



Evidence of the characteristics of women entrepreneurs in the Kingdom of Saudi Arabia

An empirical investigation

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entrepreneurs in
Saudi Arabia

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Abstract

Purpose – Interest in women entrepreneurs from various backgrounds has led to increased publication in the literature about particular women's entrepreneurship issues. However, notwithstanding the importance of this area, little information exists about women entrepreneurs' business practices, survival and growth strategies and their perceptions of entrepreneurial careers; indeed, many questions remain unanswered. To address this gap, this study aims to explore some of these questions by considering women entrepreneurs in Arab countries, more specifically, women's entrepreneurship activities in the Kingdom of Saudi Arabia (KSA), a country with unwritten social mores in a patriarchal, male dominant society. The key objective is to examine these women's personal characteristics, motivation factors, business challenges and perception on entrepreneurial behaviours.

Design/methodology/approach – Because of the lack of statistical data and difficulties conducting studies in an Arabic society, this study employed a qualitative research methodology. The research comprised 19 in-depth interviews with Saudi women entrepreneurs who were identified through referrals from the Women's Section of the Riyadh Chamber of Commerce and Industry.

Findings – The Saudi women entrepreneurs were found to exhibit many similarities with their counterparts in other Middle East and North Africa (MENA) region countries in terms of their personality traits. However, they differed in other aspects such as their educational backgrounds and the manner in which they acquired entrepreneurial skills. The findings suggest some strategies to contribute to greater success rates for women entrepreneurs in Islamic countries, where entrepreneurial activities are nascent but growing.

Research limitations/implications – The main limitation of the study is the restricted locale of the sample. A more extensive study is needed and future research should be more diverse – including widening the selection of respondents, industries and countries.

Practical implications – The paper shows that women's entrepreneurial activities in KSA are important to economic and social development. Saudi women's entrepreneurship, properly harnessed, has great potential as a tool for transforming the economy.

Originality/value – This paper contributes to the literature on gender-related business barriers due to the scarcity of publications about women's economic activities in the MENA region, specifically in KSA. The paper is also valuable for policy makers in KSA and researchers wishing to pursue indigenous entrepreneurship and gender studies.

Keywords Women, Entrepreneurialism, Saudi Arabia

Paper type Research paper



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Introduction

Research on women-owned businesses has gained momentum in recent years with many scholars addressing various areas of knowledge that have helped facilitate a better understanding of the multiple dimensions of women's entrepreneurship. According to Hisrich and Lerner (1997), women entrepreneurs can play a significant role in fostering economic and social development, particularly in the small business sector. Women entrepreneurs have been identified as contributors to social improvement, promoting economic renewal and development, technological innovation and job creation (Bosmal *et al.*, 2008; Lerner *et al.*, 1997; OECD, 1997). As such, the issue of women's entrepreneurship has received growing attention among researchers and policy makers in the developing and developed countries alike. As a result, there has been extensive research into women's business ownership. While some studies have focused on women's business activities in developing and transition economies in other parts of the world (i.e. Eastern Europe, Latin America, Asia and Africa) (Christopher, 1998; Goldenberg and Kline, 1999; Smith-Hunter, 2003; Smith-Hunter and Englhardt, 2004), there are comparatively few studies on the behaviour and performance of women-owned and operated businesses in the Arab world (Dechant and Lamky, 2005; El-Ghannam, 2002; Maysami and Goby, 1999; Abdalla, 1996). According to Ahmad, female entrepreneurship in the Middle East and North Africa (MENA) region and especially the Arab Gulf Cooperation Council (AGCC) countries (AGCC consisting of Saudi Arabia, United Arab Emirates – UAE, Oman, Qatar, Bahrain and Kuwait) is an under-researched area with tremendous economic potential and one that requires special attention. Not much is known about the role, characteristics, personal profile, behaviour, business activity, risks involved and performance of women entrepreneurs in Arab society, in general. This is particularly the case in the Kingdom of Saudi Arabia (KSA) because of barriers related to gender and socio-cultural norms, even though women are involved in entrepreneurship and their participation has been claimed to be an important contributor to the economic growth of the nation. The extent to which existing theories are useful in the context of Arab countries is of increasing importance as women in these countries are assuming a greater role in enterprise creation, technological innovation and social and economic development as a result of radical geopolitical and economic policy changes worldwide. In addition to contributing to economic growth, women entrepreneurs in the Gulf region have also added diversity and choice in the Arab business environment, and have been seen to improve opportunities for gender equality.

Importance of the study

While a considerable amount of research exists in this area, there is virtually no academic literature that addresses women's entrepreneurial behaviour and their business activity in the KSA. It may suffice to mention that academic discourses featuring women in the KSA are at best controversial and inconclusive. In the Arab societies, women's participation in the labour force is influenced by culture which in turn is shaped by Islamic principles. There is a dearth of studies based on different social contexts especially in Islamic societies, where social and familial control over women, their economic dependence on men and restrictions on their mobility determine the differential access that males and females experience concerning education and other key supporting services. Women are not often permitted to move around freely in some families; from early childhood, they are not allowed to go out of their houses or to mix

with males independently. A number of plausible explanations may exist in current women's entrepreneurship literatures, and it has been a subject of intense debate among scholars. Such knowledge is of increasing importance, since indigenous women in these developing countries are assuming a greater role in enterprise creation and economic development as a result of economic and societal changes worldwide (Lerner *et al.*, 1997). The contribution of women to the creation of new business enterprises and their ability to create job opportunities, alongside the consequent reduction in unemployment and poverty, are largely negligible or even invisible in the literature. Because of these contributions, and given the important gap in the current literature, it is hoped that this paper will add to the limited body of research on Saudi women entrepreneurs, providing additional illumination for this sector and enabling a better understanding of a range of important issues pertinent to women entrepreneurs.

The aims of this study are to provide a foundation from which appropriate measures can be taken to increase and improve the development of women's entrepreneurial activities in the Islamic world. A further aim is to investigate the success achieved by these women entrepreneurs to improve the understanding of their impact on and contribution to the development of the KSA. The practices of the Muslim religion are likely to vary between the KSA and other MENA countries. For instance, women in the KSA are not allowed to drive, sail a boat or fly a plane, and must have a male representative to deal directly with government agencies (Yamami, 1996). Women are not allowed to board public transportation in order to travel between different parts of the country or abroad without written permission from their closest male relative. In addition, one of the unique customs in the KSA is women being covered from head to toe in a black robe and veil to impose seclusion. In the KSA, such seclusion and the wearing of the veil are proof of the acceptance and practice of Islamic norms and values. Women are also required to obtain permission from male guardians to conduct their most basic affairs, like travelling or receiving medical care. These gender issues are structural in nature and area embedded in culture.

Women entrepreneurs in the KSA offer a particularly useful focus for the analysis of gender and economic outcomes as women's work-force participation is increasing. According to the Minister of Economy and Planning (2007), women constituted only 5.4 per cent of the total Saudi workforce in 2005, a figure that was expected to rise to 14.2 per cent by the end of the 2005-2009 five-year development plan. According to Alshemari (2005), there are approximately 23,000 businesswomen in the KSA. Furthermore, Ghafour (2007) revealed that Saudi women have around Saudi Riyal 62 billion in bank accounts and these funds are an untapped resource. It seems that Saudi women, through hidden economic activities in their households, can bypass the open market and contribute significantly to the economic progress of their society. In the context of women in development, this study fits into two streams of works. First, the research heeds the call by women and development scholars to examine gender relations through a household unit of analysis, employing micro-level data. Second, this research responds to a larger and slow-moving paradigm shift related to new economic growth in Arab countries. An important aspect of this shift involves a growing focus on small-scale entrepreneurs, owners of microenterprises and specifically, female-owned businesses, which are noted for their stronger payback rates than male entrepreneurs. Infused with Arab and Islamic values, the unique cultural milieu plays a major role

in shaping the entrepreneurial experiences of the Saudi women business owners studied. As pointed out by AlMunajjed (1997, pp. 31-2):

Misconceptions about the role of women in the Islamic society can only be extirpated by differentiating between the teachings of Islam as a religion and a way of life, and local customs and traditions which are often conceived as part of it.

It is anticipated that this paper will make a valuable contribution to knowledge concerning the female and indigenous entrepreneurship literature.

The remainder of the paper is organised as follows: first, the relevant literature from both empirical and theoretical perspectives on entrepreneurship in the context of the KSA is examined. Second, the research methodology is presented, and this is followed by the findings and analysis. Third, the challenges faced by women entrepreneurs in the KSA are explored. Finally, concluding remarks are presented and the major findings, policy implications and limitations of the paper are discussed.

The cultural context of women entrepreneurs in Islamic societies – KSA: an ongoing battle

The KSA is known as “the land of the two holy mosques” in reference to Mecca and Medina, the two holiest places in Islam. The country employs a monarchy government system, which is headed by the Al-Saud royal family, with a council of ministers. The country is considered to be a relatively highly developed society with strong roots in religious and tribal histories dating back to the eighteenth century. It was not until 1938 that oil was discovered, which led to a major economic boom in the 1970s. The country is considered among the richest of the oil producing and gas wealth countries. The oil wealth helped the development in social and economic spheres tremendously. The economic upheaval arising from the increased income from oil gave rise to a trend towards education abroad, and a change in lifestyle. These two changes affected the whole structure of society (Yamani, 1996). In addition, it also offered many opportunities for enterprising businesses. Like many other developing nations, the KSA has instituted extensive economic development programmes designed to promote material growth and social justice. With the country’s total estimated population of 29 million people in year 2011, almost half of them are women (54.5 per cent male and 45.5 per cent female). The overall life expectancy increased over the 17 years between 1975 and 2000, and women are now living about four years longer than men according to the Human Development Report (2008). Female literacy rates have risen from 16.6 per cent in 1970 to about 71 per cent in 2008 (CIA, 2008). The female population is highly educated with 58 per cent of university students being women (Minkus-McKenna, 2009). Women form the majority of the university population, however, this educational performance does not translate into the labour market; women remain a largely untapped resource in the region, making up only 32 per cent of the labour force (The World Bank, 2008). The vast majority of working women are employed in the public sector, and of these, 84.1 per cent work in education (Saudi News Agency, 2007). A Saudi woman’s freedom to choose her profession is limited more by social than by legal norms.

Previous studies showed that culture is an important factor that can be used to explain variations in entrepreneurship among societies (Cornwall, 1998; Wennekers *et al.*, 2001; Stewart *et al.*, 2003; Dechant and Al-Lamky, 2005; Roomi and Harrison, 2010). Culture is pervasive in all societies and permeates all aspects of Muslim societies. As a Muslim

country that employs *shari'a*[1] law or Islamic law, religion has a great impact on the political and legal environment of the Kingdom. It contributes towards shaping the conduct of people, including their behaviour in business organizations. Therefore, similar to other MENA regions, women in KSA do not enjoy the same opportunities as men. Traditionally, the role of women in an Islamic society is circumscribed. They are not welcomed in public and their place is in the home or in the private domain. Although educational opportunities have been created and health protection for women has been achieved, political and economic opportunities for female entrepreneurs have remained limited due to unique social norms. This has created a significant impediment for the Kingdom's development plans. The KSA only accepted the changes that were consistent with their Arab and Islamic traditions and rejected most if not all that contradicted them (Ahmed, 1998). Islam clearly appreciates and defines women and their role in life and work. Indeed, Islam does not advocate the old rigid social customs and obsolete traditions that have relegated women to the status of second-class citizens. Unfortunately, customs and past practices purporting to be based on Islam have actually distorted the faith throughout the world. The absence of a clear boundary between religious and secular thinking has led to the exploitation of the wrong habits and traditions by men and, by extension, the entire society. Although purporting to be based on Islam, men have used Islam as a tool to persecute and belittle the role of women in Saudi society, even though the reality is that Islam treats men and women as equal in many things. Even though social, economic, political and technological changes have helped introduce a new social structure which facilitated women's gradual movement to the public arena from the confinement of their homes, they are still isolated and controlled in all their actions and behaviour by men. In addition, Saudi society remains divided into two categories contrary to all other societies in the world, male and female, although Islam has neither excluded nor restricted women from work.

With regard to women's entrepreneurial activities, the women tend to view their business as one component of a wider system of relationships including family, community and friends (Goffe and Scase, 1985). Until 2005, a woman could not legally obtain a commercial license for a business without proving first that she had hired a male manager, and she needed permission from her guardian to go into business or take out a bank loan. Many women-owned firms fall into the category of "small businesses" or business having 50 or fewer employees. In spite of the social forces militating against women in the private sector, Saudi businesswomen own nearly 20,000 companies, and women's investments amount to about 21 per cent of the total volume of private sector investment in the Kingdom (Saudi News Agency, 2007). Recently, Saudi women have been joining the workforce and venturing into business in increasing numbers. In 2006, the National Commercial Bank reported that Saudi women owned 40 per cent of the Kingdom's real estate assets, 20 per cent of stocks and over 18 percent of current bank accounts. In Jeddah, women have taken out more than 3,000 commercial licenses in their own names, and even more are reported in Riyadh (Arab News, 2006). Enterprising women have set up a number of women-only light manufacturing plants, and in Jizan, an underdeveloped region on the Western coast of Saudi Arabia, women's response to the prospect of employment at a planned women-only shrimp processing factory was overwhelmingly positive. Furthermore, for the first time at the Jeddah Economic Forum in 2004, a Saudi business woman – Lubna Olayan, a Chief Executive of the multinational Olayan Financing Group – was given the opportunity to be the key note speaker.

From these examples, it is clear that small business entrepreneurs in Saudi have played a crucial role in the social and economic development of the Kingdom and that women have contributed immensely to the success of small and medium enterprises.

Generally, when it comes to women entrepreneurs in the KSA, two distinct sectors can be defined: traditional, which includes activities like trading and simple manufacturing (e.g. cloth making) and modern business (e.g. nursery/private school), which includes the use of new technologies, advanced and communication techniques. Hisrich and Lerner (1997) demonstrated that women entrepreneurs can play a vital role in the development of the small business sector. In line with this, many reforms and initiatives are underway in supporting women's small enterprise development, and women are participating economically in activities in the Kingdom. However, in terms of family life, traditional domestic arrangements are still the norm, even for those women who work full time, with women taking responsibility for mothering, cooking and raising children (Sabbagh, 1996).

Women's small enterprise development and its influences

Characteristics of women's entrepreneurship

The organisational structure of women-owned and operated businesses tends to be micro, small and medium in terms of enterprise size. Hence, as it is easy to duplicate such businesses, they will be subject to stiff competition which tends to result in low growth. According to Bruni *et al.* (2008), women do not regard entrepreneurship as a career and, therefore, do not intend turning their firms into big enterprises. As studies have revealed, the fact that the majority of women-owned businesses are small also explains why most of the women owners have sole ownership of their businesses (Richardson *et al.*, 2004; Robb, 2002). They tend to work on their own or only hire only a few employees. The reasons for the small or micro size of women-owned businesses is attributed to various factors such as difficulty in getting financing, bank loans or other forms of capital investment to expand their business operations. Still and Walker (2006) contend that obtaining the necessary finance to start the business, locating advice and getting business information are among the most difficult challenges for businesswomen in Australia. Many women-owned enterprises are family-based business where family members, relatives and close friends are part of the work team. It would appear, therefore, that by relying on a network of family and close friends women are sub-consciously minimizing the risk of their new business venture. Overall, scholars agree that as female-led businesses tend to be smaller in size, they are "cheaper" to finance than those led by their male counterparts (Hill *et al.*, 2006). The general personal characteristics identified through survey research of the so-called successful women entrepreneurs include autonomy, persistence, hard work, competitiveness, orientation to personal achievement and higher income, belief in one's own vision, goal setting, risk taking and natural leadership qualities (Buttner, 1993; Fagenson and Marcus, 1991). Since many women business owners do not have previous venture creation experience, lack high-level executive experience, and have interrupted careers, they may have a tendency to structure their organisations in a flexible, personal manner where a team philosophy predominates (Chaganti, 1986). Generally, women confront a variety of challenges in developing and running a business, and many argue that significant barriers still remain for those women establishing and growing businesses (McKay, 2001; O'Gorman, 2001).

Motivation for women to create business ventures

There are different factors influencing a woman to become an entrepreneur, and the circumstances are unique to the person (Woldie and Adersua, 2004; Alstete, 2003; Amit, 1994). Such factors can be categorized as either push or pull factors (Marlow and Carter, 2004; Buttner and Moore, 1997; Robinson, 2001). The push factor is allied with the negative environment that forces women into pursuing their business ideas, and the pull factor is attributed to positive developments. The push factor may result from elements of necessity such as redundancy, low income, low job satisfaction or lack of job opportunities, dissatisfaction with a salaried job, no opportunity for advancement, a need for a flexible work schedule and strict working hours. Gray and Finley-Hervey (2005) point out that frustration with the government or private work environments is very likely to push women to take steps to launch their own business. The Global Entrepreneurship Monitor (GEM) refers to this group as “necessity” entrepreneurs, i.e. all other options for work are either absent or unsatisfactory. The pull factor, however, may result from the need to fulfill the desire to help others to attain self-accomplishment such as independence, self-fulfillment, autonomy, entrepreneurial drive and desire for wealth, social status and power (Alstete, 2003; Orhan and Scott, 2001; Ducheneaut, 1997). Some studies on the rationale for women becoming entrepreneurs point to the desire for a better work-life balance (Moore and Buttner, 1997; Moore, 2002); GEM refers to this group as “opportunity” entrepreneurs (Minniti *et al.*, 2005). Dhaliwal (1998) found the push factor to be evident in the developing countries. Empirical evidence on the push and pull factors revealed that women entrepreneurs in developed countries were influenced by the need for achievement, while women entrepreneurs in developing countries were influenced by a combination of push and pull factors (Orhan and Scott, 2001).

In developing countries, women’s entrepreneurship is also influenced by socio-cultural complexities. As a result, many international organizations adopted strategies to overcome such complexities. Some studies cite women wanting to spend more time with their family as a reason for setting up their own business. Being an employer or self-employed offers such flexibility as this would better build the capacity of women to manage their own businesses effectively and efficiently and take decisions without the influence of outsiders. Amit (1994) proposes that “pull” entrepreneurs may perform better than “push” entrepreneurs, and those that can be classified as both “push” and “pull” may be the most motivated of all. Thus, extant research suggests a wide range of possible motivations for women entrepreneurs; the empirical evidence, however, does not explain all of the motivations involved.

Underlying constraints faced by women-owned and operated businesses

While businesses need more women in order to fully benefit from the diverse thinking involved in problem solving, decision making and strategic management, some significant barriers remain for women establishing and growing businesses (Welter, 2004; McManus, 2001; Ashwin, 2000; Haynes and Helms, 2000; Carter, 1997; Aldrich, 1989). These barriers, which include gender biases, family responsibilities, political instability, poor infrastructure, high-production costs, poor access to market information, limited access to technology and finances, poor linkages with support services and a generally unfavorable business environment, shape women’s entrepreneurial development in the MENA region. In addition, entrepreneurs are perceived by the public as possessing stereotypical “masculine” traits, which presents yet another factor

working against women's credibility as business owners (Carter *et al.*, 2001; Baron *et al.*, 2001).

Another recurring constraint for women seeking to engage in entrepreneurship is the perceived lack of or competing demands on time. Because women are responsible for many different domestic chores and the raising of children, they do not have sufficient time to develop their entrepreneurial knowledge or skills to start a new business, nor do they have time to develop an existing one. Furthermore, this lack of free time limits women's availability to travel to certain institutions, such as banks and other financial organisations for advice and information on credit, to attend training programmes to acquire skills, or to seek out better customers or suppliers. Lack of free time has also been observed in a number of studies across different countries, for example Bangladesh, Côte d'Ivoire, Ethiopia, Mali, Morocco, Senegal and Zimbabwe (De Groot, 2001; Karim, 2000). Evidence suggests that lack of time is a barrier for most women, in most economies, independent of the level of development. Thus, family support in general, and a husband's support in particular, influence the success of women entrepreneurs. The next section explains the research strategy employed in this study.

Research methodology

Sample

The KSA was chosen as the research site for this study for a number of reasons. To date, there are few studies on Saudi women entrepreneurs and small business management. Very limited information can be found as it is difficult to conduct studies in an Arab society, and supporting statistical data from the government is either lacking or conflicting. While some studies on small and micro business have been completed in the KSA, official studies have not focused on how women entrepreneurs behave as they operate their businesses. As a result, there is no information on the actual problems faced by Saudi women entrepreneurs, how they operate their businesses, or the challenges faced by them. This may be because gathering information to conduct research on women throughout the MENA region is particularly difficult due to cultural constraints (Atkinson, 2007; Sohail and Al-Abdali, 2005). In addition, many women do not register their businesses because they cannot do so officially, and many operate their business outside the public eye (Abdullah, 2007). Furthermore, because a major proportion of the literature on women-owned businesses has focussed on developed countries, it was decided to carry out this research in a non-Western Islamic culture.

Given the exploratory nature of the research, a qualitative approach – using in-depth personal interviews – was deemed suitable (Eisenhardt, 1989; Miles and Huberman, 1984). Qualitative researchers stress the socially constructed nature of reality, the intimate relationship between the researcher and the researched and the situational constraints that shape reality (Denzin and Lincoln, 2000). While interviews enable the researcher to obtain the respondent's own views, they provide the respondent and researcher with equal status in the dialogue (Burns, 2000). The use of in-depth interviews enables a researcher to gain insights and understanding of complex, sensitive issues or very personal topics. Becoming an entrepreneur is a complex decision; therefore, interviews were considered to be the most suitable method to uncover the hidden issues that could go beyond the usual clichés about women entrepreneurs.

For the purposes of this study, a data collection instrument in the form of an "interview schedule" was used to collect data. The questions were prepared from

previous research in the developed and developing countries (Vesper, 1990; Bull *et al.*, 1995; Timmons and Spinelli, 2004) and centered on issues of entrepreneurial motivation, preparation for entrepreneurship, social environment and support, and challenges/obstacles encountered in running business enterprises. The interview guide was piloted and subsequently amended, with questions altered to account for potential contextual issues such as religion and the role of women in business society. Two versions of the questions were prepared – English and Arabic.

The research captured data from 19 in-depth interviews, which were conducted between December 2009 and March 2010. The interviewees were Saudi women entrepreneurs who had been identified through referrals from the Women's Section of the Riyadh Chamber of Commerce and Industry. A snowball sampling technique, where referrals were obtained from female entrepreneur networks in Riyadh, was also employed. Most of the small businesses surveyed were in Riyadh, Jeddah and Medina (Table I). Very few women entrepreneurs had more than 20 employees in their enterprises. Although the sample size was relatively small, it is considered acceptable for an exploratory study (Burns, 2000; Dechant and Al-Lamky, 2005; Jamali, 2009). The interviews were conducted in Arabic and English, with assistance provided by the local Arab contact person who acted as an interpreter (this was a research assistant – an Arab women translator).

Interview and analysis process

Interviews took place at the respondents' business premises. Owing to cultural restrictions between men and women, the researchers had to get permission from the respondents to visit business offices. Each interview lasted between one and two hours, was tape recorded with the approval of the interviewees and then transcribed (Stockdale, 2002). All interview scripts were analysed manually.

Study findings and analysis

The profiles of the respondents are summarised in Table II. According to the literature, women-owned and operated businesses are more likely to be found in the retail and service sectors (Hisrich, 1989; Hisrich and Brush, 1984). The women entrepreneurs studied in KSA also concentrated on various services and retail sectors. Women entrepreneurs usually opt for the retail trade or service sector because these are the areas in which limited experience and knowledge often make them more eligible. Furthermore, this is fairly typical of sectors for women's enterprises, in which the initial investment is relatively small and life experiences/hobbies are developed into businesses (Roomi and Parrott, 2008; Al-Riyami *et al.*, 2003). However, deep-rooted socio-cultural values of female segregation are evident in the industry profile. The following comment is indicative of the responses:

Area	No. of women-owned small businesses
Riyadh	10
Jeddah	5
Medina	4
Total	19

Table I.
Location of the
women-owned small
businesses surveyed

Table II.Summary profile of
respondents (Saudi
women entrepreneurs)

Respondent (n = 19)	Age (years)	Marital status	Educational background	Nature of business in general	Duration (no. of years)
R1	22	Married	High school	Flower/gift shop	3
R2	25	Married	University	Private school	3
R3	24	Married	University	Food sector	2
R4	27	Married	University	Advertising agency	4
R5	29	Married	University	Clothes designer	3
R6	28	Married	University	Beauty female centre	5
R7	36	Married	High school	Hair salon/beauty care	2
R8	23	Married	University	Day care/nursery	3
R9	33	Married	University	Gift shop outlet	4
R10	26	Married	University	Kindergarten/nursery	5
R11	37	Married	University	Private school	3
R12	27	Married	University	Clothes designer	4
R13	34	Divorced	University	Wedding beauty care	3
R14	25	Married	University	Buying and selling clothes	3
R15	33	Married	University	Women's beauty photo shop	4
R16	37	Divorced	High school	Hairdressing salon	4
R17	22	Married	High school	Beauty shop/wedding dress	3
R18	36	Married	University	Gift shop	3
R19	31	Married	High school	Beauty salon/hairdressing	5

I like to see beautiful women, especially people around me such as my family members and friends. That's why I'm venturing into this beauty salon business. Furthermore, it does not need huge capital investment, no need for professional training; it's easy to set up and manage.

The women entrepreneurs interviewed were generally young: most were in their 20s (57.9 per cent) and 30s (42.1 per cent). The majority of the women entrepreneurs (75 per cent) owned and managed micro enterprises – 25 per cent of the sample owned and managed small and medium-sized enterprises. Most of those interviewed held high school or university degrees.

Business startup

Most of the women entrepreneurs in this study established their business with their own funds or with those of their families or partners (or some combination of these sources); 22.3 per cent used their own savings, 16.5 per cent were sponsored by their families, the same proportion jointly invested with their friends and 18.7 per cent relied on partners making investments. However, 57.5 per cent were able to use external sources – moneylenders or bank loans. When asked why they did not apply for a business startup loan from banks or any micro-finance institutions, some of them replied:

To start up a business it's not easy to access finance, and if you're a woman you have less chance as bankers trust men more.

It's difficult. Too much paperwork and bureaucratic process takes the decision for approval much longer than expected. By then, we will feel demoralised.

I don't have time to visit banks. I need to entertain my customers and some of them need my services instead of my staff. I always need to be in my shop.

The government agencies and women organisations providing aid should be more active to step in and offer support.

Another respondent added:

While bank loans for small business are increasingly accessible to women, the maximum loan size and tenure are often too low. At the same time, women entrepreneurs running midsize firms frequently lack “proper” credit history, as well as the training and financial resources they need to gear up their businesses for growth.

One respondent also claimed that:

We are told that a lot of financing is available, but I do not seem to know how to access it. It took me two years to finally get financing. Even now that I have a loan, the interest rates are prohibitive.

In terms of business ownership, some of the women work for themselves or are sole proprietors (80 per cent) and some have a partner (20 per cent) in the business. As stated by the interviewees:

It is quite difficult to find a suitable job that is related to my university qualification. This is a male-dominated society and they always prefer males to work with them. That’s why I decided to start a business.

I have a degree in language translation. I work with a private company but see no prospect for moving forward. My salary is rather low compared to my male counterparts and after having consulting with my husband – I chose to start this business. My husband and family did support me in this decision.

Table III shows the respondents’ results concerning the way the business was started.

Motivation to establish the business

The exact circumstances under which a person becomes an entrepreneur are unique to each individual. However, from observation, most of entrepreneurs in this study have been “pulled” into their ventures by positive elements in the environment such as having new ideas or spotting opportunities from past experiences (Table IV). As stated

Factors	Percentage of respondents
Inherited	25
Purchase	15
Startup	60
Franchise	–
Other	–

Table III.
How the business started

Factors	%
Pushed into entrepreneurship (lack of employment opportunities, not satisfied with work and salaried job, need flexible working hours, other, etc.)	18.7
Pulled into entrepreneurship (had special skills and experience, flexible working time, desire for independence, contribute to society, great market opportunity, providing jobs, friend suggested, family business, other, etc.)	81.3

Table IV.
Primary motivation
to start a business

by one of the respondents: “I was able to generate my own income and look after those around me.” Flexibility was another motivator, as an entrepreneur and mother, one respondent commented:

This is my business. I control my own business operation and have more quality time with my kids and family.

Another respondent added:

I organise my business day so as to be able to look after my kids in the afternoon, since they are not yet old enough to be self-reliant. I also dedicate my weekends to my family.

Main setbacks in starting the business

Of the women involved in the study, 75 per cent stated that they had some trouble starting the business, whereas 25 per cent had no difficulty. Among the most important problems encountered at startup stage were finding relevant business information, obtaining finance, bureaucratic processes and procedures and recruiting workers (Table V). As mentioned by one of the women-business owners, “of course it is quite difficult for women to have social interaction with men”. Another respondent said, “There is no coordination between government bodies and women’s business organisations”. Consequently, a lack of coordination spurred misunderstandings among business society and government agencies. As one particular woman explains: “There are no officials to look into women entrepreneurs’ matters and problems”. However, despite facing these business challenges, one respondent claimed: “We should work harder despite the difficulties and obstacles we face in Arab societies, especially when we are competing with men.”

Marketing methods to reach customers

The most common method used to contact customers was through family and friends as well as advertisements in mass media such as the internet and word of mouth (Table VI). These, according to some respondents, were “the most popular marketing tools to sell their products and services. Also it is cheaper than television advertising”.

Table V.
Main difficulties of
starting the business

Main startup difficulty	Percentage of respondents
Finding relevant business information	29
Obtain financing	25
Bureaucratic procedures	22
Finding/recruiting workers	15
Other/not stated	9

Table VI.
Marketing method to
reach customers

Ways of getting in touch with customers	Percentage of respondents
Through family and friends	35
Advertisements in mass media and internet	27
Through word-of-mouth publicity	25
Other	13

The women-business owners in this study realised the importance of mass media and advanced technology. Some used the internet and web sites to promote their products and services: “we promote the business on the internet. We have our own web site, and although not sophisticated, somehow it helps to promote the business”.

Challenges faced by women entrepreneurs in the KSA

The term “challenges” in this study encompasses obstacles, problems, hardships and limitations faced by women entrepreneurs, including socio-economic and political factors. Such challenges stem from the community’s view of the women’s place in society. Research findings suggest that despite having made considerable advances in business, women entrepreneurs in KSA believe that they have been hindered by a variety of barriers. Some impediments cited by the respondents are summarised in Table VII. At the time of starting up the business, the most important three problems were obtaining access to capital (15 per cent), lack of respect within the community, lack of business management skills and business operation experience (28 per cent) and bureaucratic procedures (13 per cent). Access to and need for financial and other resources has been consistently reported amongst the top ten problems that independent business people face (SBA Most Requested Items, 2009). One of the respondents in this study pointed out that women in KSA are not provided with enough policy assistance by the government to establish businesses. She added:

My biggest challenge is to have a market. When I have a market I will be able to teach and employ more women. Women are not allowed to get a licence without their husband’s permission.

Although in general the government is working to make the process easier and less bureaucratic, there is a certain amount of red tape involved in getting any business off the ground. As this comment reveals, “it is difficult to apply for loans and support, as we have to go through a long process and deal with many people”. Many stated that the approvals might take several months to one year. This was a real concern as, “many things can happen within a year, by then we let go of opportunities”. As a result of this research, it was found that 76.4 per cent of women had problems maintaining the business. Respondents believed that they face many different challenges, as illustrated by the following quotes:

Problem/challenges	Percentage of respondents
Access to capital	15
Lack of respect with the community	14
Lack of business management skills and limited experience	14
Government regulation and policies	13
Access to finance	12
Spatial mobility	10
Networking	9
Recruiting workforce	6
Lack of continuous training and business support	5
Other	2
Total	100

Table VII.
Challenges faced by
women entrepreneurs
in the KSA

The problem is to find the “right” distribution channels to reach customers.

Due to the customs and traditions, it is quite difficult for us to move freely, to talk to suppliers and other related activities that involve men. We always need to be accompanied by our mahram (family members).

Some respondents also added:

We only cultivated networks with a few members compared to men’s networks.

To find good opportunity for proper training takes times, and not always available. If there is, the cost for training is expensive.

In order to share information about businesses, women need more formal business networking.

All of our customers are women. A woman selling something to a man is seen as very bad in Saudi Arabia. Therefore, it’s quite difficult for us to expand our business to include the whole society.

Discussion

This study sought to investigate the characteristics of women entrepreneurs in the KSA. The findings show that women-owned and operated businesses are embedded in both the family and social relations to a greater extent than extant literature on women’s entrepreneurship has recognised to date. Similar to women entrepreneurs elsewhere, Saudi women choose to engage in service sector businesses with little startup capital. Like women in most other developing countries, Saudi women’s motivation for entrepreneurship is mostly driven by pull factors such as flexible working time, desire for independence, contributing to society, great market opportunity and providing jobs. Although some of the respondents are well educated and graduated from higher learning institutions like their developed country counterparts, they have limited knowledge of the business environment, little business experience and a lack of the key management skills associated with running and operating a business. In addition, the KSA traditional society, like most Arab societies, does not typically perceive women as powerful and influential businesswomen and leaders. This is because of their low societal status compared to their male counterparts, which limits the women’s business potential and growth. These women entrepreneurs operate in an environment that is not gender neutral, and has strong socio-cultural norms and conservative Muslim cultures. Such cultures tend to restrict a woman’s mobility as well as her capacity to interact with people outside the home, thus presenting barriers to women’s achievement and advancement.

In an Arab society, and especially in the Saudi culture and practice, women are expected to be submissive, docile and supportive of males instead of taking active lead roles. The Arab society has traditionally placed very little value on women’s participation in activities outside the home. However, with these women entrepreneurs’ strong personality traits, such as confidence, determination, great enthusiasm and high need for achievement, coupled with hard work, personal dedication and their high level of education, they have been able to prove themselves capable of competing with their male counterparts. This implies that women entrepreneurs in the KSA are seriously taking their economic future into their own hands by starting their own business enterprises, and that they are no longer

dependant on the customary forms of male support. Therefore, the women's roles in society may need to be re-examined by policy makers to enable them to better contribute to the social and economic development of their country.

The findings of this study also revealed that unlike other women entrepreneurs in most developed nations, women-owned and operated businesses in the KSA achieved success with limited resources. Saudi women entrepreneurs appear to rely on two distinct business connections – one based largely on family networks, and the other based on sources outside the family such as female business associates or women-business associations. Furthermore, the traditional sources of funding for Saudi women entrepreneurs are typically fathers, husbands, or other family members who normally provide sufficient capital for small-scale business ventures. Despite several barriers and business challenges such as bureaucratic red tape, limited access to and use of formal capital, gender discrimination, lack of support services and limited business networking, the Saudi women entrepreneurs have successfully created business opportunities among their community. However, unlike previous research undertaken in developed as well as developing countries, women entrepreneurs in the KSA seem to have a serious problem with the social norms market network, mobility constraints and competition throughout the region. In addition, given that Saudi women tend to choose businesses compatible with their knowledge, training, educational background and skills with relatively small capital investment, they might receive less competition from men. Hence, they indicated that although competition and a market network was not an issue to them, culture, religion, practices and social norms dictated that even when they were permitted to become involved in business, their activities had to take place close to their home and family. It seems that, while gender stereotyping does not discourage Saudi women entrepreneurs seeking to grow their businesses potential, society's lower expectations of women may negatively affect their achievement aspirations.

Limitations of the study

As this is an exploratory study focusing on one specific nation, the findings should not be generalised to the entire population. Rather, the findings presented in this paper examine a set of variables that could generate new discoveries in the field of entrepreneurship. As explained at the outset, the aim of the study was to contribute to a greater understanding of women's entrepreneurship in a different and difficult cultural setting, and to help policy makers and development agencies understand the assistance, needs and constraints specific to promoting the entrepreneurial potential of women in an Islamic society. The limitations of the study stem partly from the fact that there is a general lack of access to Saudi women entrepreneurs, with few systematic studies on the topic in the KSA or the Arab world. Indeed, it should be noted that the GEM does not include a Muslim or Arab nation such as Egypt, Syria, Bahrain, Jordan, United Arab Emirates or Turkey in its reported studies. Further research will continue to improve our understanding of women's entrepreneurship, particularly in the MENA regions. An additional limitation is that the study only included respondents from the urban areas of Saudi Arabia.

Conclusion and policy implications

This aim of the paper was to discuss the results of a research project that investigated women's entrepreneurial behaviour in the KSA. The findings of this research offer

fresh ethnographic and analytical insights into the relationship between the nature of women's entrepreneurship and the strength of gendered ideologies that are manifested in workplaces and households in each society. Women entrepreneurs in the KSA can play a more important role for the development of small- and medium-sized enterprises provided the government takes the necessary steps to mitigate the problems and hardships they face.

The findings of this study offer three broad insights. First, in comparison to entrepreneurs elsewhere in the world, the study found that women entrepreneurs in the KSA also have a high need for independence and achievement, with a high tolerance for ambiguity and a strong desire to devote all their efforts to achieve pre-set goals. They are also more educated than the non-self-employed person and have a low propensity to delegate power and a high need for independence. The women in our study were very confident about the success of their business ventures. For them, success was measured by either self-fulfillment or a balance between family and work. This again reflects their main objective of starting a business venture to support themselves and their families.

Second, women entrepreneurs in the KSA believe that education can play a role in instilling the beliefs, values and competences that will support entrepreneurship. Women's sections of chambers of commerce must, therefore, be empowered and given the opportunity to shape and regulate policies that better serve the needs of the female business community. Based on our study, we recommend that the Saudi Government and the chamber of commerce facilitate the needs of Saudi women entrepreneurs through establishing women sections in major government ministries and support agencies. Third, women entrepreneurs in the KSA must recognize that they have real potential and that they must use this to benefit both themselves and society.

As these findings suggest, the following actions should improve the situation for women:

- Improving credit conditions for women entrepreneurs and facilitating women's access to finance, including increasing the amount of credit, streamlining procedures, decreasing interest rates, removing constraints on credit and enabling groups as well as individuals to obtain credit.
- Supporting entrepreneurial and small business activities, reducing the policy barriers being applied to them, thereby enabling them to create funds for themselves.
- Minimising the bureaucratic process and procedures for women entrepreneurs starting up and running businesses, launching entrepreneur schemes, providing government and institutional support.
- Implementing legal reforms to address discriminatory laws and practices.
- Conducting training programmes for women entrepreneurs including basic and advanced marketing techniques, promotion, quality control, negotiation, customer relations, communication skills and management competence.
- Strengthening the women's business association and networking for sharing and transferring information and knowledge for business growth.
- Improving relevant policies that would help and empower women entrepreneurs to start business enterprises.

- Organising business networking activities, creating dialogue and intra-regional discussion in the country, and promoting an entrepreneurial culture for women entrepreneurs.
- Policy makers should ensure that women are able to develop a greater voice and increase their decision-making power in Saudi business and political bodies.

In conclusion, the results of this study prove that the indigenous women's entrepreneurial activities in the KSA are not only a means for economic survival but also have positive social repercussions for the women themselves and their social environment. Thus, if there is going to be any sustained development in developing economies, this important segment of its population cannot be ignored and underestimated. There is a need to understand these women and to recognise and support them so that their full potential can be developed to the benefit of their nations.

Note

1. The history of the development of *Shari'a* claims that *Shari'a* is man-made. It is based on the interpretation of the divine messages of the Prophet. *Shari'a* was always supplemented by the thoughts and beliefs of Muslim men until it was finally decided that the Islamic laws were no longer negotiable by ordinary Muslim men, and the rules of the *Shari'a* were thought to be finally settled (Jerichow, 1998).

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