validity of the questionnaire structure by testing the validity of each field and the validity of the whole questionnaire. It measures the correlation coefficient between one filed and all the fields of the questionnaire that have the same level of liker scale.

As shown in table No. (13), the significance values are less than 0.01, so the correlation coefficients of all the fields are significant at $\alpha = 0.01$, so it can be said that the fields are valid to be measured what it was set for to achieve the main aim of the study

Table No. (13)
Structure Validity of the Questionnaire

No.	Section	Pearson correlation coefficient	p-value
1	Risk Identification	0.792	0.000
2	Risk Analysis	0.863	0.000
3	Respond to Threats	0.920	0.000
4	Follow the risks and report	0.608	0.000
5	Reducing risk management obstacles	0.716	0.000
6	Effectiveness Risk Management in Restaurants	0.828	0.000

3.8.Reliability of the Research

Reliability of an instrument is the degree of consistency with which it measures the attribute it is supposed to be measuring. The test is repeated to the same sample of people on two occasions and then compares the scores obtained by computing a reliability coefficient. For the most purposes reliability coefficient above 0.70 are considered satisfactory. Period of two weeks to a month is recommended between two tests Due to complicated conditions that the consumer is facing at the time being, it was too difficult to ask them to responds to our questionnaire twice within short period. The statistician's explained that, overcoming the distribution of the questionnaire twice to measure the reliability can be achieved by using Kronpakh Alpha coefficient and Half Split Method through the SPSS software.

1) Half Split Method:

This method depends on finding Pearson correlation coefficient between the means of odd rank questions and even rank questions of each field of the questionnaire. Then, correcting the Pearson correlation coefficients can be done by using Spearman Brown correlation coefficient of correction. The corrected correlation coefficient (consistency coefficient) is computed according to the following equation:

Consistency coefficient = $2r/(r+1)$, where r is the Pearson correlation coefficient. The normal range of corrected correlation coefficient $2r/(r+1)$ is between 0.0 and + 1.0 As shown in Table No.(14), and the general reliability for all items equal 0.8588, and the significant (α) is less than 0.05 so all the corrected correlation coefficients are significance at $\alpha = 0.05$. It can be said that according to the Half Split method, the dispute causes group are reliable.

Table (14)
Split-Half Coefficient method

No.	Section	person-correlation	Spearman-Brown Coefficient	Sig. (2-Tailed)
1	Risk Identification	0.7115	0.8314	0.0000
2	Risk Analysis	0.7354	0.8475	0.0000
3	Respond to Threats	0.7115	0.8314	0.000
4	Follow the risks and report	0.8165	0.8990	0.000
5	Reducing risk management obstacles	0.7056	0.8274	0.000
6	Effectiveness Risk Management in Restaurants	0.7525	0.8588	0.000

2) Cronbach's Coefficient Alpha:

This method is used to measure the reliability of the questionnaire between each field and the mean of the whole fields of the questionnaire. The normal range of Cronbach's coefficient alpha value between 0.0 and + 1.0, and the higher values reflects a higher degree of internal consistency. As shown in Table No. (15) The Cronbach's coefficient alpha was calculated. The general reliability for all items equal 0.9174. This range is considered high; the result ensures the reliability of the questionnaire.

Table (15)
Reliability Cronbach's Alpha

No.	Section	Cronbach's Alpha
1	Risk Identification	0.8475
2	Risk Analysis	0.8607
3	Respond to Threats	0.8582
4	Follow the risks and report	0.8721
5	Reducing risk management obstacles	0.8924
6	Effectiveness Risk Management in Restaurants	0.8721
	All items	0.9174

3.9.Statistical Manipulation

To achieve the research goal, researcher used the statistical package for the Social Science (SPSS) for Manipulating and analyzing the data.

- Statistical methods are as follows:

1. Frequencies and Percentile
2. Alpha- Cronbach Test for measuring reliability of the items of the questionnaires

3. Person correlation coefficients for measuring validity of the items of the questionnaires.
4. Spearman –Brown Coefficient
5. One sample t test
6. One way ANOVA test for the difference between means three samples
7. Multiple linear regression

Tests of Normality

Shapiri-wilk test will be used to identify if the data follow normal distribution or not, this test is considered necessary in case testing hypotheses as most parametric Test stipulate data to be normality distributed and this test used when the size of the sample are greater than or equal 50.

Results test as shown in table (16), clarifies that the calculated p-value is greater than the significant level which is equal 0.05 (p-value. > 0.05), this in turn denotes that data follows normal distribution, and so parametric Tests could be used.

Table (16)
Shapiri-wilk

No.	Section	Statistic test	P-value
1	Risk Identification	1.096	0.181
2	Risk Analysis	1.108	0.172
3	Respond to Threats	1.069	0.203
4	Follow the Risks and Report	1.025	0.244
5	the Reduction of Hinders Risk Management	0.666	0.767
6	Effectiveness Risk Management in Restaurants	1.061	0.211
	All items	1.047	0.228

Chapter Four
Data Analysis & Discussion

Include Following:

4.1.Personal information:
4.2.Discussion and hypotheses test

Chapter Four
Data Analysis and Discussion

4.1.Personal information:

Table No. (17)
Personal information

Gender	Frequency	Percentages
Male	45	100.0
Female	0	0.0
Total	45	100.0
Qualifications	Frequency	Percentages
Bachelor	26	57.8
Master	8	17.8
Others	11	24.4
Total	45	100.0
Years of Experience	Frequency	Percentages
Less than 5 years	3	6.7
between (6-10) years	17	37.8
Between (11-15) years	8	17.8
more than 15 years	17	37.8
Total	45	100.0
Courses in the field of risk management	Frequency	Percentages
Yes	13	28.9
No	32	71.1
Total	45	100.0
Capital restaurant size	Frequency	Percentages
below $100,000	3	6.7
Between ($100,000 - $200,000)	9	20.0
Greater than $ 200,000	33	73.3
Total	45	100.0
number of workers and staff in the restaurant	Frequency	Percentages
less than (10) workers	7	15.6
Between (10-20) workers	13	28.9
Between (20-30) workers	6	13.3
More than (30) workers	19	42.2
Total	45	100.0

follows the restaurant of	Frequency	Percentages

the hotel		
Yes	12	26.7
No	33	73.3
Total	45	100.0
Is risk management separate from the hotel to the restaurant plan	Frequency	Percentages
Yes	12	26.7
No	0	0.0
Total	12	26.7

From the above table it's found that:

- There is no woman manager in the Gaza restaurant, which mainly reflect the natural of our culture, which do not allow for woman to occupy such job.
- Over of 74% of the managers hold a university degree, which reflect the great concern of the Palestinian people with education.
- Over 93 % of the manager have more than 6 years' experience, which reflect the importance of experience in restaurant management.
- Over 70% of the managers not attend to risk management training courses, which reflect the need to increase the awareness of risk management.
- Over of 73% of the restaurants have a capital over 200,000 $, which reflect that the importance of capital to be competitor in the tourism field.
- Over of 42% of the restaurants have more than 30 workers, which reflect that the importance of Number of workers to be competitor in the tourism field.

4.2.Discussion and hypotheses test

use a one sample t test to test if the opinion of the respondent in the content of the sentences are positive (weight mean greater than "60.0%" and the p-value less than 0.05 with positive t-value) or the opinion of the respondents in the content of the sentences are negative (weight mean less than "60.0%" and the p-value less than 0.05 with negative t-value).

❖ For Each field

- **The first field: Risk Identification:**

To test this hypothesis, **there is a statistically significant effect of the** risk identification **on** the effectiveness of risk management in Gaza restaurants **at α≤ 0.05 level**. One sample t test is used for the opinion of the respondent about risk identification and the results shown in Table No. (18):

Table (18)
Risk Identification

No.	Items	Mean	standard deviation	Weight mean	t-value	P-value
1	Participants in restaurant's risks identification have detailed knowledge on the restaurant's internal environment	4.33	0.603	86.67	14.832	0.000
2	Participants in restaurant's risks identification have detailed knowledge on the restaurant's external environment	4.00	0.826	80.00	8.124	0.000
3	Those involved in the restaurant's risks identification are aware of the restaurant's strategic and operational objectives	4.18	0.806	83.56	9.804	0.000
4	The manager singly identifies restaurant's risks without considering establishing a team that is assigned to manage associated risks in a collaborative manner	2.58	0.988	51.56	-2.866	0.006
5	Experts from outside the restaurant are engaged in the risks identification process, benefiting from their extensive experience and knowledge in this field	2.29	1.218	45.78	-3.917	0.000
6	The risks identification process is an ongoing activity and does not end with completion of the action plan.	3.64	0.908	72.89	4.759	0.000
7	The restaurant's manager and the assigned team works collaboratively together to manage the risks though risks identification – related activities	3.93	0.654	78.67	9.578	0.000
8	It is believed that risks identification process is very important in Gaza Strip as its working in unstable environment	4.51	0.695	90.22	14.588	0.000
	All items	3.69	0.397	73.75	11.497	0.000

Critical value of t at df "44" and significance level $\alpha \leq 0.05$ equal 2.0

Where the highest two items according to the weight mean as follows:

1. In item No. (8), the weighted mean equal "90.22%" and p-value equal "0.000" which is ≤0.05 with positive t-value, that means (the risk identification is very important due to the fact that the work environment in the Gaza Strip is unstable).

This could be explained as, due to the obstacles that faced restaurant manager due to unstable situation in Gaza strip. The expected risks need to be determined to be able to manage them well. So identifying risks is the base to start in designing a sufficient program or plan for risk management.

2. In item No. (1) the weighted mean equal " 86.67%" and p-value equal " 0.000" which is ≤0.05 with positive t-value, that means (Participants in restaurant's risks identification have detailed knowledge on the restaurant's internal environment).

This could be explained as, due to the long experience for who works in the tourism restaurants, and who has the ability to percept the different dimensions, and weakness and strength.

And the lowest two items according to the weight mean as follows:

1. In item No. (4) the weight mean equal " 51.56%" and p-value equal " 0.006" which is ≤0.05 with negative t-value, that means (The manager not singly identify restaurant's risks without considering establishing a team that is assigned to manage associated risks in a collaborative manner).

This could be explained as; due to conviction of restaurant managers that identification of risk needs, and the Importance of the human resources

2. In item No. (5) the weight mean equal " 45.78%" and p-value equal " 0.000" which is ≤0.05 with negative t-value, that means (No Experts from outside the restaurant are engaged in the risks identification process, benefiting from their extensive experience and knowledge in this field).

This could be explained as; the restaurants managers have the ability to deal with risk for small and medium capital enterprise, employ expert from outside will cost them, and identifying risks are very crucial due to the continual changing in work's environment. So identifying risks are the base to start designing a program, or a good plan for the risks management.

For general the results for all items of the field show that the average mean equal 3.69 and the weight mean equal 73.75% which is greater than " 60%" and the value of t test is positive and equal 11.497 which is greater than the critical value which is equal 2.0 and the p- value equal 0.000 which is ≤0.05, that means Identifying risks are continuous process, and does not end with the preparation of the plan of action at significance level $\alpha \leq 0.05$ As this agrees with the study of (Nair, 2013), (Chu & Parasdevas, 2013), (Carreno & others, 2005), (Fa'ory, 2007), (Shobar, 2007),and Elham Khodiar, (2007).

- **The second field: Risk Analysis:**

To test this hypothesis, **there is a statistically significant effect of the** risk analysis **on** the effectiveness of risk management in Gaza restaurants **at α≤0.05 level.** One sample t test is used for the opinion of the respondent about risk analysis and the results shown in Table No. (19):

Table (19)
Risk Analysis

No.	Items	Mean	standard deviation	Weight mean	t-value	P-value
1	The likelihood and consequences method is the most used method in the analysis of restaurants' risks	3.40	0.809	68.00	3.317	0.002
2	The likelihood and consequences method is deemed useless in light of the recent developments made in the field of risk analysis	2.84	0.852	56.89	-1.225	0.227
3	Using risk analysis software that adopts quantitative methods is deemed more feasible	2.31	1.294	46.22	-3.572	0.001
4	Risks-referential methods are referred to when putting the likelihood of risks occurrence	3.09	0.763	61.78	0.781	0.439
5	In determining the project's losses, as a percentage, due to the risks, It is referred to one or all the impacts such as (budget, schedule, security, system)	3.89	0.775	77.78	7.692	0.000
6	When assessing the risks, the timing of risks occurrence is expected through a timeframe	3.38	0.960	67.56	2.639	0.011
7	The restaurant management does not care to put a plan to respond to the risks	2.33	0.769	46.67	-5.818	0.000
8	Risks-response plan has been formulated and put but yet not activated, and there have been no measures taken even though the restaurant is exposed to risks	2.53	0.786	50.67	-3.982	0.000
9	The risks-response plan has been applied by the restaurant and activated but yet it is not clear whether it is effective or not	2.93	0.809	58.67	-0.553	0.583

No.	Items	Mean	standard deviation	Weight mean	t-value	P-value
10	The restaurant has been exposed to many of the expected risks and the response plan was found to be effective in encountering the risks	3.24	0.773	64.89	2.121	0.040
11	The risks-response plan was effective in eliminating the risks that the restaurant was exposed to.	3.00	0.769	60.00	0.000	1.000
12	The impacts of the risks that the restaurant was exposed to were mitigated and reduced as a result of the risk-response plan	3.89	0.804	77.78	7.416	0.000
13	Risks are ranked in accordance to the priority and based on risk level	4.38	0.614	87.56	15.057	0.000
14	Personal experience overcomes conventional methods when it comes to determining risks - priorities and ranking	4.58	0.543	91.56	19.488	0.000
	All items	3.27	0.287	65.43	6.349	0.000

Critical value of t at df "44" and significance level ≤0.05 equal 2.0

Where the highest two items according to the weight mean as follows:

1. In item No. (14) the weight mean equal " 91.56%" and p-value equal "0.000" which ≤0.05 with positive t-value, that means (Personal experience overcomes conventional methods when it comes to determining risks - priorities and ranking).

This could be explained as; the restaurant managers have the enough knowledge which earned from accumulating experiences. This knowledge was applied by them to analyze risks in restaurants at the expense of the other referential, and scientific methods need specialists, high cost and long time in applying and calculating.

2. In item No. (13) the weight mean equal " 87.56%" and p-value equal " 0.000" which is ≤0.05 with positive t-value, that means (Risks are ranked in accordance to the priority and based on risk level).

This could be explained as; restaurant managers are not concerning with low level priority, so ranking the priorities of risks assessment is very important, and they would be able to overcome risks based on its priority.

And the lowest two items according to the weight mean as follows:

1. In item No. (7) the weight mean equal " 46.67%" and p-value equal " 0.000" which is ≤0.05 with negative t-value, that means (The restaurant management does care to put a plan to respond to the risks).

2. In item No. (3) the weight mean equal " 46.22%" and p-value equal " 0.001" which is ≤0.05 with negative t-value, that means (No risk analysis software was used to adopt quantitative methods).

This could be explained as; specialized electronic programs are too expensive, need training, need specialist, time consumer, and the other methods in analyzing risks would be used instead.

In Item No. (2) P value = 0.277, and t = -1.225, which means that the restaurant managers believe that the like hood and consequence is the better way to deal with risk.

In Item No. (4) P value = 0.439, and t = 0.781, which means that the restaurant managers often use their experience to deal with risk.

For general the results for all items of the field show that the average mean equal 3.27 and the weight mean equal 65.43% which is greater than " 60%" and the value of t test is positive and equal 6.349 which is greater than the critical value which is equal 2.0 and the p- value equal 0.000 which ≤0.05, that means the possibility and the impact is the most commonly used in the analysis of risks in Gaza restaurants at significance level $\alpha \leq 0.05$ As this agrees with the study of (Nair, 2013), (Chu & Parasdevas, 2013), (Carreno & others, 2005), (Fa'ory, 2007), (Ali, 2011), and (Shobar, 2007).

- **The third field: Respond to Threats:**

To test this hypothesis, **there is a statistically significant effect of the** respond to risk **on** the effectiveness of risk management in Gaza restaurants **at α≤0.05 level.** One sample t test is used for the opinion of the respondent about respond to threats and the results shown in Table No. (20):

Table (20)

Respond to Threats

No.	Items	Mean	standard deviation	Weight mean	t-value	P-value
1	The restaurant's working environment makes those involved in risk management unable to completely avoid the occurring risks	3.40	0.863	68.00	3.108	0.003

No.	Items	Mean	standard deviation	Weight mean	t-value	P-value
2	Risks are accepted and documented without putting measures on place to mitigate its consequences	2.29	0.895	45.78	-5.330	0.000
3	As a management practice, risks are transferred to another party	2.24	0.830	44.89	-6.107	0.000
4	Prevention measures are put in place and activities are proposed to reduce the likelihood and mitigate the consequences of potential risks	3.87	0.786	77.33	7.394	0.000
5	A contingency plan is preset to reduce risks and their potential impacts if occurred	3.62	0.912	72.44	4.578	0.000
6	The restaurant manager is the one who decides to accept risks of low likelihood and consequences, based on his personal knowledge and experience	3.96	0.673	79.11	9.529	0.000
7	The restaurant manager refers to the higher management (i.e. board of directors) to inform about risk acceptance	4.16	0.878	83.11	8.830	0.000
8	A plan is put in place to deal/manage risks of high likelihood and high consequences	4.27	0.618	85.33	13.751	0.000
9	A contingency plan is put in place to deal with all potential risks	3.36	0.933	67.11	2.556	0.014
10	A fragmented contingency plan to deal with risks of high likelihood and high consequences is deemed more feasible than a unified one	3.62	0.806	72.44	5.179	0.000
11	The restaurant’s budget contains a contingency cost to deal with risks if occurred	3.24	1.026	64.89	1.598	0.117
12	The restaurant manager is the principal person to reveal causes of risks	3.69	0.874	73.78	5.285	0.000
13	Risks – related plan are continuously revised by the restaurant manger	3.24	0.957	64.89	1.713	0.094

No.	Items	Mean	standard deviation	Weight mean	t-value	P-value
14	The restaurant manager assigns risks – response activities on the staff, each according to his/her job.	3.91	0.821	78.22	7.446	0.000
	All items	3.49	0.373	69.81	8.823	0.000

Critical value of t at df "44" and significance level≤ 0.05 equal 2.0

Where the highest two items according to the weight mean as follows:

1. In item No. (8) the weight mean equal " 85.33%" and p-value equal " 0.000" which is ≤0.05 with positive t-value, that means (A plan is put in place to deal/manage risks of high likelihood and high consequences.)

This could be explained as; the risks are the most influential elements in management of restaurants, as it's determined to confront it by designing a good program or plan for managing risks.

2. In item No. (7) the weight mean equal " 83.11%" and p-value equal " 0.000" which is ≤0.05 with positive t-value, that means (The restaurant manager refers to the higher management (i.e. board of directors) to inform about risk acceptance).

This could be explained as; restaurant managers, even if they were the highest power in the executive management, the founder obligated manager to be informed with any Issues that related to the restaurants, which is a culture for Gaza Strip..

And the lowest two items according to the weight mean as follows:

1. In item No. (2) the weight mean equal " 45.78%" and p-value equal " 0.000" which is ≤0.05 with negative t-value, that means (Risks are not accepted and documented without putting measures on place to mitigate its consequences).

This could be explained as; the restaurants in the Gaza Strip are exposed to special circumstances which badly affect the strip, compared with the other independent countries. So they accepted and documented them without the need of planning and following procedures to reduce their influences.

2. In item No. (3) the weight mean equal " 44.89%" and p-value equal " 0.000" which is ≤0.05 with negative, that means (As a management practice, risks are transferred to another party).

This could be explained as; the process of transferring risks to another part doesn't suit with the nature of the restaurants' works.

In Item No. (11) P value = 0.117, and t = 1.598, which means that the restaurant managers often do not have contingency in their budget to deal with risk, which may due to the high cost of risk management.

For general the results for all items of the field show that the average mean equal 3.49 and the weight mean equal 69.81% which is greater than " 60%" and the value of t test is positive and equal 8.823 which is greater than the critical value which is equal 2.0 and the p- value equal 0.000 which is ≤0.05, that means There was a contingency plan prepared in advance to reduce the impact of risks as they occur at significance level $\alpha \leq 0.05$ As this agrees with the study of (Nair, 2013), (Chu & Parasdevas, 2013), (Carreno & others, 2005), (Fa'ory, 2007), and (Shobar, 2007)

- **The fourth field: Follow the risks and report:**

To answer this hypothesis, **there is a statistically significant effect of the** trace risks & reporting **on** the effectiveness of risk management in Gaza restaurants **at α≤ 0.05 level.** One sample t test is used for the opinions of the respondent about follow the risks and report and the results shown in Table No. (21):

Table (21)

Follow the risks and report

No.	Items	Mean	standard deviation	Weight mean	t-value	P-value
1	There are records to document all risks-related data and information	2.71	1.079	54.22	-1.796	0.079
2	The restaurant manager is the principal person who updates the risks record	3.20	0.944	64.00	1.421	0.162
3	The restaurant manager is the specialized person to follow up the risks.	3.73	0.720	74.67	6.834	0.000
4	The restaurant manager is the principal person to report risks to the board of directors	3.96	0.824	79.11	7.774	0.000
5	There is no need for a specialized person who is assigned to manage the risks within the restaurant	4.07	1.031	81.33	6.938	0.000
6	The restaurant manager prepares monthly detailed reports on risks and how they have been managed.	2.40	1.136	48.00	-3.542	0.001
7	Annual report on risks	2.98	0.965	59.56	-0.154	0.878

No.	Items	Mean	standard deviation	Weight mean	t-value	P-value
	management lacks detailed information and content					
8	Risks follow up and reporting is carried out as part of the risk management procedures	3.18	0.886	63.56	1.345	0.185
9	Risk management plan is continuously followed up and updated	3.11	1.005	62.22	0.742	0.462
10	Risk management procedures are assessed through the reports provided, and corrective actions are taken accordingly.	3.16	0.976	63.11	1.069	0.291
	All items	3.25	0.541	64.98	3.084	0.004

Critical value of t at df "44" and significance level $\alpha \leq 0.05$ equal 2.0

Where the highest two items according to the weight mean as follows:

1. In item No. (5) the weight mean equal " 81.33%" and p-value equal " 0.000" which is ≤0.05 with positive t-value, that means (There is no need for a specialized person who is assigned to manage the risks within the restaurant).

This could be explained as; restaurants need to have a specialized manager in risks due to the big amount of risks confronting the restaurants within the work, consequently, the manger will be the accountable for any failure in front of the supreme board.

2. In item No. (4) the weight mean equal " 79.11%" and p-value equal " 0.000" which is ≤0.05 with positive t-value, that means (The restaurant manager is the principal person to report risks to the board of directors).

This could be explained as; the restaurants managers are the supreme authority in the executive management, so they should introduce reports and information related to the important issues like how to face risks for the office board.

And the lowest two items according to the weight mean as follows:

1. In item No. (1) the weight mean equal " 54.22%" and p-value equal " 0.079" which is greater than 0.05 with negative t-value, that means (There are not records to document all risks-related data and information).

This could be explained as; there are many employees whose the nature of their work requires to help the restaurants' managers in pursuing risks in order to reduce them.

2. In item No. (6) the weight mean equal " 48.00%" and p-value equal " 0.001" which is ≤0.05 with negative t-value, that means (The manager of the restaurant not detailed monthly reports on risks and how to manage them).

This could be explained as; the restaurants managers prepare reports that identify the risks, manage them and reduce them, they then raise them to related parties when it's necessary without specific time.

In Item No. (2) P value = 0.162, and t = 1.421, which means that the restaurant managers often are not the principal person who update risk record, which may due to owner involvement.

In Item No. (7) P value = 0.878, and t = -0.154, which means that the restaurant managers often do not prepare annual detailed report for risk management, which may due to lack awareness of the importance of the details and information.

In Item No. (8) P value = 0.185, and t = 1.345, which means that the restaurant managers often do not carry out report in the risk management, which may due to lack awareness of the importance of the details and reports.

In Item No. (9) P value = 0.462, and t = 0.742, which means that the restaurant managers often do not follow up and update the plan of risk management, which may due to lack awareness of the risk management process.

In Item No. (10) P value = 0.291, and t = 1.069, which means that the restaurant managers often do not assess and evaluate the risk management procedure through report, which may due to absence of related reports.

For general the results for all items of the field show that the average mean equal 3.25 and the weight mean equal 64.98% which is greater than "60%" and the value of t test is positive and equal 3.084 which is greater than the critical value which is equal 2.0 and the p- value equal 0.004 which is ≤0.05, that means the manager of the restaurant In front of official before the Governing Council for the lifting of the reports on the situation of risk. Significance level $\alpha \leq 0.05$ as this agrees with the study of (Nair, 2013), (Chu & Parasdevas, 2013), (Carreno & others, 2005), (Fa'ory, 2007), and (Shobar, 2007)

- **The fifth field: Reducing obstacles of risk management:**

To test this hypothesis, **there is a statistically significant effect of the** reduction of obstacles risk management **on** the effectiveness of risk management in Gaza restaurants **at α≤0.05 level.** One sample t test is used for the opinion of the respondent about the Reducing risk management obstacles and the results shown in Table No. (22):

Table (22)
Reducing obstacles of risk management

No.	Items	Mean	standard deviation	Weight mean	t-value	P-value
1	Risks are not appropriately ranked based on priorities	2.16	0.852	43.11	-6.652	0.000
2	The restaurant does not take excessive time to assess and	3.71	1.058	74.22	4.509	0.000

No.	Items	Mean	standard deviation	Weight mean	t-value	P-value
	manage non potential risks					
3	The restaurant does not give risk management operations a high priority nor a sufficient cost at the expenses of other activities and projects	3.64	1.026	72.89	4.214	0.000
4	The restaurant management optimally allocates roles and responsibilities on relevant staff in regard to risks management planning, implementation and follow up.	4.09	0.596	81.78	12.250	0.000
	All items	3.40	0.604	68.00	4.443	0.000

Critical value of t at df "44" and significance level $\alpha \leq 0.05$ equal 2.0

Where the highest two items according to the weight mean as follows:

1. In item No. (4) the weight mean equal " 81.78%" and p-value equal " 0.000" which is ≤0.05with positive t-value, that means (The restaurant management optimally allocates roles and responsibilities on relevant staff in regard to risks management planning, implementation and follow up).

This could be explained as; the success of managing risks which is associated with the optimal distribution for tasks, tools and responsibilities among the employees to achieve the expected results and to protect the restaurant from losses caused by the risks.

2. In item No. (2) the weight mean equal " 74.22%" and p-value equal " 0.000" which is ≤0.05with positive t-value, that means (The restaurant does not take excessive time to assess and manage non potential risks).

Putting the previous paragraph at the third level to the reason that risk managements need speed and concentration in assessment preserving the feasibility between the two elements and taking care of the time during assessing the risks otherwise the losses will be caused.

And the lowest two items according to the weight mean as follows:

1. In item No. (3) the weight mean equal " 72.89%" and p-value equal " 0.000" which is ≤0.05with positive t-value, that means (The restaurant does not give risk management operations a high priority nor a sufficient cost at the expenses of other activities and projects).

This could be explained as; restaurants managers give risks managements a higher priority and a bigger care than other activities and works of the restaurant because the success of such projects and activities depend on reducing the risks that may confront the restaurant during implementing the works and projects.

2. In item No. (1) the weight mean equal " 43.11%" and p-value equal " 0.000" which is ≤0.05with negative t-value, that means (Risks are sort by priority improperly).

This could be explained as; the right risks management depend on the right order for risks according to the priority.

For general the results for all items of the field show that the average mean equal 3.40 and the weight mean equal 68.00% which is greater than " 60%" and the value of t test is positive and equal 4.443 which is greater than the critical value which is equal 2.0 and the p- value equal 0.000 which is ≤0.05, that means risks are sort by priority improperly at significance level $\alpha \leq 0.05$ As this agrees with the study of (Nair, 2013), (Chu & Parasdevas, 2013), (Carreno & others, 2005), (Fa'ory, 2007), (Zaitoun, 2010), and (Shobar, 2007)

- **The sixth field: Effectiveness Risk Management in Restaurants:**

To test this question, One sample t testis used for the opinion of the respondent about effectiveness risk management in restaurants and the results shown in Table No. (23):

Table (23)
Effectiveness of risk management in Gaza restaurants

No.	Items	Mean	standard deviation	Weight mean	t-value	P-value
1	The restaurant is prepared to face risks resulting from political instability.	3.69	0.925	73.78	4.996	0.000
2	The restaurant is prepared to respond to risks resulting from the deteriorating economic situation in Gaza	3.98	0.657	79.56	9.987	0.000
3	Negative impacts on restaurant due to ongoing wars on Gaza are previously prepared to in order to mitigate them.	3.67	0.953	73.33	4.690	0.000
4	Risks due to rises in prices of goods and products are given particular attention.	4.29	0.589	85.78	14.689	0.000
5	Liquidity – related risks due to restaurant's inability to pay its obligated/accrued liabilities in a timely manner are previously prepared to.	3.84	0.796	76.89	7.112	0.000
6	The restaurant management mitigates risks resulting from improper decisions	3.84	0.767	76.89	7.382	0.000
7	There is a plan put in place to	3.36	0.908	67.11	2.626	0.012

No.	Items	Mean	standard deviation	Weight mean	t-value	P-value
	deal with risks resulting from improper decisions					
8	Risks due to failure to take timely decisions are minimized and their negative impacts are mitigated	3.27	1.074	65.33	1.665	0.103
9	The restaurant can deal with risks resulting from the violation of restaurants-laws and regulations issued by relevant authorizing parties.	3.29	0.815	65.78	2.377	0.022
10	The restaurant takes into account reputation-risks that might occur due to unsatisfactory services to customers	4.62	0.716	92.44	15.192	0.000
11	The restaurant attempts to put a plan to manage risks resulting from work incompetency	4.07	0.688	81.33	10.407	0.000
12	There are ongoing follow-up to risks resulting from failure to meet customers' expectations in term of service provided	4.53	0.726	90.67	14.165	0.000
13	The restaurant gives particular attention to risks associated with food items served to the customer	4.69	0.468	93.78	24.199	0.000
14	Technologies-related risks (restaurant computer / communication systems) are previously prepared to	3.76	1.048	75.11	4.837	0.000
15	A plan is put in place to deal with risks due to theft or fraud cases which may occur by existing employees	4.31	0.514	86.22	17.097	0.000
16	Internal monitoring is activated as an effective tool to minimize risks	3.16	1.186	63.11	0.880	0.384
	All items	3.90	0.423	77.94	14.240	0.000

Critical value of t at df "44" and significance level$\alpha \leq 0.05$ equal 2.0

Where the highest two items according to the weight mean as follows:

1. In item No. (13) the weight mean equal " 93.78%" and p-value equal " 0.000" which is ≤0.05with positive t-value, that means (The restaurant gives particular attention to risks associated with food items served to the customer).

This could be explained as; the basic work for the restaurants is introducing food meals, therefore, focusing much on the risks related to food meals and substances.

2. In item No. (10) the weight mean equal " 92.44%" and p-value equal " 0.000" which is ≤0.05with positive t-value, that means (The restaurant takes into account reputation-risks that might occur due to unsatisfactory services to customers).

This could be explained as; the restaurants deal with audience so any wrong behavior with them would cause troubles for the restaurant which may lose its good repetition ,so there should be a sufficient care of those risks that are resulted by such behavior and a way to deal and overcome them at the suitable time.

And the lowest two items according to the weight mean as follows:

1. In item No. (8) the weight mean equal " 65.33%" and p-value equal " 0.103" which is greater than 0.05 with positive t-value, that means (Risks due to failure to take timely decisions are minimized and their negative impacts are mitigated).

This could be explained as; most of the important decisions taken that are based on knowledge and enough study so there would be no risks as results of taking so.

2. In item No. (16) the weight mean equal " 63.11%" and p-value equal " 0.384" which is greater than 0.05 with positive t-value, that means (Internal monitoring is activated as an effective tool to minimize risks).

This could be explained as; there is no a clearly-defined internal control system in the restaurants, therefore, there are other applicable tools to reduce risks and to predict them.

For general the results for all items of the field show that the average mean equal 3.90 and the weight mean equal 77.94% which is greater than " 60%" and the value of t test is positive and equal 14.240 which is greater than the critical value which is equal 2.0 and the p- value equal 0.000 which is ≤0.05, that means restaurant management is trying to develop an appropriate plan to manage the risks arising from incompetence at work significance level $\alpha \leq 0.05$ As this agrees with the study of (Shaw, 2010), (Berg, 2010).

❖ **All sections (The effectiveness of risk management in the Gaza restaurants)**

To test this question, one sample t test is used for the opinion of the respondent about all sections about "The effectiveness of risk management in the local tourism sector in the Gaza Strip - restaurants case study " and the results shown in Table No. (24) which show that the average mean for all sections equal 3.52 and the weight mean equal 70.48% which is greater than "60%" and the value of t test equal 11.693 which is greater than the critical value which is equal 2.0 and the p-value equal 0.000 which is ≤0.05, that means that the effectiveness of risk management in the local tourism sector in the Gaza Strip - restaurants as case study is good at significance level $\alpha \leq 0.05$

Table (24)

Business Processes

No.	Items	Mean	standard deviation	Weight mean	t-value	P-value
1	Risk Identification	3.69	0.397	73.75	11.497	0.000
2	Risk Analysis	3.27	0.287	65.43	6.349	0.000
3	Respond to Threats	3.49	0.373	69.81	8.823	0.000
4	Follow the risks and report	3.25	0.541	64.98	3.084	0.004
5	Reducing obstacles of risk management	3.40	0.604	68.00	4.443	0.000
6	Effectiveness Risk Management in Restaurants	3.90	0.423	77.94	14.240	0.000
	All sections	3.52	0.301	70.48	11.693	0.000

Critical value of t at df "49" and significance level α≤0.05 equal 2.01

Research Hypotheses:

The research hypotheses are as follow:

Table No. (25)
A correlation between risk identification and the effectiveness of risk management in Gaza restaurants

Section	Statistic	Risk Identification
Effectiveness of risk Management in Gaza restaurants	Pearson Correlation	0.649
	P-value	0.0000
	N	45

H1: There is a significant impact between Risk Identification and Effectiveness Risk Management in Gaza restaurants at significance level $\alpha \leq 0.05$

Pearson correlation test was used to test the relation between risk identification and effectiveness risk management in Gaza restaurants at significance level $\alpha \leq 0.05$ and the results in table No.(25) which show that the correlation coefficient equal 0.649 which is greater than critical value = 0.304, and p-value equal 0.000 which is ≤ 0.05, that mean there is positive correlation between risk identification and effectiveness risk management in restaurants at significance level $\alpha \leq 0.05$

This could be explained as; due to the obstacles that faced restaurant manager due to unstable situation in Gaza strips. The expected risks need to be determined to be able to manage them well. So identifying risks is the base to start in designing a sufficient program or plan for risk management.

Table No. (26)
A correlation between risk analysis and the effectiveness of risk management in Gaza restaurants

Section	Statistic	Risk Analysis
Effectiveness of risk management in Gaza restaurants	Pearson Correlation	0.683
	P-value	0.000
	N	45

H2: There is a significant impact between Risk Analysis and effectiveness Risk Management in Gaza restaurants at significance level $\alpha \leq 0.05$

Pearson correlation test was used to test the impact between risk analysis and effectiveness risk management in Gaza restaurants at significance level $\alpha \leq 0.05$ and the results in table No.(26) which show that the correlation coefficient equal 0.683 which is greater than critical value 0.304 , and p-value equal 0.000 which is ≤ 0.05, that mean there is a positive correlation between risk analysis and effectiveness risk management in restaurants at significance level $\alpha \leq 0.05$

This could be explained as; risks analysis makes the program of risks management achieves its goals efficiently represented in facing those risks and reducing the negative impact on the performance of restaurants.

Table No. (27)
A correlation between respond to threats and the effectiveness of risk management in Gaza restaurants

Section	Statistic	Respond to Threats
Effectiveness Risk Management in Gaza restaurants	Pearson Correlation	0.523
	P-value	0.000
	N	45

H3: There is a significant impact between Respond to Threats and effectiveness Risk Management in Gaza restaurants at significance level $\alpha \leq 0.05$

Pearson correlation test was used to test the impact between respond to threats and effectiveness risk management in Gaza restaurants at significance level $\alpha \leq 0.05$ and the results in table No.(27) which show that the correlation coefficient equal 0.523 which is greater than critical value =0.304, and p-value equal 0.000 which is ≤ 0.05, that mean there is a positive correlation between respond to threats and effectiveness risk management in restaurants at significance level $\alpha \leq 0.05$

This could be explained as; the proper planning for responding risks achieve the objectives if the plan or the program designed to manage risks efficiently, represented in facing those risks and reducing their negative impacts on the performance of restaurants.

Table No. (28)
A correlation between Follow the risks and report and the effectiveness risk management in Gaza restaurants

Section	Statistic	Follow the risks and report
Effectiveness Risk Management in Gaza restaurants	Pearson Correlation	0.670
	P-value	0.000
	N	45

H4. There is a significant impact between Follow the risks and report and Effectiveness Risk Management in Gaza restaurants at significance level $\alpha = 0.05$

Pearson correlation test was used to test the impact between Follow the risks and report and Effectiveness Risk Management in Gaza restaurants at significance level $\alpha = 0.05$ and the results in table No.(28) which show that the correlation coefficient equal 0.670 which is greater than critical value =0.304 and p-value equal 0.000 which is less than 0.05, that mean there is a positive correlation between Follow the risks and report and Effectiveness Risk Management in Restaurants at significance level $\alpha = 0.05$

This could be explained as; pursuing risks at the proper time and preparing reports and raising them make the plan put achieve its objectives efficiently which is represented in confronting those risks and reducing their negative impacts on the performance of restaurants.

Table No. (29)
A correlation between reducing obstacles of risk management and the effectiveness of risk management in Gaza restaurants

Section	Statistic	The Reduction of Hinders Risk Management
Effectiveness Risk Management in Gaza Restaurants	Pearson Correlation	-0.241
	P-value	0.110
	N	45

H5: There is a significant impact between reducing obstacles of risk management and the effectiveness of risk management in Gaza restaurants at significance level $\alpha \leq 0.05$

Pearson correlation test was used to test the impact between reducing obstacles of risk management and the effectiveness of risk management in Gaza restaurants at significance level $\alpha = 0.05$ and the results in table No.(29) which show that the correlation coefficient equal -0.241 which is greater than critical value = -0.304 and p-value equal 0.110 which is greater than 0.05, that mean there is no correlation between the reducing obstacles of risk management and the Effectiveness of risk management in Gaza restaurants at significance level $\alpha \leq 0.05$

This could be explained as; the managers think there are no obstacles confronting them during managing the risks.

H6: There is a statistically significant differences attributed to the personal information of the respondents at the level of $\alpha = 0.05$ about the effectiveness of risk management in the local tourism sector in the Gaza Strip - restaurants case study.

And these hypothesis divided into sub-hypotheses as follows:

H6.1-There is a statistically significant differences at the level of $\alpha \leq 0.05$ about the effectiveness of risk management in the Gaza restaurants refer to qualifications

Table No. (30)
One way ANOVA test for differences about the effectiveness of risk management in Gaza restaurants refer to qualifications.

Field	Source	Sum of Squares	df	Mean Square	F value	Sig.(P-Value)
Risk Identification	Between Groups	1.023	2	0.512	3.653	0.035
	Within Groups	5.742	41	0.140		
	Total	6.766	43			
Risk Analysis	Between Groups	0.893	2	0.447	6.882	0.003
	Within Groups	2.725	42	0.065		
	Total	3.618	44			
Respond to Threats	Between Groups	0.729	2	0.365	2.841	0.070

	Within Groups	5.389	42	0.128		
	Total	6.118	44			
Follow the risks and report	Between Groups	1.966	2	0.983	3.778	0.031
	Within Groups	10.927	42	0.260		
	Total	12.892	44			
Reducing obstacles of risk management	Between Groups	1.401	2	0.701	2.009	0.147
	Within Groups	14.649	42	0.349		
	Total	16.050	44			

Field	Source	Sum of Squares	df	Mean Square	F value	Sig.(P-Value)
Effectiveness of Risk Management in Gaza Restaurants	Between Groups	2.808	2	1.404	11.673	0.000
	Within Groups	5.052	42	0.120		
	Total	7.861	44			
All items	Between Groups	1.018	2	0.509	7.233	0.002
	Within Groups	2.956	42	0.070		
	Total	3.975	44			

Critical value of F at df "2, 42 " and significance level $\alpha \leq 0.05$ equal 3.22

Table No. (31)
Scheffe test for Multiple Comparisons due to qualifications

Mean Difference	Bachelor	Master	Other
Bachelor		-0.114	0.309*
Master	0.114		0.423*
Other	-0.309*	-0.423*	

To test the hypothesis we use the one way ANOVA and the result illustrated in table no. (30) which show that the p-value equal 0.002 which is less than 0.05 , and the value of F_{stat} =7.233 which is greater than $F_{critical}$ = 3.22 , that's means There is a statistically significant differences at the level of $\alpha = 0.05$ about the effectiveness of risk management in the local tourism sector in the Gaza Strip - restaurants case study refer to qualifications. And from Scheffe test for Multiple Comparisons table No.(31) show that the difference between " Bachelor " , and " other qualifications " in favor of " Master " , and there is a difference between " Master " , and " other qualifications " in favor of " Master "

In table No. (30) The field of "reducing obstacles of risk" P value = 0.147, and just that field is not agreed with this hypothesis, which reflect the Importance of experience which overcome the qualifications.

H6.2-There is a statistically significant differences at the level of $\alpha \leq 0.05$ about the effectiveness of risk management in the Gaza restaurants refer to experience.

Table No. (32)
One way ANOVA test for differences about the effectiveness of risk management in the Gaza restaurants refer to experience.

Field	Source	Sum of Squares	df	Mean Square	F value	Sig.(P-Value)
Risk Identification	Between Groups	0.939	3	0.313	2.148	0.109
	Within Groups	5.827	41	0.146		
	Total	6.766	44			
Risk Analysis	Between Groups	0.199	3	0.066	0.795	0.504
	Within Groups	3.419	41	0.083		
	Total	3.618	44			
Respond to Threats	Between Groups	0.238	3	0.079	0.554	0.649
	Within Groups	5.880	41	0.143		
	Total	6.118	44			
Follow the risks and report	Between Groups	2.930	3	0.977	4.019	0.013
	Within Groups	9.962	41	0.243		
	Total	12.892	44			
Reducing obstacles of risk management	Between Groups	2.875	3	0.958	2.983	0.042
	Within Groups	13.175	41	0.321		
	Total	16.050	44			
Effectiveness of Risk Management in Gaza Restaurants	Between Groups	0.717	3	0.239	1.373	0.265
	Within Groups	7.143	41	0.174		
	Total	7.861	44			
All items	Between Groups	0.399	3	0.133	1.526	0.222
	Within Groups	3.575	41	0.087		
	Total	3.975	44			

Critical value of F at df "3, 41 " and significance level$\alpha \leq 0.05$ equal 2.84

To test the hypothesis we use the one way ANOVA and the result illustrated in table no. (32) which show that the p-value equal 0.222 which is greater than 0.05, and the value of $F_{stat} = 1.526$ which is less than $F_{critical} = 2.84$, that's means There is no statistically significant differences at the level of $\alpha \leq 0.05$ about the effectiveness of risk management in the Gaza restaurants refer to experience, which reflect the importance of following the scientific method to deal with risk.

H6.3-There is a statistically significant differences at the level of $\alpha \leq 0.05$ about the effectiveness of risk management in the Gaza restaurants refer to capital restaurant size.

Table No. (33)
One way ANOVA test for differences about the effectiveness of risk management in the Gaza restaurants refer to restaurant capital.

Field	Source	Sum of Squares	df	Mean Square	F value	Sig.(P-Value)
Risk Identification	Between Groups	1.249	2	0.624	4.640	0.015
	Within Groups	5.517	41	0.135		
	Total	6.766	43			
Risk Analysis	Between Groups	1.012	2	0.506	8.158	0.001
	Within Groups	2.606	42	0.062		
	Total	3.618	44			
Respond to Threats	Between Groups	1.473	2	0.736	6.657	0.003
	Within Groups	4.646	42	0.111		
	Total	6.118	44			
Follow the risks and report	Between Groups	4.494	2	2.247	11.236	0.000
	Within Groups	8.399	42	0.200		
	Total	12.892	44			
Reducing obstacles of risk management	Between Groups	0.016	2	0.008	0.021	0.979
	Within Groups	16.034	42	0.382		
	Total	16.050	44			
Effectiveness of Risk Management in Gaza Restaurants	Between Groups	2.557	2	1.278	10.123	0.000
	Within Groups	5.304	42	0.126		
	Total	7.861	44			
All items	Between Groups	1.624	2	0.812	14.508	0.000
	Within Groups	2.351	42	0.056		
	Total	3.975	44			

Critical value of F at df "2, 42 " and significance level $\alpha \leq 0.05$ equal 3.22

Table No. (34)
Scheffe test for Multiple Comparisons due to restaurant capital

Mean Difference	below $100,000	Between ($100,000 - $200,000)	Greater than $ 200,000
below $100,000		0.057	-0.386*
Between ($100,000 - $200,000)	-0.057		-0.443*
Greater than $ 200,000	0.386*	0.443*	

To test the hypothesis we use the one way ANOVA and the result illustrated in table no. (33) which show that the p-value equal 0.000 which is ≤ 0.05, and the value of $F_{stat} = 141.508$ which is greater than $F_{critical} = 3.22$, that's means There is a statistically significant differences at the level of $\alpha \leq 0.05$ about the effectiveness of risk management in the local tourism sector in the Gaza restaurants refer to restaurant capital. And from Scheffe test for Multiple Comparisons table No.(34) show that the difference between " below $100,000 " , and " Greater than $ 200,000" in favor of " Greater than $ 200,000" , and there is a difference between " Between ($100,000 - $200,000)" , and " Greater than $ 200,000" in favor of " Greater than $ 200,000"

In table No. (33) The field of "reducing obstacles of risk" P value = 0.979, and just that field is not agreed with this hypothesis, which may due to the lack of awareness about this field.

H6.4-There is a statistically significant differences at the level of $\alpha \leq 0.05$ about the effectiveness of risk management in the Gaza restaurants refer to the number of workers and staff in the restaurant.

Table No. (35)
One way ANOVA test for differences about the effectiveness of risk management in the Gaza restaurants refer to the number of workers.

Field	Source	Sum of Squares	Df	Mean Square	F value	Sig.(P-Value)
Risk Identification	Between Groups	0.382	3	0.127	0.798	0.502
	Within Groups	6.384	40	0.160		
	Total	6.766	43			
Risk Analysis	Between Groups	0.705	3	0.235	3.307	0.029
	Within Groups	2.913	41	0.071		
	Total	3.618	44			
Respond to Threats	Between Groups	0.507	3	0.169	1.236	0.309
	Within Groups	5.611	41	0.137		
	Total	6.118	44			
Follow the risks and report	Between Groups	1.717	3	0.572	2.099	0.115
	Within Groups	11.176	41	0.273		
	Total	12.892	44			
Reducing obstacles of risk management	Between Groups	0.762	3	0.254	0.681	0.569
	Within Groups	15.288	41	0.373		
	Total	16.050	44			
Effectiveness of Risk Management in Gaza Restaurants	Between Groups	0.236	3	0.079	0.423	0.738
	Within Groups	7.625	41	0.186		
	Total	7.861	44			
All items	Between Groups	0.376	3	0.125	1.426	0.249
	Within Groups	3.599	41	0.088		
	Total	3.975	44			

Critical value of F at df "3, 40 " and significance level $\alpha \leq 0.05$ equal 2.84

To test the hypothesis we use the one way ANOVA and the result illustrated in table no. (35) which show that the p-value equal 0.249 which is greater than 0.05, and the value of $F_{stat} = 1.426$ which is less than $F_{critical} = 2.84$, that's means There is no statistically significant differences at the level of $\alpha \leq 0.05$ about the effectiveness of risk management in the local tourism sector in the Gaza restaurants refer to the number of workers and staff in the restaurant.

In table No. (35) The field of "Risk analysis" P value = 0.029, and just that field is agreed with this hypothesis, which reflect the importance of Workers No. in

Risk analysis, logically when the workers No. increase, that means the effectiveness of risk management will increase.

❖ Multiple linear regressions:

Multiple linear regression attempts to model the relationship between two or more explanatory variables and a response variable by fitting a linear equation to observed data. Every value of the independent variable *x* is associated with a value of the dependent variable *y*. The population regression line for *p* explanatory variables $x_1, x_2, \ldots, x_p$ is defined to be $\mu_y = \beta_0 + \beta_1 x_1 + \beta_2 x_2 + \ldots + \beta_p x_p$. This line describes how the mean response μ_y changes with the explanatory variables. The observed values for *y* vary about their means μ_y and are assumed to have the same standard deviation σ. The fitted values $b_0, b_1, \ldots, b_p$ estimate the parameters $\beta_0, \beta_1, \ldots, \beta_p$ of the population regression line.

Since the observed values for *y* vary about their means μ_y, the multiple regression model includes a term for this variation. In words, the model is expressed as DATA = FIT + RESIDUAL, where the "FIT" term represents the expression $\beta_0 + \beta_1 x_1 + \beta_2 x_2 + \ldots \beta_p x_p$. The "RESIDUAL" term represents the deviations of the observed values *y* from their means μ_y, which are normally distributed with mean 0 and variance σ. The notation for the model deviations is ε.

Formally, the model for multiple linear regression, given *n* observations, is $y_i = \beta_0 + \beta_1 x_{i1} + \beta_2 x_{i2} + \ldots \beta_p x_{ip} + \varepsilon_i$ for $i = 1, 2, \ldots n$.

In the least-squares model, the best-fitting line for the observed data is calculated by minimizing the sum of the squares of the vertical deviations from each data point to the line (if a point lies on the fitted line exactly, then its vertical deviation is 0). Because the deviations are first squared, then summed, there are no cancellations between positive and negative values. The least-squares estimates $b_0, b_1, \ldots b_p$ are usually computed by statistical software such EViews.

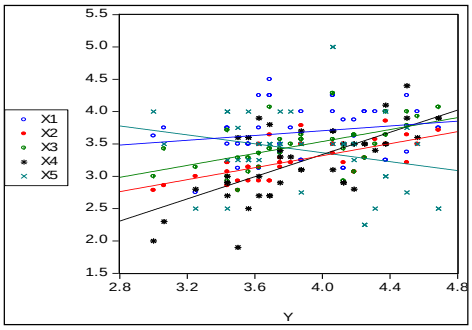
Our model is multiple linear regression, since we consider Y: = Effectiveness Risk Management in Restaurants as the response variable, and x1:= Risk Identification, x2:= Risk Analysis, x3:= Respond to Threats, x4:= Follow the risks and report, x5:= the Reduction of Hinders Risk Management as explanatory variables and the results shown below by using EViews program.

The multiple linear regression is

Y = 1.553809 -0.052424 x1 +0.520231 x2 + 0.168503 x3 +0.223212 x4 -0.139274 x5

Dependent Variable: Y				
Method: Least Squares				
Included observations: 45 after adjustments				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.553809	0.715469	2.171734	0.0362
X1	-0.052424	0.137629	-0.380911	0.7054
X2	0.520231	0.249660	2.083759	0.0440
X3	0.168503	0.227394	0.741018	0.4632
X4	0.223212	0.147796	1.510272	0.1392
X5	-0.139274	0.090929	-1.531683	0.1339
R-squared	0.549892	Mean dependent var		3.907670
Adjusted R-squared	0.490667	S.D. dependent var		0.421637
S.E. of regression	0.300912	Akaike info criterion		0.562126
Sum squared resid	3.440823	Schwarz criterion		0.805424
Log likelihood	-6.366761	Hannan-Quinn criter.		0.652352
F-statistic	9.284843	Durbin-Watson stat		1.654069
Prob(F-statistic)	0.000008			

The output shows that F = 9.284 (P-value = 0.000008 ≤0.05), indicating that we should clearly reject the null hypothesis that the explanatory variables have no effect on response variable ($\beta_1 = \beta_2 = \ldots + \beta_5 = 0$) at the 5% level of significance. The results also show that the variable x2: = Risk Analysis is significant t= 2.087, (P-Value = 0.044 ≤ 0.05), but the other explanatory variables are not significant since the P-Value for each greater than 0.05) In addition, the output also shows that Adjusted R-squared = 0.49, and the scatter plot below show the simple linear regression of explanatory variables to each response variable.



❖ **Correlation between variables:**

Table No. (36)
Correlation between variables

Correlations

		av.a	av.b	av.c	av.d	av.e	av.f
Risk Identification	Pearson Correlation	1	0.258	.532**	.349*	0.12	0.196
	Sig. (2-tailed)		0.091	0	0.02	0.437	0.202
	N	44	44	44	44	44	44
Risk Analysis	Pearson Correlation	0.258	1	.649**	.725**	-.107-	.683**
	Sig. (2-tailed)	0.091		0	0	0.485	0
	N	44	45	45	45	45	45
Respond to Threats	Pearson Correlation	.532**	.649**	1	.696**	0.234	.523**
	Sig. (2-tailed)	0	0		0	0.123	0
	N	44	45	45	45	45	45
Follow the risks and report	Pearson Correlation	.349*	.725**	.696**	1	-.181-	.670**
	Sig. (2-tailed)	0.02	0	0		0.234	0
	N	44	45	45	45	45	45
Reducing Obstacles of risk	Pearson Correlation	0.12	-.107-	0.234	-.181-	1	-.241-
	Sig. (2-tailed)	0.437	0.485	0.123	0.234		0.11
	N	44	45	45	45	45	45
Effectiveness Risk Management in Restaurants	Pearson Correlation	0.196	.683**	.523**	.670**	-.241-	1
	Sig. (2-tailed)	0.202	0	0	0	0.11	
	N	44	45	45	45	45	45

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

From table No. (36), it's clear that there are a significant relationship between:

- Risk Identification, and Respond to threats
- Risk analysis, and Respond to threats
- Risk analysis, and follow up risk and report
- Follow up risk and report, and Respond to threats
- Effectiveness of risk management, and follow up risk and report
- Effectiveness of risk management, and Risk analysis
- Effectiveness of risk management, and Respond to threats

Chapter Five
Results & Recommendations

Include Following:

5.1. Results
5.2. Recommendations
5.3. Future suggested research

5.1.Results

The Most important results as follows:

Results of Analyzing of Hypotheses

1) The effectiveness of risk management in the local tourism sector in the Gaza Strip - restaurants as case study is good at significance level $\alpha \leq 0.05$ which gained from test all sections together, with weighted mean equal 70.48%, and the p- value equal 0.000 which is ≤0.05
2) There is a positive correlation between risk identification and effectiveness risk management in restaurants at significance level $\alpha \leq 0.05$
3) There is a positive correlation between risk analysis and effectiveness risk management in restaurants at significance level $\alpha \leq 0.05$
4) There is a positive correlation between respond to threats and effectiveness risk management in restaurants at significance level $\alpha \leq 0.05$
5) There is a positive correlation between Follow the risks and report and Effectiveness Risk Management in Restaurants at significance level $\alpha = 0.05$
6) There is no correlation between the reducing risk management obstacles and Effectiveness Risk Management in Restaurants at significance level $\alpha \leq 0.05$
7) The risk identification is very important due to the fact that the work environment in the Gaza Strip is unstable, with weight mean equal "90.22%" and p-value equal "0.000" which is less than 0.05 with positive t-value.
8) Participants in restaurant's risks identification have detailed knowledge on the restaurant's internal environment, with weighted mean equal "86.67%" and p-value equal "0.000" which is ≤0.05 with positive t-value.
9) Personal experience overcomes conventional methods when it comes to determining risks, with weighted mean equal " 91.56%" and p-value equal "0.000" which ≤0.05 with positive t-value
10) Risks are ranked in accordance to the priority, with weighted mean equal "87.56%" and p-value equal "0.000" which is ≤0.05 with positive t-value.
11) No risk analysis software was used to adopt quantitative methods, with weighted mean equal "46.22%" and p-value equal "0.001" which is ≤0.05 with negative t-value.
12) A risk management plan is put in place to manage risks of high likelihood and high consequences, with weighted mean equal "85.33%" and p-value equal "0.000" which is ≤0.05 with positive t-value.
13) Restaurant managers refuse to transfer risks to another party, with weighted mean equal "44.89%" and p-value equal "0.000" which is ≤0.05 with negative t value.
14) agree that, there is no need for a specialized person who is assigned to manage the risks within the restaurant, with weighted mean equal "81.33%" and p-value equal "0.000" which is ≤0.05 with positive t-value.

15) Most of restaurant managers give particular attention to risks associated with food which served the customer, with weighted mean equal "93.78%" and p-value equal "0.000" which is ≤0.05with positive t-value.
16) Most of restaurant managers takes into account reputation-risks that might occur due to unsatisfactory services to customers, with weighted mean equal "92.44%" and p-value equal "0.000" which is ≤0.05with positive t-value.

17) Regarding to the multiple regression, it is found that: the variable "risk Analysis" is significant t= 2.087, (P-Value = 0.044 ≤ 0.05), but the other explanatory variables are not significant since the P-Value for each greater than 0.05)

Results related to personal information

18) There is a statistically significant differences at the level of $\alpha \leq 0.05$ about the effectiveness of risk management refer to qualifications, there is a difference between " Bachelor " , and " other qualifications " in favor of " Master " , and there is a difference between " Master " , and " other qualifications " in favor of " Master "
19) There is no statistically significant differences at the level of $\alpha \leq 0.05$ about the effectiveness of risk refer to experience. Where p-value equal 0.222
20) There is a statistically significant differences at the level of $\alpha \leq 0.05$ about the effectiveness of risk management refer to capital restaurant size. Difference between " below $100,000 " , and " Greater than $ 200,000" in favor of " Greater than $ 200,000" , and there is a difference between " Between ($100,000 - $200,000)" , and " Greater than $ 200,000" in favor of " Greater than $ 200,000"
21) There is no statistically significant differences at the level of $\alpha \leq 0.05$ about the effectiveness of risk refer to the number of workers and staff in the restaurant. Where p- value equal 0.249.

5.2.Recommendations

Based on the results of the study, the study has concluded a set of recommendations as following:

1) The management of restaurants ought to prepare proper plans and programs for risk managements based on proper scientific rules.
2) The experiences of restaurants' workers have to be taken in consideration to create new plans and programs of risks management.
3) The restaurants in the Gaza Strip should keep updated of the new experiences in the field of tourism. One way to do this is to consider neighbor-countries' best practice in the field of risks management via reduction of the negative impacts caused such risks.
4) The restaurants' owners must be convinced to follow and implement risk management programs to manage their business properly

5) Holding continuous training either by workshops or seminars which is dedicated to the field of risk management.
6) The Ministry of Tourism and the Palestinian Organization for Restaurants, Hotels and Tourist Services have to play a significant role to support the restaurants in particular, the field of risk managements.
7) The skilled people who have a competent experience in the field of risks management should be hired by the administration of restaurants.
8) The development and improvement of risks managements plans are recommended to be continuously updated in order to keep pace of the latest changes and fluctuation
9) The analysis of the all aspects of the internal and external environment of restaurants must be totally perceived in order manage the risks effectively and efficiently

5.3.Future suggested research

- Comparative study between risk management before and after political split.
- Role of customer satisfaction, and restaurant reputation in risk management
- Development of a model for risk management in tourism sector

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Appendix

Annex (1)

الجامعـــــة الإسلاميـة – غزة
عمادة الدراســـــات العليـــا
كليـــــــة التجـــــارة
قســـــم إدارة الأعمـــــال

السادة/ مدراء المطاعم ،،، المحترمين
السلام عليكم ورحمة الله وبركاته ،،،

الموضوع/ استبانه

يقوم الباحث بإجراء دراسة بعنوان: "فعالية إدارة المخاطر في قطاع السياحة المحلي بقطاع غزة – دراسة حالة المطاعم"، وذلك استكمالاً لمتطلبات الحصول على درجة الماجستير في إدارة الأعمال. ونظراً لكونكم من الإدارة العليا وأصحاب قرار وتتمتعون بالخبرة والمعرفة في هذا المجال الذي يعتبر من صلب عملكم. فأن الباحث يأمل من سيادتكم المشاركة الفاعلة والبناءة في تعبئة فقرات هذه الاستبانة، والتي تشكل مصدراً مهماً في إتمام هذه الرسالة، وذلك من خلال تعبئة فقراتها بعناية وموضوعية بما يعكس الواقع الحقيقي لإدارة المخاطر في هذا القطاع الهام والحيوي.

والنتائج التي سنتوصل لها من خلال هذه الدراسة ومدى دقتها تتوقف على مدى تجاوبكم معنا، لذا وبالرغم من علمنا بوقتكم الثمين نتمنى منكم التعاون معنا خدمةً ودعماً للبحث العلمي. ويؤكد لكم الباحث أن جميع المعلومات التي سيتم جمعها سنتعامل معها بسرية تامة فهي ستستخدم لأغراض البحث العلمي فقط.

وتفضلوا بقبول فائق الاحترام والتقدير ,,,

الباحث:
إيهاب فايز رجب

القسم الأول: المعلومات الشخصية:

نتمنى منكم وضع إشارة (✓) حول الاختيار المناسب للعبارات التالية:

1) الجنس:

☐ **ذكر** ☐ **أنثى**

2) المؤهل العلمي:

☐ **بكالوريوس** ☐ **ماجستير** ☐ **آخر حدده**

3) سنوات الخبرة:

☐ **أقل من 5 سنوات** ☐ **ما بين (6-10) سنوات**

☐ **ما بين (11-15) سنة** ☐ **أكثر من 15 سنة**

4) التحقت بدورات في مجال إدارة المخاطر:

☐ **نعم** ☐ **لا**

5) حجم رأس مال المطعم:

☐ **ما دون 100,000$** ☐ **ما بين ($100,000-$200,000)**

☐ **أكبر من 200,000$**

6) عدد العاملين والموظفين في المطعم:

☐ **أقل من (10)** ☐ **ما بين (10-20)**

☐ **ما بين (20-30)** ☐ **أكثر من (30)**

8) يتبع المطعم للفندق:

☐ **نعم** ☐ **لا**

9) إذا كانت الإجابة في الفقرة السابقة بـــ (نعم)، هل خطة إدارة المخاطر للمطعم منفصلة عن الفندق:

☐ **نعم** ☐ **لا**

القسم الثاني: فقرات الاستبانة:

نتمنى منكم وضع إشارة (✓) حول الاختيار المناسب من وجهة نظركم للتالي:

الرقم	الفقرة	موافق بشدة	موافق	محايد	معارض	معارض بشدة
المجال الأول: تحديد المخاطر.						
1)	المشاركين في تحديد المخاطر لديهم معرفة تفصيلية بالمطعم كبيئة داخلية.					
2)	لدى المشاركين في تحديد المخاطر معرفة تفصيلية بالبيئة الخارجية التي تحيط بالمطعم.					
3)	القائمين على تحديد المخاطر لديهم معرفة بأهداف المطعم الإستراتيجية والتشغيلية.					
4)	يستفرد المدير بتحديد المخاطر لوحده دون الاهتمام بتكوين فريق عمل توكل إليه مهمة إدارة المخاطر بالتعاون معه.					
5)	يتم الاستعانة بخبراء من خارج المطعم عند تحديد المخاطر للاستفادة من خبرتهم ودرايتهم الواسعة في هذا المجال.					
6)	تحديد المخاطر نشاط مستمر بالمطعم لا ينتهي بانتهاء إعداد خطة العمل.					
7)	يعمل مدير المطعم وفريق العمل المكلف مع المدير بإدارة المخاطر بالأنشطة ذات العلاقة بتحديد المخاطر.					
8)	هناك قناعة بأن تحديد المخاطر مهم جداً نظراً لكون بيئة العمل في قطاع غزة متقلبة باستمرار.					
المجال الثاني: تحليل المخاطر.						
1)	طريقة الاحتمال والأثر هي الأكثر استخداماً في تحليل المخاطر بالمطاعم.					
2)	تعتبر طريقة الاحتمال والأثر عقيمة في ظل التطورات المستجدة في مجال تحليل المخاطر.					

3)	يتم استخدام برامج كمية لتحليل المخاطر.					
4)	يتم الرجوع إلى الطرق المرجعية عند وضع احتمالات لحدوث المخاطر.					
الرقم	**الـفـقـرة**	**موافق بشدة**	**موافق**	**محايد**	**معارض**	**معارض بشدة**
5)	عند تحديد الخسارة التي ستقع على المشروع بفعل المخاطر كنسبة مئوية يتم ذلك بالرجوع إلى أحد أو كل أنواع الأثر المتمثلة في (الميزانية، الجدول الزمني، الأمن، النظام)					
6)	عند تقييم المخاطر يتم توقع توقيت حدوث المخاطر من خلال ما يعرف بالإطار الزمني.					
7)	لا تهتم إدارة المطعم بوضع خطة للاستجابة للمخاطر.					
8)	خطة الاستجابة للمخاطر تم وضعها وصياغتها ولكنها غير مفعلة ولم يتم اتخاذ أي إجراء فيها بالرغم من تعرض المطعم لمخاطر.					
9)	تم تطبيق خطة الاستجابة للمخاطر من قبل المطعم وفعلت ولكن لم يظهر حتى اللحظة ما إذا كانت فعالة أم لا.					
10)	مرت على المطعم معظم أنواع المخاطر وخطة الاستجابة لتلك المخاطر كانت فعالة باستمرار للمواجهة.					
11)	خطة الاستجابة للمخاطر التي تعرض لها المطعم أدت إلى إزالة المخاطر.					
12)	تم تقليل أثر المخاطر التي تعرض لها المطعم بفعل خطة الاستجابة للمخاطر التي تم وضعها.					
13)	يتم ترتيب المخاطر حسب الأولوية بناءً على درجة تقييم المخاطر.					
14)	تغلب الخبرة الشخصية على الطرق المرجعية العلمية عند تحديد الأولوية لترتيب المخاطر.					
المجال الثالث: الاستجابة للمخاطر.						
1)	طبيعة عمل المطعم تجعل المعنيين بإدارة المخاطر غير قادرين على تجنب المخاطر بالكامل.					
2)	يتم قبول المخاطر وتوثيقها دون التخطيط لاتخاذ إجراء للحد من					

	أثرها.					
3)	نقل المخاطر الى الطرف الآخر هو أكثر أسلوب مستخدم.					
4)	يتم الاعتماد على إجراءات الوقاية من المخاطر قبل حدوثها.					
5)	هناك خطة طوارئ معدة مسبقاً لتقليل من أثر المخاطر بمجرد حدوثها.					
الرقم	**الفقرة**	**موافق بشدة**	**موافق**	**محايد**	**معارض**	**معارض بشدة**
6)	مدير المطعم هو صاحب القرار في قبول المخاطر ذات الأثر والاحتمال المنخفض ويتعامل معها بموجب الخبرة والمعرفة الشخصية.					
7)	مدير المطعم يرجع للسلطة الأعلى منه ليقوم بإبلاغها عند قبول المخاطر وهي متمثلة في مجلس الإدارة.					
8)	المخاطر ذات الأثر والاحتمال الكبير يتم وضع خطة لإدارتها.					
9)	يتم وضع خطة طوارئ واحدة تشمل جميع المخاطر الهامة.					
10)	تعتبر خطة الطوارئ المجزئة لكل المخاطر مرتفعة الأثر والاحتمال أكثر جدوى من الموحدة.					
11)	هناك في موازنة المطعم بند يتعلق باحتياطي طوارئ لمواجهة المخاطر المتوقع حدوثها.					
12)	يعتبر مدير المطعم المسئول الأول والأخير عن كشف محركات المخاطر.					
13)	يتم مراجعة الخطط ذات العلاقة بالمخاطر باستمرار من قبل مدير المطعم.					
14)	يقوم مدير المطعم بتوزيع أنشطة الاستجابة للمخاطر على الموظفين داخل المطعم كلُ حسب وظيفته.					
المجال الرابع: تتبع المخاطر ورفع تقارير عنها.						
1)	هناك سجلات يتم توثيق البيانات والمعلومات المتعلقة بالمخاطر فيها.					
2)	مدير المطعم هو المسئول عن تحديث سجل المخاطر.					
3)	مدير المطعم هو صاحب الاختصاص في مجال تتبع المخاطر.					

4)	مدير المطعم المسئول الأول أمام مجلس الإدارة عن رفع تقارير عن حالة المخاطر.					
5)	ليس هناك حاجة لوجود مدير مخاطر متخصص توكل إليه مهام إدارة المخاطر في المطاعم.					
6)	يعد مدير المطعم تقارير شهرية تفصيلية حول المخاطر وكيفية إدارتها.					
7)	يتصف التقرير السنوي الخاص بالمخاطر وإدارتها بالبعد عن التفاصيل.					
8)	تتبع المخاطر ورفع التقارير يحدث خلال خطوات عملية إدارة المخاطر.					
9)	يتم متابعة خطة إدارة المخاطر باستمرار وتطويرها وتحديثها.					
10)	يتم تقييم إدارة المخاطر من واقع التقارير واتخاذ إجراءات التصحيح.					
المجال الخامس: الحد من معيقات إدارة المخاطر.						
الرقم	**الفقرة**	**موافق بشدة**	**موافق**	**محايد**	**معارض**	**معارض بشدة**
1)	لا يتم ترتيب المخاطر حسب الأولوية بشكل غير مناسب.					
2)	لا تقوم إدارة المطعم بتمضية وقت طويل مبالغ فيه في تقييم وإدارة مخاطر غير محتملة.					
3)	تحرص إدارة المطعم على عدم إعطاء عمليات إدارة المخاطر أولوية عالية جداً ومبالغ فيها على حساب الأنشطة والمهام والمشاريع الأخرى.					
4)	تركز إدارة المطعم على التوزيع الأمثل للأدوار والمسؤوليات بين الموظفين ذوي العلاقة عند تخطيط وتنفيذ إدارة المخاطر والرقابة عليها.					
المجال السادس: فعالية إدارة المخاطر في المطاعم.						
1)	يتم الاستعداد لمواجهة أي مخاطر مترتبة على عدم الاستقرار السياسي.					
2)	تراجع الأداء الاقتصادي في قطاع غزة يترتب عليه مخاطر يقوم					

	المطعم بالتحضير لها للتقليل من أثرها السلبي.					
3)	الحروب المستمرة على قطاع غزة يتم مواجهة آثارها السلبية بالاستعداد المسبق لها.					
4)	هناك متابعة للمخاطر الناتجة عن حدوث ارتفاع في أسعار السلع والمنتجات.					
5)	يتم الاستعداد المسبق لمخاطر السيولة المترتبة على عدم قدرة المطعم على سداد الالتزامات المستحقة عليه في الوقت المناسب.					
6)	إدارة المطعم تخفف من حدة المخاطر المترتبة على اتخاذ قرارات خاطئة.					
7)	يتم وضع خطة لمواجهة أي مخاطر ناتجة عن تنفيذ قرارات بشكل خاطئ من قبل إدارة المطعم.					
8)	عدم اتخاذ القرارات في الوقت المناسب من قبل إدارة المطعم وما يترتب على ذلك من مخاطر يتم التقليل من آثاره السلبية.					
9)	يتم الاستعداد لمواجهة أي مخاطر ناجمة عن مخالفة القوانين والأنظمة الضابطة لعمل المطاعم والصادرة عن الجهات ذات العلاقة.					
10)	تراعي إدارة المطعم أهمية الاستعداد لمواجهة مخاطر السمعة المتمثلة في التصرف الخاطئ مع الزبائن.					
الرقم	**الفقرة**	**موافق بشدة**	**موافق**	**محايد**	**معارض**	**معارض بشدة**
11)	تحاول إدارة المطعم وضع خطة مناسبة لإدارة المخاطر الناتجة عن عدم الكفاءة في العمل.					
12)	هناك متابعة للمخاطر التي تنتج عن عدم تلبية توقعات الزبائن من الخدمات المقدمة.					
13)	هناك اهتمام من قبل المطعم في مواجهة المخاطر المرتبطة بالمواد الغذائية المقدمة للزبائن.					
14)	يتم الاستعداد المسبق للمخاطر التكنولوجية المتعلقة بأنظمة الكمبيوتر					

	أثناء التشغيل للحد من آثارها السلبية.					
15)	يتم وضع خطة لمواجهة أي مخاطر ناتجة عن وجود حالات سرقة واحتيال من قبل العاملين.					
16)	يتم تفعيل نظام الرقابة الداخلية في المطعم كأحد الأدوات الفعالة في التقليل من المخاطر.					

شاكرين حسن تعاونكم

Annex (2)

The Islamic University
Deanship of Graduate Studies
College of Commerce
Department of Business Administration

Dear Restaurants' Managers

Peace, mercy and blessings of Allah be upon you

Re: Questionnaire

The researcher is conducting a study entitled "The effectiveness of risk management practices within the tourism sector in the Gaza Strip – Restaurants as a Case Study", in partial fulfillment of the requirements of the master degree in Business Administration.

Being at senior management levels and decision-makers who have long experience and sufficient knowledge in the restaurants field, the researcher wishes that you actively and constructively participate in filling the attached questionnaire – which is highly important to complete this study – through filling each part carefully and objectively to realistically reflect the current risk management practices within this important and vital sector.

The results of this study and its accuracy highly depend on your cooperative response. We highly appreciate your valuable time and cooperation to serve and support this research.

The researcher confirms that all information you provide herein will be confidentiality dealt with, and will only be used for scientific research purposes.

With all respect and appreciation,

Researcher/ *Ehab Fayez Rajab*

Section 1: Personal Information

Please tick the box to indicate the appropriate answer

1) Gender

☐ **Male** ☐ **Female**

2) Qualification

☐ **Master Degree** ☐ **Bachelor's Degree** ☐ **Other** _____

3) Years of Experience

☐ **Less than 5 years** ☐ **Between 6 and 10 years**

☐ **Between 11 and 15 years** ☐ **More than 15 years**

4) Have you ever attended a training on risk management ?

☐ **Yes** ☐ **No**

5) Capital Cost of your business / restaurant

☐ **Less than 100,000 $** ☐ **Between 100,000 $ and 200,000 $**

☐ **Greater than 200,000 $**

6) Total Number of employees and staff working at your restaurant

☐ **Less than 10** ☐ **Between 10 and 20**

☐ **Between 20 and 30** ☐ **More than 30 years**

7) Does your restaurant follow the hotel

☐ **Yes** ☐ **No**

8) If the answer to the previous question was "*Yes*", is the risk management plan of your restaurant separated from the hotel's plan?

Yes ☐ **No** ☐

Section (2)

Please tick the box that best reflects your point of view:

No	Indicator	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
First Component: Risks Identification						
1)	Participants in restaurant's risks identification have detailed knowledge on the restaurant's internal environment					
2)	Participants in restaurant's risks identification have detailed knowledge on the restaurant's external environment					
3)	Those involved in the restaurant's risks identification are aware of the restaurant's strategic and operational objectives					
4)	The manager singly identifies restaurant's risks without considering establishing a team that is assigned to manage associated risks in a collaborative manner					
5)	Experts from outside the restaurant are engaged in the risks identification process, benefiting from their extensive experience and knowledge in this field					
6)	The risks identification process is an ongoing activity and does not end with completion of the action plan.					
7)	The restaurant's manager and the assigned team works collaboratively together to manage the risks though risks identification – related activities					
8)	It is believed that risks that identification process is very important in Gaza Strip as its working environment is unstable					
Second Component: Risks analysis						
1)	The likelihood and consequences method is the most used method in the analysis of restaurants' risks					
2)	The likelihood and consequences method is deemed useless in light of the recent developments made in the field of risk analysis					
3)	Using risk analysis software that adopts quantitative methods is deemed more feasible					
4)	Risks-referential methods are referred to when putting the likelihood of risks occurrence					

No	Indicator	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5)	In determining the project's losses, as a percentage, due to the risks, It is referred to one or all the impacts such as (budget, schedule, security, system)					
6)	When assessing the risks, the timing of risks occurrence is expected through a timeframe					
7)	The restaurant management does not care to put a plan to respond to the risks					
8)	Risks-response plan has been formulated and put but yet not activated, and there have been no measures taken even though the restaurant is exposed to risks					
9)	The risks-response plan has been applied by the restaurant and activated but yet it is not clear whether it is effective or not					
10)	The restaurant has been exposed to many of the expected risks and the response plan was found to be effective in encountering the risks					
11)	The risks-response plan was effective in eliminating the risks that the restaurant was exposed to.					
12)	The impacts of the risks that the restaurant was exposed to were mitigated and reduced as a result of the risk-response plan					
13)	Risks are ranked in accordance to the priority and based on risk level					
14)	Personal experience overcomes conventional methods when it comes to determining risks - priorities and ranking					
Third Component: Risks response						
1)	The restaurant's working environment makes those involved in risk management unable to completely avoid the occurring risks					
2)	Risks are accepted and documented without putting measures on place to mitigate its consequences					
3)	As a management practice, risks are transferred to another party					
4)	Prevention measures are put in place and activities are proposed to reduce the likelihood and mitigate the consequences of potential risks					
5)	A contingency plan is preset to reduce risks and their potential impacts if occurred					

No	Indicator	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
6)	The restaurant manager is the one who decides to accept risks of low likelihood and consequences, based on his personal knowledge and experience					
7)	The restaurant manager refers to the higher management (i.e. board of directors) to inform about risk acceptance					
8)	A plan is put in place to deal/manage risks of high likelihood and high consequences					
9)	A contingency plan is put in place to deal with all potential risks					
10)	A fragmented contingency plan to deal with risks of high likelihood and high consequences is deemed more feasible than a unified one					
11)	The restaurant's budget contains a contingency cost to deal with risks if occurred					
12)	The restaurant manager is the principal person to reveal causes of risks					
13)	Risks – related plan are continuously revised by the restaurant manger					
14)	The restaurant manager assigns risks – response activities on the staff, each according to his/her job.					
Fourth Component: Following up risks and reporting						
1)	There are records to document all risks-related data and information					
2)	The restaurant manager is the principal person who updates the risks record					
3)	The restaurant manager is the specialized person to follow up the risks.					
4)	The restaurant manager is the principal person to report risks to the board of directors					
5)	There is no need for a specialized person who is assigned to manage the risks within the restaurant					
6)	The restaurant manager prepares monthly detailed reports on risks and how they have been managed.					
7)	Annual report on risks management lacks detailed information and content					
8)	Risks follow up and reporting is carried out as part of the risk management procedures					
9)	Risk management plan is continuously followed up and updated					

No	Indicator	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
10)	Risk management procedures are assessed through the reports provided, and corrective actions are taken accordingly.					
Fifth Component: reducing risk management obstacles						
1)	Risks are not appropriately ranked based on priorities					
2)	The restaurant does not take excessive time to assess and manage non potential risks					
3)	The restaurant does not give risk management operations a high priority nor a sufficient cost at the expenses of other activities and projects					
4)	The restaurant management optimally allocates roles and responsibilities on relevant staff in regard to risks management planning, implementation and follow up.					
Sixth component: Effectiveness of risks management in restaurants						
1)	The restaurant is prepared to face risks resulting from political instability.					
2)	The restaurant is prepared to respond to risks resulting from the deteriorating economic situation in Gaza					
3)	Negative impacts on restaurant due to ongoing wars on Gaza are previously prepared to in order to mitigate them.					
4)	Risks due to rises in prices of goods and products are given particular attention.					
5)	Liquidity – related risks due to restaurant's inability to pay its obligated/accrued liabilities in a timely manner are previously prepared to.					
6)	The restaurant management mitigates risks resulting from improper decisions					
7)	There is a plan put in place to deal with risks resulting from improper decisions					
8)	Risks due to failure to take timely decisions are minimized and their negative impacts are mitigated					
9)	The restaurant can deal with risks resulting from the violation of restaurants-laws and regulations issued by relevant authorizing parties.					
10)	The restaurant takes into account reputation-risks that might occur due to unsatisfactory services to customers					
11)	The restaurant attempts to put a plan to manage risks resulting from work incompetency					
12)	There are ongoing follow-up to risks resulting from failure to meet customers' expectations in term of service provided					

13)	The restaurant gives particular attention to risks associated with food items served to the customer					
14)	Technologies-related risks (restaurant computer / communication systems) are previously prepared to					
15)	A plan is put in place to deal with risks due to theft or fraud cases which may occur by existing employees					
16)	Internal monitoring is activated as an effective tool to minimize risks					

Annex (3)
List the names of arbitrators of the Questionnaire

No.	Name	Qualification	Position
1	Saif El-DeinOda	PHD in Accounting	Research Department Manager Palestinian Monetary Authority
2	Alaa El-Dein El-Rafati	PHD in Economics	Lecturer - Islamic University of Gaza
3	Abdul Hakeem El-Talaa	PHD in Economics	Lecturer - Al-Aqsa University
4	AkramSamour	PHD in Strategic management	Lecturer - Islamic University of Gaza
5	Moeen Rajab	Professor in Economics	Lecturer - Al-Azhar University
6	Sami Abu Al-Roose	PHD in human resource management	Lecturer - Islamic University of Gaza
7	Mohaamed Salem	PHD in marketing	University college of applied science
8	Emad El-Baz	PHD in accounting	Lecturer - Al-Azhar University

Annex (4)

A list of hotels and restaurants of the members of the Palestinian tourist restaurants, hotels, tourist services

#	The name of the hotel/the restaurant
1.	فندق الروتس
2.	فندق المشتل
3.	فندق الديرة
4.	فندق المتحف السياحي
5.	فندق مارنا هاوس
6.	فندق بيتش
7.	فندق الكومودور
8.	فندق آدم
9.	فندق ستي ستار
10.	منتجع الدولفين
11.	منجع كريزي ووتر
12.	منجع الشاليهات
13.	مطعم السلام
14.	مطعم العافية
15.	مطعم الروتس
16.	مطعم اللايت هاوس
17.	مطعم ومطبخ مهند
18.	مطعم روما
19.	مطعم زهرة الليمون
20.	مطعم مزاج
21.	مطعم ليفل أب
22.	مطعم كارينوز

#	The name of the hotel/the restaurant
23.	مطعم الطابون
24.	كافتيريا الشعب
25.	مطعم السوري
26.	مطعم التايلندي
27.	مطعم اللوتس
28.	مطعم بالميرا
29.	مطعم بيج بايت
30.	مطعم الكنوز الخضراء
31.	مطعم معتوق
32.	مطعم السماك
33.	مطعم المرسى
34.	مطعم ومطبخ ملك السمك
35.	مطعم ومطبخ منير
36.	مطعم ومزرعة كحيل
37.	مطعم الأندلس
38.	مطعم صالح الشوا
39.	مطعم كويك بيك
40.	مطعم شعفوط
41.	مطعم الدار
42.	مطعم لاتيرنا
43.	كافتيريا لا كافيت
44.	كافتيريا ديليس
45.	كافتيريا حديقة الأزهر

#	The name of the hotel/the restaurant
46.	قرية عباد الرحمن
47.	مطعم خميس
48.	كوفي شوب لوج ان
49.	بيت الشاورما
50.	فندق فلسطين

Appendix (5)

Internal consistency of the questionnaire
The correlation coefficient between each question in the field and the whole field

Table (7)
Internal consistency
The first field: Risk Identification

No.	Question	Pearson coefficient	p-value
1	Participants in restaurant's risks identification have detailed knowledge on the restaurant's internal environment	0.414	0.023
2	Participants in restaurant's risks identification have detailed knowledge on the restaurant's external environment	0.645	0.000
3	Those involved in the restaurant's risks identification are aware of the restaurant's strategic and operational objectives	0.785	0.000
4	The manager singly identifies restaurant's risks without considering establishing a team that is assigned to manage associated risks in a collaborative manner	0.566	0.001
5	Experts from outside the restaurant are engaged in the risks identification process, benefiting from their extensive experience and knowledge in this field	0.630	0.000
6	The risks identification process is an ongoing activity and does not end with completion of the action plan.	0.667	0.000
7	The restaurant's manager and the assigned team works collaboratively together to manage the risks though risks identification – related activities	0.600	0.000
8	It is believed that risks identification process is very important in Gaza Strip as its working in unstable environment	0.714	0.000

Table (8)
Internal consistency
The second field: Risk Analysis

No.	Question	Pearson coefficient	p-value
1	The likelihood and consequences method is the most used method in the analysis of restaurants' risks	0.386	0.035
2	The likelihood and consequences method is deemed useless in light of the recent developments made in the field of risk analysis	0.598	0.000

No.	Question	Pearson coefficient	p-value
3	Using risk analysis software that adopts quantitative methods is deemed more feasible	0.669	0.000
4	Risks-referential methods are referred to when putting the likelihood of risks occurrence	0.717	0.000
5	In determining the project's losses, as a percentage, due to the risks, It is referred to one or all the impacts such as (budget, schedule, security, system)	0.662	0.000
6	When assessing the risks, the timing of risks occurrence is expected through a timeframe	0.412	0.024
7	The restaurant management does not care to put a plan to respond to the risks	0.498	0.005
8	Risks-response plan has been formulated and put but yet not activated, and there have been no measures taken even though the restaurant is exposed to risks	0.698	0.000
9	The risks-response plan has been applied by the restaurant and activated but yet it is not clear whether it is effective or not	0.745	0.000
10	The restaurant has been exposed to many of the expected risks and the response plan was found to be effective in encountering the risks	0.645	0.000
11	The risks-response plan was effective in eliminating the risks that the restaurant was exposed to.	0.543	0.002
12	The impacts of the risks that the restaurant was exposed to were mitigated and reduced as a result of the risk-response plan	0.614	0.000
13	Risks are ranked in accordance to the priority and based on risk level	0.597	0.000
14	Personal experience overcomes conventional methods when it comes to determining risks - priorities and ranking	0.524	0.003

Table (9)
Internal consistency
The third field: Respond to Threats

No.	Question	Pearson coefficient	p-value
1	The restaurant's working environment makes those involved in risk management unable to completely avoid the occurring risks	0.565	0.001
2	Risks are accepted and documented without putting measures on place to mitigate its consequences	0.745	0.000
3	As a management practice, risks are transferred to another party	0.715	0.000
4	Prevention measures are put in place and activities are proposed to reduce the likelihood and mitigate the	0.595	0.001

No.	Question	Pearson coefficient	p-value
	consequences of potential risks		
5	A contingency plan is preset to reduce risks and their potential impacts if occurred	0.615	0.000
6	The restaurant manager is the one who decides to accept risks of low likelihood and consequences, based on his personal knowledge and experience	0.377	0.040
7	The restaurant manager refers to the higher management (i.e. board of directors) to inform about risk acceptance	0.583	0.001
8	A plan is put in place to deal/manage risks of high likelihood and high consequences	0.719	0.000
9	A contingency plan is put in place to deal with all potential risks	0.659	0.000
10	A fragmented contingency plan to deal with risks of high likelihood and high consequences is deemed more feasible than a unified one	0.715	0.000
11	The restaurant's budget contains a contingency cost to deal with risks if occurred	0.605	0.000
12	The restaurant manager is the principal person to reveal causes of risks	0.585	0.001
13	Risks – related plan are continuously revised by the restaurant manger	0.699	0.000
14	The restaurant manager assigns risks – response activities on the staff, each according to his/her job.	0.681	0.000

Table (10)
Internal consistency
The fourth field: Follow the risks and report

No.	Question	Pearson coefficient	p-value
1	There are records to document all risks-related data and information	0.487	0.006
2	The restaurant manager is the principal person who updates the risks record	0.393	0.032
3	The restaurant manager is the specialized person to follow up the risks.	0.483	0.007
4	The restaurant manager is the principal person to report risks to the board of directors	0.462	0.010
5	There is no need for a specialized person who is assigned to manage the risks within the restaurant	0.460	0.010
6	The restaurant manager prepares monthly detailed reports on risks and how they have been managed.	0.561	0.001
7	Annual report on risks management lacks detailed information and content	0.543	0.002

No.	Question	Pearson coefficient	p-value
8	Risks follow up and reporting is carried out as part of the risk management procedures	0.536	0.002
9	Risk management plan is continuously followed up and updated	0.485	0.007
10	Risk management procedures are assessed through the reports provided, and corrective actions are taken accordingly.	0.729	0.000

Table (11)
Internal consistency
The fifth field: Reducing obstacles of risk management

No.	Question	Pearson coefficient	p-value
1	Risks are not appropriately ranked based on priorities	0.826	0.000
2	The restaurant does not take excessive time to assess and manage non potential risks	0.842	0.000
3	The restaurant does not give risk management operations a high priority nor a sufficient cost at the expenses of other activities and projects	0.783	0.000
4	The restaurant management optimally allocates roles and responsibilities on relevant staff in regard to risks management planning, implementation and follows up.	0.917	0.000

Table (12)
Internal consistency
The sixth Scope: Effectiveness of risk Management in Gaza restaurants

No.	Question	Pearson coefficient	p-value
1	The restaurant is prepared to face risks resulting from political instability.	0.737	0.000
2	The restaurant is prepared to respond to risks resulting from the deteriorating economic situation in Gaza	0.857	0.000
3	Negative impacts on restaurant due to ongoing wars on Gaza are previously prepared to in order to mitigate them.	0.524	0.003
4	Risks due to rises in prices of goods and products are given particular attention.	0.585	0.001
5	Liquidity – related risks due to restaurant's inability to pay its obligated/accrued liabilities in a timely manner are previously prepared to.	0.699	0.000
6	The restaurant management mitigates risks resulting from improper decisions	0.661	0.000
7	There is a plan put in place to deal with risks resulting from improper decisions	0.745	0.000

No.	Question	Pearson coefficient	p-value
8	Risks due to failure to take timely decisions are minimized and their negative impacts are mitigated	0.715	0.000
9	The restaurant can deal with risks resulting from the violation of restaurants-laws and regulations issued by relevant authorizing parties.	0.595	0.001
10	The restaurant takes into account reputation-risks that might occur due to unsatisfactory services to customers	0.615	0.000
11	The restaurant attempts to put a plan to manage risks resulting from work incompetency	0.433	0.017
12	There are ongoing follow-up to risks resulting from failure to meet customers' expectations in term of service provided	0.644	0.000
13	The restaurant gives particular attention to risks associated with food items served to the customer	0.485	0.007
14	Technologies-related risks (restaurant computer / communication systems) are previously prepared to	0.419	0.021
15	A plan is put in place to deal with risks due to theft or fraud cases which may occur by existing employees	0.478	0.008
16	Internal monitoring is activated as an effective tool to minimize risks	0.434	0.016