

A Deconstruction of Factors that affect
Performance of Women Entrepreneurship in Saudi
Arabia

By

Merfat E. Shafii

A dissertation submitted to

The Graduate School

in partial fulfillment of the requirement for the degree of

DOCTOR OF PHILOSOPHY
MANAGEMENT
UNIVERSITY OF HULL, ENGLAND, UK
2015

Approved by:

Dr. Haseeb Ahmed Shabbir (First Supervisor)

Dr Sultanul Azam Choudhury (Second Supervisor)

Dedication

This Thesis is dedicated to the memory of my mother, Fatma
her prayers got me to where I am today.

Acknowledgements

In the name of Allah, the most Generous and the most Merciful. All praise is due to Allah, for giving me motivation and enthusiasm along this journey.

A number of people were highly instrumental in assisting me in bringing this project to fruition. My Husband Ismat, has always encouraged me to pursue my academic goals and objectives. I would like to thank my supervisor, Dr. Haseeb Shabbir. for his support, supervision and guidance during the research project and also throughout the writing of this thesis. I would like to express my thank you to Dr. Pervaiz Akhtar . for his useful comments to make this study more focused.

Thanks to The Saudi Ministry of Higher Education for giving me the invaluable chance to pursuit my postgraduate studies .

Finally, I would like to acknowledge the ongoing support of a wide host of friends and family members. All success is owed to these key individuals.

Abstract

Female entrepreneurship in Western countries has received ample research interest over the last decade. Research about female entrepreneurs in the Middle East and North Africa Region (MENA) and particularly in Saudi Arabia is, however, still in its infancy. Little is known about the financial and business support resources available to these women, or whether or not the specific needs of female entrepreneurs in Saudi Arabia are effectively met by the available economic and financial infrastructure. The aim of the present research study is twofold. Firstly, the author attempts to assess the role of non-government and non-profit organisations in providing financial support and business development services (BDS) such as training, information and advice to female entrepreneurs in Saudi Arabia. Secondly, the author attempts to identify the specific needs of female entrepreneurs or women who wish to start a business. These aims are reached by surveying available financial programmes and business development programs (BDS) in Saudi Arabia. This part of the study relies on a thorough review of research literature and the evaluation of available financing and business programmes. Thirdly, primary data are collected from businesswomen in Saudi Arabia who run their own small or medium enterprise or who plan to start their own business in the foreseeable future and have already taken steps to start their own business. The

author conducted one-on-one interviews with 30 Saudi business women to identify their needs, personal experiences, and perceived barriers that hinder their ability to run or start a business in Saudi Arabia. The author uses a semi-structured interview format to collect data. The expected results of the research were twofold: (1) the analysis conducted as part of this study is expected to uncover the main difficulties that female entrepreneurs are facing in Saudi Arabia when running their own business; (2) the study's results provide insights that allow the researcher to determine whether or not the assistance of non-profit organisations is actually helpful in this area. The study's findings are also expected to have implications for policy makers trying to boost female entrepreneurship.

The present study made several significant findings; specifically, female entrepreneurs desire access to better training not only to hone their entrepreneurial skills but also to take advantage of the affordances of modern communication technologies. Secondly, cultural norms and tribalism hold women back from reaching their full potential as entrepreneurs. This not only has negative effects on women's access to financing, but also on their abilities to access education and other resources. Moreover, the financing options for women are very limited; except for one state-sponsored program women were not aware of other "official

channels" they could use to finance their businesses. Non-governmental organizations such as professional organizations for women are still lacking; participants expressed their wish that such organizations would expand their offerings to women. Female entrepreneurs highlighted the importance of social support networks, especially families and male relatives (fathers, husbands) in setting up their business and becoming successful. And lastly, women were motivated to become entrepreneurs out of a desire to become self-sufficient and make a positive contribution to their community.

The findings of this study make significant contributions to the scant body of research on female entrepreneurs in Saudi Arabia in that they shed light on the specific barriers women encounter. Moreover, the study highlights the importance of social support networks in the population of female entrepreneurs in Saudi Arabia and demonstrates how cultural norms, tribalism, and conservative family values permeate Saudi Arabia's bureaucracy and financial institutions and thus create barriers for women.

The major limitation of the study is its qualitative research design. While the author expected to obtain rich qualitative data that helps gain a deeper understanding of female entrepreneurship in Saudi Arabia, findings of the study cannot be generalized to the entire population of Saudi female entrepreneurs. Moreover, this type of research is also prone

to self-report bias. Given the specific cultural context of the study, self-report bias may take on two forms. Women may either overstate or understate their business success or the barriers they experience. Secondly, participants may not be willing to freely speak their mind on the subject under consideration because of social and cultural conventions that prevent them from doing so. The author expects that some answers will have social desirability bias (Creswell, 2009). Building effective rapport and trust with participants will therefore be of paramount importance to obtain unbiased responses.

Despite these limitations, the author hopes to make a valuable contribution on which other researchers and policy makers can build. The author provides a comprehensive list of recommendations arising from the findings from the study. The recommendations not only address gaps in research and suggestions for future research but also give practical advice to policy makers, the Saudi government and NGO stakeholders seeking to boost female entrepreneurship in Saudi Arabia.

Contents

1.0 Chapter One.....	12
1.1 Introduction.....	12
1.2 Research Problem.....	26
1.3 Aims and Objectives	28
1.4 Research Methodology.....	29
1.5 Theoretical Orientation.....	30
1.6 Participants.....	31
1.7 Sampling.....	32
1.8 Research Ethics.....	33
2.0 Chapter Two: Literature Review.....	35
2.1 Research on Female Entrepreneurs.....	35
2.2 Women Entrepreneurship in MENA and Asian Context.....	38
2.3. Women’s Entrepreneurship in Developing Islamic Societies	49
2.3.1 Business Environment in Saudi Arabia.....	51
2.4. Needs of Women Entrepreneurs in Saudi Arabia.....	56
2.4.1. Introduction.....	56
2.4.2 Status of Women in Saudi Arabia.	58
2.4.3. Education and Women in the Kingdom.....	62
2.4.4 Entrepreneurship in Saudi Arabia.....	78
2.5. Definitions of Entrepreneurship and Social Entrepreneurship.....	80
2.6 Women’s Small Enterprise Development and Its Influences	90
2.6.1 Characteristics of Women’s Entrepreneurship.....	90
2.6.2 Motivation for Women to Create Business Ventures.....	92

2.6.3 Saudi Women's Social Activism.....	99
2.7 Financing Options.....	125
2.7.1 Equity Financing.....	137
2.7.2 Other Business Development Support.....	141
2.7.3 Role of Funding Initiatives and BDS Services.....	149
2.8 Summary and Importance of the Study.....	175
3.0 Chapter 3 Research Methodology.....	203
3.1 Introduction.....	203
3.2 Research Methodological and Philosophical Issues.....	203
3.2.1 Logic and Conceptual System Development.....	203
3.2.2 Establishing Dynamics and Ontogeny of Research Domain	204
3.2.3 Research Paradigm.....	204
3.2.4 Social Constructivism and Phenomenology as Epistemology.....	207
3.2.5 Philosophical Assumptions.....	208
3.2.6 Research Approach.....	210
3.2.7 Justification for Chosen Methodology.....	212
3.3 Research Ethics.....	214
3.4.1 Qualitative Methodology and Procedures.....	215
3.4.2 Sampling.....	215
3.4.3 Rationale for Using Research Guide.....	217
3.4.4 Interview Pilot.....	218
3.4.5 Interview Questions.....	219
3.4.6 Interview Process and Content.....	222
3.4.7 Data Analysis Process.....	224
3.5 Canons for Evaluating Research.....	226

3.5.1	Validity.....	226
3.5.2	Reliability.....	227
3.5.3	Triangulation.....	228
3.6	Summary.....	229
4.0	Chapter Four: Findings.....	231
4.1	Objective 1 - Needs of Female Entrepreneurs.....	236
4.1.1	Personal characteristics of participants.....	237
4.1.2	Performance.....	243
4.1.3	Goals and Motivations.....	249
4.1.4.	Tribalism, Family, and Training Needs of Women Entrepreneurs	252
4.1.5	Contributions - Objective 1	256
4.2	Objective 2 - Available Financing Options.....	257
4.2.1	Financing Options.....	257
4.2.2	Bureaucracy in Saudi Arabia and Its Effects.....	260
4.2.3	Contributions - Objective 2	270
4.3	Objective 3 - Non-Governmental Organizations	270
4.3.1	Networking and Professional Organizations.....	270
4.3.2	Entrepreneurial Orientation and Social Support Networks	273
4.3.3	Training and Women Entrepreneurs	277
4.3.4	Information and Communication Technology (ICT) Revolution.....	280
4.3.5	Contributions - Objective 3	286
Chapter 5:	Summary and Conclusion.....	287
5.1	Summary.....	287
5.2	Conclusions.....	288

5.2.1 Implications of Findings: Theoretical and Managerial Perspective.....	288
5.2.2 Entrepreneurial Efforts	301
5.3 Recommendations.....	309
6.0 Chapter Six: Limitations and Future Research.....	331
6.1 Limitations.....	331
6.2. Future Research.....	333
References.....	337
387	

1.0 Chapter One

1.1 Introduction

Saudi women with degrees from institutions of higher education now outnumber their male counterparts, representing 56.5 percent of all college/university graduates in the Kingdom of Saudi Arabia (Ghafour, 2004). Significantly, although a strong link between secondary and tertiary education and entrepreneurship has been established, research has found that only 0.71 percent of adult females in Saudi Arabia start new businesses compared to 7.93 percent of their male cohorts (Skoko, 2012). This means that of the currently almost 400,000 new entrepreneurial businesses in the Kingdom, only a minority is founded and operated by women. More precisely, as Stevenson (2011) found, on average there are only one percent of self-employed women and less than three percent of women-employers in Saudi Arabia. This apparent disconnect between high levels of formal education among women in Saudi Arabia on the one hand and their marked underrepresentation in the entrepreneurial sector warrants further investigation.

Challenges and opportunities of female entrepreneurs in Saudi Arabia have become of interest to many researchers lately (Roomi & Harrison, 2010; Chang, Chrisman, Chua, & Kellermanns, 2008; Hausmann et al., 2009; Javadian & Singh,

2012; Shapero & Sokol, 1982; Ahmad, 2011). Exploring the obstacles facing businesswomen in Saudi Arabia has become the main objective of Yousuf Danish and Lawton Smith's (2012) empirical investigation. Using secondary raw data from a survey of 33 Saudi Arabian female entrepreneurs, the scholars argue that both trade and state institutions such as banks and the government are obstacles to women entrepreneurs in the Kingdom of Saudi Arabia. Specifically, lack of access to government services through female sections, a complicated regulatory framework, failure of government agencies to coordinate effectively, and lack of legal protection of the investments of female entrepreneurs are cited as primary reasons by the authors as to why female entrepreneurs in Saudi Arabia struggle (Danish & Smith, 2012). However, despite the fact that there are a lot of social and institutional challenges, the number of female-led small enterprises grows every year (Danish & Smith, 2012). This may in part, as the authors concede, be true because (female) entrepreneurship is generally viewed positively and seen as a good career choice for women.

In his study Zamberi Ahmad (2011) assesses the issue of business practices and growth strategies of women entrepreneurship in the Kingdom of Saudi Arabia. The author used a qualitative research design for his study. He conducted 19 in-depth interviews with Saudi women entrepreneurs. The

researcher reports that business women in Saudi Arabia have much in common with female entrepreneurs in other regions of Middle East and North Africa (MENA) region. Ahmad (2011,2012) puts emphasis on Saudi business women's high educational background in comparison to other MENA countries. However, one of the major findings of the study is that social inequality between genders and male dominance constitute major obstacles to women entrepreneurship in Saudi Arabia (Ahmad, 2011). The author highlights that even finding participants for his study was hindered by the restrictive social and moral code that prohibits the interaction between unrelated men and women. Consequently, the sample size used in this study remains relatively small and the findings of the study cannot be easily generalized to the larger population of Saudi female entrepreneurs (Ahmad, 2011). Indeed, the question of data access is emphasised in Tuncalp's (1988) marketing research. The scholar claims that data collection in Saudi Arabia is limited because of such factors as language barriers, religion etiquettes, and the private nature of locals, which hinder information gathering.

Another study conducted by Zamberi Ahmad (2011) was aimed at revealing the main challenges faced by female entrepreneurs operating small businesses in Saudi Arabia. The researcher stated that overall female entrepreneurs in Saudi Arabia are confident, optimistic, resourceful and well educated. However,

the researcher also reports that female entrepreneurs in the Kingdom of Saudi Arabia experience gender-specific obstacles (Ahmad, 2012). Among the obstacles identified by participants in the study are lack of financial support, credit options and a hostile business environment. Furthermore, participants reported that bureaucracy creates enormous obstacles in implementing a business plan and moving forward with business expansion. The often opaque bureaucracy requires specialized training to navigate effectively. Women entrepreneurs often lack this training and the networks necessary to navigate the layers of regulations and bureaucracy more effectively. The challenges faced by female entrepreneurs are further complicated by rigorous legislation that effectively limits the growth of small companies in the country (Ahmad, 2012). The weaknesses in the regulatory and business climate in Saudi Arabia bear down particularly hard on women who face additional gender-bias that is deeply engrained in society.

Therefore, all these weaknesses that influence business women in Saudi Arabia can be defined as the major obstacles to growth and increased profitability of female-led small companies (Hausmann et al, 2009). A comparable study was conducted by Javadian and Singh (2012). In their study, the authors identify and discuss the factors that influence Iranian women entrepreneurship. Among the most salient factors affecting female entrepreneurs in Iran are issues related risk-taking, stereotypes, and self-confidence. It has been

revealed that stereotypes and traditions of Islamic culture do not allow female entrepreneurs the freedom to operate as their male counterparts. The authors point out, however, that women on the other side frequently succeed with starting and running their businesses because they are willing to take risks and have enough self-confidence to overcome the challenges of operating in a traditional Arab and Muslim culture. (Javadian & Singh, 2012). The findings of the studies cited above are also supported by other scholars who investigated the context of women entrepreneurship in the MENA region (AlMunajjed, 2012; Bygrave & Minniti, 2000; Sadi & Al-Ghazali, 2010). Moreover, the author identifies a number of barriers that make it more difficult for women to start or run a business. In addition, gender-specific discrimination and overbearing bureaucratic structures help explain the struggles and difficulties that female entrepreneurs encounter in the Islamic countries of the Middle East.

Naser et al (2009) conducted an empirical investigation that was focused on identifying factors that influence the growth of women-led small and medium enterprises (SMEs) in the United Arab Emirates. The authors surveyed 449 female entrepreneurs about their perceptions concerning the most prominent factors affecting business-development. The study identified governmental financial support as one of the most significant factors that influence growth of small to medium

sized companies, especially newly established small enterprises (Naser et al, 2009). The researcher reports that knowledge, experience, skills, and self-fulfilment are also among the most important factors that motivate women in the United Arab Emirates (UAE) to start and develop their own business (Naser et al, 2009).

Significantly, the authors do not find support for the commonly held perception that, social norms and behaviours as well as competition pose significant challenges to female entrepreneurs (Naser et al., 2009). It is, in this context however, important to point out that the findings of Naser's (2009) study is an outlier. The majority of research literature pertaining to female entrepreneurs in Islamic countries of the Middle East demonstrates that social norms especially as they pertain to gender and the role of women in society constitute major obstacles to female entrepreneurship. The findings of Naser's (2009) study are nonetheless relevant in the context of the present dissertation not only because the United Arab Emirates and Saudi Arabia share a number of cultural values, societal norms, and economic circumstances but also because the study suggests that the problems faced by women may be more nuanced than previous studies have suggested.

A study that actually showed that social norms create barriers to female entrepreneurship in MENA countries has been

conducted by Roomi and Harrison (2010). The study conducted by Roomi and Harrison (2010) aimed at understanding the challenges that women entrepreneurs face in the Islamic socio-cultural context. The scholars conducted a study that investigated the need for specialized training for female entrepreneurs and in turn the efficacy of such training. As far as the need for training was concerned, the authors found that women in Pakistan, the country under consideration in the study, effectively lacked access to appropriate, specialized training that would prepare them for their business ventures. In addition, providing such training through female peers was found to be highly effective in promoting female entrepreneurship. Based on the findings from this study, the authors are convinced that social barriers in Islamic MENA countries do not allow women to become successful entrepreneurs (Roomi & Harrison, 2010). In turn, businesswomen face challenges that hamper business growth and cause lower profitability in small enterprises.

The issue of parity between genders is further approached by various researchers as a challenge to women entrepreneurs in Saudi Arabia (Ahmad, 2011; Chrisman, Chua, & Steier, 2002). A common finding of such studies is that gender inequality in society is a relatively common issue in each region of MENA. Therefore, inequality between men and women is a significant obstacle to growth of small enterprises in Islamic countries

such as the Kingdom of Saudi Arabia (Chrisman et al, 2002; Dyer, 2003; Ahmad, 2011).

A number of studies have examined the effectiveness of programmes aimed at supporting female entrepreneurs. A study conducted in Nova Scotia, Canada by Orser, Elliott, and Findlay-Thompson (2012) investigated the efficacy of small business programmes for women-led small enterprises. The objectives of the study were two-fold. First, the authors wanted to identify the needs and challenges faced by female entrepreneurs.

Secondly, the authors wanted to investigate whether or not a programme designed to help women was effective in addressing the challenges faced by female entrepreneurs. The programme provided women with resources, expert advice, and the opportunity for networking. The authors interviewed participants to and found that participants in the programme perceived of it as highly effective. Particularly the ability to build social capital (networking) was among the greatest benefits identified by participants. Orser et al. (2012) concluded that the Canadian programme was highly effective in addressing the social and gender issues that, according to the study's participants, constituted the major obstacles to female entrepreneurs (Orser et al, 2012; Sikdar & Mitra, 2012).

Along similar lines, Indrupati and Henari (2012) have suggested that online access to educational programmes is a cheap and practical solution to the issue of low accessibility of business development programmes for female entrepreneurs. What studies such as the ones cited above clearly demonstrate is that gender inequality is one of the most significant obstacles for female entrepreneurship (Roomi and Harrison, 2010; Orser et al, 2012; Ahmad, 2012,). Moreover, as the study conducted by Oser, et al (2012) has demonstrated, such problems are even apparent in developed, Western countries such as Canada, which according to the United Nations' *Global Gender Gap Report 2012* (Hausmann, Tyson, & Zahidi, 2012) ranks among the top twenty countries in gender equality. By comparison, Saudi Arabia ranks among the bottom five countries (131st place).

Erol and El-Bdour (1989) conducted a study that was focused on establishing relationship between religious factors and entrepreneurs' willingness to choose a particular bank. The value of this research is that religious motives do not impact entrepreneurs' motivation to select a bank. The scholars report that it is profit that motivates bank customers, which means that religion does not create an obstacle to businesswomen in Islamic countries such as Saudi Arabia (Erol & El-Bdour, 1989; Chang et al, 2008). However, as the authors also report, banks tend to only loan money to

businesses that are viewed as "acceptable and consistent with Islamic law" (Erol & El-Bdour, 1989), which may be problematic for female entrepreneurs. Their access to funding may very well depend on the views and perceptions of bank owners who in order to provide funding to women must view such business ventures as acceptable and in accordance with Islamic law. The appropriateness of the concept of "women entrepreneur" may, however, in some cases be controversial.

Because of the special challenges faced by women, the focus of this research study is on the female entrepreneurship in Saudi Arabia. Specifically, the author attempts to examine how non-governmental and non-profit organisations contribute to the increase in number and profitability of enterprises under female ownership. While previous studies have primarily focused on identifying the needs of women entrepreneurs in Saudi Arabia and the difficulties that they face, there is to date virtually no research on the effects of programmes designed to help female entrepreneurs start and run their businesses. Consequently, there is only limited statistical data and evidence available on how practical and useful the support women receive from non-governmental and non-profit organisations is.

Just like male entrepreneurs, women entrepreneurs frequently struggle to secure financing for their small businesses. Moreover, more so than men, female entrepreneurs

regularly encounter problems when trying to gain experience or hire staff. While some female entrepreneurs eventually gain experience and manage to solve some of these problems identified above on their own, solving other problems may require external help. For example, without microfinance loans and venture capitalists, start-up companies especially those that are capital-intensive may never be developed. These funds are difficult to attract in an overall societal climate of repressive gender relations in which women only have limited opportunities to develop social capital, gain experience and knowledge, and solicit helpful information and support.

In the context of developed countries such as the United States, similar studies have been conducted. For example, the origin of this present research study can be traced to the work conducted by Coleman (2007). This researcher investigated the growth factors and profitability of small enterprises in the United States. Particular attention was paid to financial and human capital. It was found that human capital was more important than financial capital for the growth and development of women entrepreneurship. However, apart from cultural differences that shape the experiences of female entrepreneurs in both countries, one of the main differences between these past studies and the current study is that data on female-led small and mid-size enterprises in Saudi Arabia is virtually non-existent. Researchers investigating female

entrepreneurship in the United States can draw from a wealth of data and information. This researcher, however, will have to collect primary data. Therefore, this research attempts to make a contribution to the field of by conducting a primary study and collecting data directly from women entrepreneurs instead of relying on secondary sources.

In developed as well as developing nations, it is apparent that there is a marked difference in their societies as well as their economies because of the entrepreneurial pursuits undertaken by women (Lerner, Brush, & Hisrich, 1997). Nearly 66 percent of all business that is conducted in developed nations is owned and operated by women (Nelton, 1998). Unfortunately, on an international level, the position of women entrepreneurs in developing nations is not very heartening (Reibe, 2003). Although more women are a part of the current business formation, the presence and influence of women oriented businesses is not large (S. Carter, Anderson, & Shaw, 2000).

As pointed out by (Matlay et al, 2006), women entrepreneurship is a topic that deserves a much greater consideration than it has heretofore been given. This is in many ways surprising due to the fact that female owned businesses possess great economic potential. As stated by Starr and Yudkin (1996), there is not sufficient data regarding women entrepreneurs' business activities, survival

and development policies and their outlook of entrepreneurial professions.

As indicated by Abdul Ghafour (2004) approximately SR 62 billion is owned by Saudi females in bank accounts and unused funds; in Saudi Arabia there are 23,000 female entrepreneurs(Alshemari, 2005). Women made some very important offerings to Jeddah Economic Forum in 2004. It is also commendable that 10 Muslim women business officials from Middle East were among those in the 100 Most Powerful in the World in 2008 compiled by Forbes magazine even though they are confronted with so many hurdles and obstacles.

At a meeting in Saudi Arabia, it was mutually agreed by women that recently, there was a slight change in the social behaviour of Saudi Arabian men towards women. At this meeting, a Saudi businesswoman, Lubna Olayan, who was the CEO of the MNC Olayan Financing Group, was offered for the first time a chance to be an important speaker. Women may very well achieve more and more management posts in Saudi Arabia in the future, as remarked by the representatives at the meeting. Everybody concurred at the meeting that, as compared to the past, at this time, women were equipped with better business education in addition to greater entrepreneurial expertise and experience.

In addition, Saudi women have the potential to take part in business and as a result of the recent so called Saudization policy; unfortunately, women are not represented in large numbers in business, especially as owners, operators and managers and executives, which too often makes females secondary in today's Saudi Arabia. When we view the culture of Saudi Arabia, the fact that it is a male-dominated society, for the most part, males are not in favour of taking commands or briefings from women operators, managers, and executives; this signifies the position of women in their society and also leads to gender based disparity in business and throughout Saudi Arabian society.

People are now more aware of the required modifications in the recent past. It was a sign that reformation of Saudi culture and industry was greatly hoped for when Saudi Arabia became a member of the World Trade Organization (WTO) in 1995. Another suggestion to make women more active on the business front was to modify the marketing policies to be compatible to the targets of Saudization (Sadi & Henderson, 2005). This suggests via the foregoing analysis that Saudization is not the sole solution to the social, financial, and commercial hurdles connected to unemployment encountered by Saudi Arabia.

With the intention to boost the service sector, it is necessary to improve and expand the local skills base. There should be no procrastination in launching specialized

institutions and certified professional programmes; together with this there should be service related programs integrated in the course to be offered by leading universities, community colleges and vocational training institutions. In order to train Saudis for work in the industry, it is necessary that the Kingdom offers specific training and education provisions, and this should be accompanied by suitable courses and formal certification proposals.

If all this is complemented with recognition and implementation of improved career development for females it is possible that the wide gap between women and men in Saudi Arabia will be bridged. It is necessary that highly educated people should have reasonable expectations, and on those expectations they should be offered appropriate jobs. To ascertain the factors as to why Saudi females opt to initiate their personal business together with assessing the obstacles that they encounter in Saudi Arabia is the primary target of this research.

1.2 Research Problem

Research on female entrepreneurs in the MENA region in general and in Saudi Arabia in particular leaves much to be desired. Although interest in the topic has somewhat grown since the first decade of the new millennium many questions about female entrepreneurs in Saudi Arabia remain

unanswered(Erol & El-Bdour, 1989; Chang et al, 2008). For example, virtually nothing is known about the motivations of women who launch their own businesses within this region (Matlay et al, 2006). Given that the Saudi government tries to promote the growth of SME in the country as a way to diversify the country's economy, it is highly problematic that female entrepreneurs are so under-researched. Female entrepreneurs could make significant contributions to growing this sector; however, without knowledge of what motivates women to embark on this career path or what obstacles these women face in launching their own businesses, it is virtually impossible to develop effective tools to promote female SME growth. This lack of knowledge not only has negative effects on government policies but also on the work of non-governmental organizations and stakeholders who try to help women become successful entrepreneurs(Alshemari, 2005).

While a great deal is known about structural gender inequalities in Saudi Arabia, very little is known about how structural inequalities affect women's ability to launch their own businesses. The present study addresses these problems by examining structural, cultural, and social factors that affect Saudi women's abilities to become entrepreneurs. Moreover, the present study tries to fill this gap in research by giving a voice to Saudi women who are already entrepreneurs or who wish to embark on this journey in the near future.

1.3 Aims and Objectives

The research aim of the present study is twofold. Firstly, the author wishes to investigate the role of non-government and non-profit organisations' initiatives in improving the number and performance of women entrepreneurs in Saudi Arabia through financial support and business development support (BDS) services such as training, advice and consulting. Secondly, the author wants to investigate the needs of female entrepreneurs in Saudi Arabia and the barriers they encounter when trying to start and grow a business.

The objectives of the research are the following:

- **Objective 1:** To assess the needs of female entrepreneurs in Saudi Arabia;
- **Objective 2:** To identify different financing options available to female owners of small and medium enterprises in Saudi Arabia and discuss their efficacy in meeting female entrepreneurs' financial needs;
- **Objective 3:** To evaluate the role played by non-government organisations in providing financial and non-financial support to the women in Saudi business.

1.4 Research Methodology

The present study will utilize qualitative research methodology to conduct this study. According to John W Creswell (2012), qualitative research allows researchers to gain in-depth understanding of human behaviour and experiences and circumstances that shape such behaviour. Moreover, in contrast to quantitative research that can only identify correlations, qualitative research allows researchers to identify causal relationships that explain specific observable phenomena (Creswell, 2009). Given the specific research interest of the researcher, qualitative research methodology is the best choice.

As part of the qualitative inquiry, the author conducted a comprehensive literature review as it pertains to female entrepreneurship, the financial sector, and BDS in Saudi Arabia. The author reviews studies done by other researchers and conduct a survey of available financial and BDS programmes for women in Saudi Arabia. Apart from research studies, this section also includes a review of websites, official documents, and grey literature on the subject.

The second part of the present study consisted of a qualitative investigation into the needs and experiences of female entrepreneurs. The author collected data by interviewing 30 Saudi business women using a semi-structured

interview format. The advantage of this approach is that all participants are being asked the same set of basic questions as they pertain to the author's research interest. However, given the semi-structured format of the interviews, the author is able to ask follow-up questions and ask for clarification or further elaboration by participants.

The interviews were conducted over the phone or when viable face-to-face. The interviews were recorded and the transcription of the interviews served as the primary data source. Data was coded and analysed using NVivo software. The author used a peer reviewer for the data analysis process to ensure reliability and validity of the data analysis.

1.5 Theoretical Orientation

The present qualitative study is informed by the theoretical underpinnings of phenomenology. According to Smith (2013) phenomenology is defined as:

the study of structures of consciousness as experienced from the first-person point of view. The central structure of an experience is its intentionality, its being directed toward something, as it is an experience of or about some object. An experience is directed toward an object by virtue of its content or meaning (which represents the object) together with appropriate enabling conditions (p. 1).

As a theoretical orientation in qualitative research, phenomenology consequently is interested in the perceptions, meanings, and lived experiences of individuals directly involved in a specific social or in this case economic phenomenon. The author believes that phenomenology is good fit for the present study because it allows the researcher to evaluate the perceptions and meanings of female entrepreneurs in Saudi Arabia. By focusing on their personal experiences in starting and running a business, the author hopes to gain deeper insights into the perceived barriers and needs of female entrepreneurs. This is important because by using this approach the present study can make important contributions to the knowledge about female entrepreneurs from a stakeholder perspective. The insights gained in this study will be able to at least partially inform policy decisions as they pertain to BDS and financial programmes for female entrepreneurs in Saudi Arabia.

1.6 Participants

Participants in the study were female entrepreneurs from Saudi Arabia. To be included in the study as participants, women must have been living in Saudi Arabia for at least three years. Participants must either currently own an enterprise or must be in the process of starting their own enterprise. Women who owned an enterprise but whose enterprise did not survive can also be included in the study. However, the failure of

their business must have occurred within the last 5 years. Moreover, the enterprises owned by participants must fit the definition of "Small-Medium-Enterprise" (SME). According to the European Union (EU), SMEs are defined as enterprises with fewer than 250 employees and less than €43 million in balance sheet total ("What is an SME?," 2014). Accordingly, women who own or hold stakes in companies that have more than 250 employees and/or a balance sheet total of more than €43 million will be excluded.

1.7 Sampling

The author recruited participants for the study using the snowball-sampling technique. To recruit the first two participants the author established contact with local chambers of commerce, business schools, BDS programme administrators and financial institutions and ask for permission to post information regarding the research study on their web-page or premises. The author recruited two initial participants through this call for participation. Once the first two participants were recruited the author conducted interviews. At the end of each interview, the author asked participants about friends or acquaintances who are also Saudi female entrepreneurs and who would also like to participate in the study. This process was repeated until the author had recruited about 30 participants for the study.

1.8 Research Ethics

The issues of research ethics are also worth to be mentioned before conducting the research. Confidentiality of respondents is the major concern of research ethics since some personal information is involved in this project. All interview responses were anonymized and unique identifiers such as telephone numbers, names, and addresses, age of participants, etc. were stored securely in a separate location. The author ensured that participants' personal data and information would not appear anywhere on the interview transcript; instead participants were assigned numbers. All the collected information was used exclusively for this research.

Since the proposed study involves human subjects, the author obtained approval from the University of Hull's review ethical board prior to commencing the study.

Before participating in the study, participants received informed consent. According to Bryman and Bell (2015) informed consent has eight components; specifically these are:

1. Participants receive accurate and comprehensive information about the aim of the study and its duration and key procedures,

2. Participants are informed about their right to withdraw and not participate once the process has begun,
3. Participants receive information about the subsequent outcome of withdrawing or declining;
4. Participants receive information about reasonably foreseeable factors that may be expected to affect their inclination or ability to participate such as potential risks,
5. Participants receive information about any prospective research benefits
6. Participants receive information about the limits of confidentiality
7. Participants are informed about incentives for participating in the study
8. Participants are provided with information about whom to contact for questions about the research and research participants' rights

2.0 Chapter Two: Literature Review

2.1 Research on Female Entrepreneurs

Interest in the specific characteristics of female entrepreneurs began to emerge in the late 1980s in the United States and the United Kingdom. Early studies were frequently conducted by researchers from the field of organizational psychology. Researchers were interested in identifying motivations of female entrepreneurs in comparison to their male peers and tried to identify differences in management style between male and female entrepreneurs (Cromie, 1987). Since the 1980s interest in female entrepreneurs has risen drastically in part because female participation in the workforce increased drastically in Western countries. As a result, women not only worked increasingly outside the home as employees but also as entrepreneurs who started their own businesses (Carter, Anderson, & Shaw, 2001).

In their comprehensive review of research literature on female entrepreneurship of the past three decades, Jennings and Brush (2013) identify four salient questions that research on female entrepreneurship has addressed since its inception; specifically, these are:

- Are women and men equally likely to engage in entrepreneurship?

- Do male and female entrepreneurs tend to differ in terms of financial resource acquisition?
- Do male and female entrepreneurs tend to enact different strategic, organizational, and managerial practices in their ventures?
- Do male-led and female-led and -owned companies perform equally well?

Based on their review of literature, Jennings and Brush (2013) also state the answers to these questions that research has generated. The short answer to the first question posed above is that women are in general less likely than men to start businesses, own businesses, or be in leadership positions within businesses. A significant number of studies have confirmed this finding for the Western context. Moreover, research into female entrepreneurship in other parts of the world has demonstrated that women are even less likely to be self-employed or to own businesses.

The answer to the second question stated above is that women do differ from men with regard to their financial acquisition practices and preferences. Overall, women tend to be financed at lower levels in terms of absolute monetary value. Moreover, women are less likely to utilize formal, external sources of financing. They are also less likely to carry high levels of debt or have higher levels of equity when starting their businesses. Women led companies are also less

likely to receive venture capital or to issue an IPO of their companies as a means to receive money to grow their businesses (Jennings & Brush, 2013)

The answer to the third question is mixed. Women tend to differ on some indicators pertaining to leadership style, management practices, and organizational practices; however, overall there is lack of evidence to show that these differences are significant or have a discernible effect on companies (Jennings & Brush, 2013). Finally, research into the fourth question stated above indicated that female-led firms do not perform as well as male-led firms in terms of profit. Moreover, female-led companies tend to grow at a slower pace. Evidence on survivals of female led firms is mixed. However, there is solid evidence that female-led companies outperform male-led companies on a number of financial ratios and risk-adjusted measures (Jennings & Brush, 2013).

The research findings described above are relevant for the present study because they help to evaluate female entrepreneurship in Saudi Arabia in the context of female entrepreneurship globally. Moreover, in the tradition of previous research, the present study also touches on questions 1, 2, and 4 stated above.

2.2 Women Entrepreneurship in MENA and Asian Context

The 2003-2006 reports presented by the World Bank upon North Africa and Middle East stated that only 13% of the businesses were owned by female entrepreneurs. In Central Asia, Latin America and East Asia, this number is much lower. There exists a significant difference in the ownership of businesses by females throughout the Middle East as only 10 percent are present in Syria and Morocco, 20 percent in Egypt and 30 percent in Lebanon (The World Bank, 2006). As compared to the rest of the world, the number of women owned enterprises is low but it is still beyond the expectations. Gender related barriers are subjected upon the women of Saudi Arabia even after the developments in the modern world today. It is due to these factors that they are discouraged to participate in any business related activity. The barriers are strong in some places and weaker in others and it is the strength that determines the performance of the women entrepreneurs.

There are three factors which have been identified for the low rate of women entrepreneurs in North Africa and the Middle East according to the World Bank (2006). The first factor states that women are subjected to an unfavourable business environment as the attitudes towards them are negative. The region does not appreciate this level of participation and the inability of the husband to provide for

his family is stated as the reason behind females working. The conventions and culture does not allow the women to develop. Entrepreneurial activities are correlated with employment of women outside their home in the global world.

Secondly, nations with an awkward business environment have few women entrepreneurs working as they are hesitant to take risks in opening new businesses. This fact was stated in the World Bank's Doing Business 2008. Lastly, economic regulations like family laws may also hinder the performance and abilities of the women entrepreneurs as they are usually referred to as legal minors. For instance, many of the women business owners have complained that they have issues travelling for business purposes and require the permission from their male relative. This is a clear example of the bureaucratic procedure faced by the businesswomen (World Bank, 2006).

The activities of female entrepreneurs in the Muslim conservative societies were analysed by McIntosh and Islam (2010). One hundred and eighty Bahraini entrepreneurs were chosen as the sample and the impact of Islam upon their business choices was analysed. The researchers also aimed to understand if these women consisted of a strong Islamic commitment like wearing the Hijab and if they were successfully receiving funding from the business networks or Islamic banks.

The study conducted by McIntosh and Islam (2010) supported the two hypothesis and clearly showed that Islam plays a vital role in the lives of women. There are several factors present which are affecting the women in conservative Muslim Societies but are not affecting the ones present in Western Europe and North America.

By the year 2010, a report was published wherein it was stated that women have easy access to information through the development of latest technologies. It is due to this reason that they are able to overcome the barriers mentioned above. By viewing successful entrepreneurs in the field, more and more women are encouraged. The women of GCC nations are not only interested in understanding the business concepts but are also willing to take risks and participate in the business ventures. The government and non-government institutions have recognized this high level of interest and are constantly working towards the removal society constraints and developing programs that would help in supporting these women. They are not only trying to enhance the women entrepreneurship activities in their own nation but are also working across boundaries. Since many years there have been movements to conduct support programs for these Gulf nations (Grey, 2010). The activities related to business by women, the challenges faced by them and the support programs provided are different within all GCC nations. For instance, in Saudi Arabia 54% of

the women in Saudi are subjected to challenges in attaining capital and only 12 percent of the Bahraini women are experiencing this issue (Alturki & Braswell, 2010). There exists a wide gap between these two nations in the specific area.

The women of Oman and Kuwait are not as active in terms of entrepreneurship as compared to Saudi, Bahrain and UAE. Nearly 70 percent of the Saudi women followed by 60 percent of the women of the UAE are optimistic about their short term business prospects (Alturki & Braswell, 2010).

Globally, a number of women from many different cultures and countries are entrepreneurs and the international influence of women entrepreneurs is attaining greatness. There is an increase in emergent and developing countries in female-owned businesses (OECD, 1998). Presently, women are the owners of over 25 percent of entire businesses in modern market economies; this shows the gradual increase in the figures of women business entrepreneurs (OECD, 1998). When we consider the United States, woman owned company hires one out of every four company employee. Approximately the progress of women-owned companies is taken over by general business advancement by approximately 2:1 ratio, in Canada and USA (OECD, 2012). Also women produce over 30 percent of food for Latin America, 34 percent for North Africa and the Middle East, 26 percent for the Caribbean, 50 to 60 percent for Asia and over

80percent for sub-Saharan Africa. As more and more women are starting new small scale businesses and have reduced failure percentage, such results are also stated from Australia and some areas of Asia. Gender based discrimination is likely to enhance in some parts of the world because of the revolution to a market economy (OECD, 2012).

Gender based discrimination was present before the political and economic modifications; hence, certain changes are inherited by this discrimination. Few changes also reveal a return to traditional standards and morals due to which women were reduced in importance. With the passage of time, there can be seen a more constructive environment for men and women because the nations have become more democratic that has led to a fall in gender based discrimination.

Women have to face several important obstacles when they desire to set up and expand their businesses (Carter, 1997); also they have to cope with different kinds of problems in developing and operating a business (McKay, 2001). A number of women entrepreneurs encounter several hindrances that inhibit or hamper the development and expansion of the company that are made a part of discussion by the literature (O'Gorman, 2001; Orser, et al., 1999). In developing nations the part of a wife and mother are considered to be the most important roles for woman; women are till date confined to maternal role

together with various home related duties (McElwee & Al-Riyami, 2003).

Hence, one of the major obstacles that female entrepreneurs encounter is opposition from the family (Babaeva & Chirikova, 1997) together with the difficulty of prevailing over the cultural situations as quoted in McKay (2001). Women entrepreneurs also encounter gender typecasts as the primary hurdle in the growth of their business (Still & Timms, 2000a, b) particularly those women who want to do business in male-oriented areas. Besides the gender problems, as highlighted by the present literature that another great challenge faced by businesswomen is the financial side of project start-up together with management (Brush, 1992). It was also declared that besides the general economic situations, the accessibility to funds was the gravest obstacle that was faced by businesswomen (Walker & Joyner, 1999). Not many examples are available for them. Those businesses that are run by women are usually not so big, they also have a tendency not to expand as fast as the ones run by men; this also proves that women encounter many hurdles in being successful businesswomen (Cooper et al, 1994).

Women in Australia also encountered problem in acquiring the required confidence and selling to people, as maintained by Walker (2006). Another reason that works against women entrepreneurs is that the community typecasts entrepreneurs to

have 'masculine' qualities (Baron et al., 2001). Other obstacles that are stated by various researches in the way of women entrepreneurs in the business world of America are comprised of: labelling and wrong assessment of their potentials and continuing dedication to business professions; restraining from unofficial networks and mediums of communication; insufficient access to advisers; managers' reluctance to appointing women in important developmental tasks, particularly line posts, remuneration discrimination, and sexual harassment (Acker, 1991; Catalyst, 2000). A woman may opt for another career in the presence of one such problem. Asian females are hesitant to take risks due to which they initially depend on their own savings, followed by family funds and then, if needed, they depend on help from their community and the last step is bank finance, as declared by Dhaliwal (1998).

Additionally, official procedures annoy these women and they would rather avoid formal associations and lot of documentation. Certain women's profession are also an aftermath of their hobby, as investigated Dhaliwal and Kangis (2006). These results support Dhaliwal (1998) because several women, by choice, opt for domestic careers. It was investigated by Mcatavey (2002) that to support standards, resume pleasure, being in command, moving forward and accomplishing an ultimate target plays an important part when

women decide to initiate their personal business. When nurses, who established a personal business, were researched by Mc Atavey(2002), it was concluded that a major reason to quit a conventional nursing setting and embark on a business project was due to their longing for more flexibility. It is also seen in Asian females that their ideas and policies to start their own business may be either extra elaborate or they are not sufficiently developed.

Sadi and Al-Ghazali (2003) investigated the issue of when it comes to preference, females tend to derive it from their past work experience; hence, this is also helpful for them and less risky than working into entirely unfamiliar area with a new found business. Additionally, the family and friends become the support system for women during the initial period of their business; these are the sources on which the women trust. The women are apparently trying to reduce the risk factor by opting for a known business of which she has a certain level of experience and also instead of depending on external sources andis trusting her reliable family and friends.

Women are least bothered by the gender disparity with reference to challenge, risk or success. Women, as opposed to men, emphasized independence as the core reason to initiate a business, as investigated by Ljunggren and Kolvereid (1996). It may be that various risks for the women were present

because the risk was seen by the research as a financial theory, for instance, social risks that are restructured in the course of selection procedure. Women face many restraints that hamper the improvement of their production, for instance, inadequate access to market information, technology and investment, insufficient connection with support services together with adverse policy and regulatory surrounding. When these are mixed by certain other factors like the necessity to compete in an assertive business surrounding coupled with quick modifications in technology and the globalization of manufacturing, trade and financial flows, they enhance these restraints (UNIDO, 2001). The biased socio-cultural standards and customs that are entrenched firmly especially in the policy and legal surrounding, and in the support systems of institutions make the women encounter more hurdles as compared to men. Many times the services do not give any advantage to women counterparts and in order to overpower or avoid discrimination and inequity; women have to fight back in the business group (UNIDO, 2001).

The large amount of oil reserves (and the wealth generated by oil) and traditional religious practices set Saudi Arabia apart from other MENA nations. The holy Islamic practices are not uniform throughout the country. While the holy cities of Makkah and Medina strictly follow the traditional religious norms, Jeddah (that is Red Sea seaport

city) is liberal in its practice as is the case with certain other eastern provinces. The capital city, Riyadh, also follows Islamic holy customs rigidly. Unfortunately, all resources are shared unequally by its citizens in spite of the presence of a vital economy and latest technology. Nearly 80 percent of the labour force is employed by the small and medium enterprises, but their contribution to the GDP is merely 28 percent. The big companies that are connected to oil production and its by-products mainly control the economy of Saudi Arabia. Some SMEs (Small and Medium-Sized Enterprises) are not professional and possess inadequate marketing expertise; they fail to carry out feasibility studies, keep financial records or make yearly budgets (Hassan, 2006). Since the goods and services of these enterprises are below the international level, they fail to acquire bank loans or business orders (Hassan, 2006).

In an attempt to develop competition for Saudi Arabia, Michael E. Porter (2008) incorporates fostering entrepreneurship and the development of SMEs. Further, Porter (2008) called for developing a culture of learning and innovation and upgrading human resources was the particular suggestions with this reference. It is necessary that the Kingdom of Saudi Arabia, as a whole, make advancements in the entrepreneurial sector if it intends to reduce its reliance on income from oil. For this purpose a substantial amount of work

has to do with reference to developing entrepreneurship and business for women.

In Saudi Arabia, only men can drive and a male has to deal on behalf of the woman when it comes to handling government agencies; these two factors hinder their business development. Besides, Saudi women have to drape themselves in a black coat and veil; although this does not influence their aptitude to conduct business the rest of the world does not get exposed to the traditional dress of the Saudi woman on a regular basis. Clothes and fashion are not important in entrepreneurial activities and it is important for the media and researchers stay away from the coat and move ahead toward changing the impression of Saudi females as individuals without a name or face (Minkus-McKenna, 2009). The Kingdom is identifying with the modern world at a slow but sure pace, but the outside world is unable to recognize those movements.

Males often are positioned against females in Saudi Arabia: Independence of women is viewed by the masses as an assault of the ethical character of the traditionalist culture and a deviation from the manner in which God wants Muslims to act and behave. When we assess the Kingdom's regulations with reference to females we realize that women can't drive, they cannot start a personal business on their own, and they cannot invest in real estate. Women's guardians can report a crime to

the local police on behalf of the woman but an individual woman cannot report a crime on their own (Abdullah, 2007).

In certain events, private business is conducted in one way and public business is conducted differently way. The difference lies in the requirement that female oriented enterprises should be comprised of all female employees in selected areas and there should be separate entrance and exit doors for the two genders; for the men's department there has to be appointed a male supervisor (Parker, 2007).

Some members of the Shoura Council feel that in the preceding five years great advancements have taken place with reference to the right of females who want to register a business. A brief time ago it was required by law that women had to be accompanied by a male member if she wanted to perform any commercial work; this male person would act for her in administrative tasks as well as in handling the processes required for the start-up of an official business in Saudi Arabia (Fakkar, 2007).

2.3. Women's Entrepreneurship in Developing Islamic Societies

There are a number of studies regarding gender and economic empowerment issues in developing Islamic societies. These are mostly sociological and political aspects, while some are developmental, economic, and management studies. Without any extensive enquiry, Mernissi's (1987) influential

work has been observed, which includes one of the initial books from 1975 and revised edition of 1987. These are still used in discussions regarding women's role in activities where there is male domination, including entrepreneurship. A more political and less sociological approach regarding similar issues is considered by Moghaddam (1994).

Studies by Afshar (1985, 1998) and Afshar and Barrientos (1999) comprise years of investigation and research regarding the role of women in Islamic areas of the developing countries, even though entrepreneurship is not the main focus in these studies. Economic empowerment is stated by Afkhami (1995, 1997) as a human right in most of her work on women in Muslim societies. This topic was just one of the numerous other significant topics covered in her study. Lately, some researchers have considered an overall view of entrepreneurship in Islamic communities, and some have focused only on women entrepreneurship. The literature on entrepreneurship in Bangladesh was analysed by Hossain (2006) with a special segment focused on women, while Sinhal (2005) and Tambunan (2009) mainly emphasised developing women entrepreneurs throughout South Asia

However, there is a general critical assessment of these studies. In a cultural context, in-depth analysis involves description of certain phenomena like general principles, or preferring individual explanations. Basically, what is

suitable in Bangladesh might not be quite as applicable in Pakistan. This leads to the conclusion that social and institutional factors that could impact on conditions for entrepreneurship for women and men maybe different from one country in the Islamic world than another (Ahl, 2006). These gaps are not directly addressed in this study, but it provides additional data about a topic that is under-researched and thus attempts to contribute to further study that is both empirical and theoretical.

2.3.1 Business Environment in Saudi Arabia

The Kingdom of Saudi Arabia comprises the largest market in the Arabian Gulf region, offering to investors and exporters multiple opportunities despite the existence of cultural differences between the Kingdom and the Western world and current political and economic uncertainties (Rice, 2004). As noted by Rice (2004) the significance of Saudi Arabia as a locus for economic activity is linked to three key characteristics: it possesses the world's largest reserves of oil, has a unique role in the Islamic world, and is strategically located in the Middle East. Further, for investors and businesses headquartered in the United States, Saudi Arabia is a very important trade and business partner much as the Kingdom is an important political ally for the United States (Frausto, 2000).

While no one doubts the economic viability of doing business in the Kingdom, there are a number of very real challenges associated with this practice. It is essential for any business choosing to become economically involved in the Kingdom to understand its culture, its legal system and entry requirements, its management preferences, and its general background as a geopolitical and cultural entity. Dadfar, Norberg, Helander, Schuster, and Zufferey (2003) commented that the Saudi Arabian culture is largely shaped by three different but overlapping systems: Islam, tribalism, and Westernization.

As a highly traditional and conservative country Saudi Arabia nevertheless welcomes foreign investment and is actively involved in diversifying its economy (Midani, 2012). Nevertheless, as this research project will demonstrate, there are very significant challenges to be addressed in doing business within the Kingdom. The next section of this research project will present a broad overview of the Kingdom's history, economy, and current challenges. A review of key constructs of Saudi culture followed by a discussion of market entry modes and the Saudi legal system as it impacts upon foreign investors will follow. The research project will conclude with recommendations as to how foreign companies can address the challenges of doing business in Saudi Arabia and ensuring that their business ventures are successful.

The Central intelligence Agency (CIA) (2012, p. 1) offered the following brief background depicting the evolution of Saudi Arabia:

In 1902, ABD AL-AZIZ bin Abd al-Rahman Al Saud captured Riyadh and set out on a 30-year campaign to unify the Arabian Peninsula. A son of ABD AL-AZIZ rules the country today, and the country's Basic Law stipulates that the throne shall remain in the hands of the aging sons and grandsons of the kingdom's founder. Following Iraq's invasion of Kuwait in 1990, Saudi Arabia accepted the Kuwaiti royal family and 400,000 refugees while allowing Western and Arab troops to deploy on its soil for the liberation of Kuwait the following year. The continuing presence of foreign troops on Saudi soil after Operation Desert Storm remained a source of tension between the royal family and the public until the US military's near-complete withdrawal to neighboring Qatar in 2003. The first major terrorist attacks in Saudi Arabia in several years, which occurred in May and November 2003, prompted renewed efforts on the part of the Saudi government to counter domestic terrorism and extremism, which also coincided with a slight upsurge in media freedom and announcement of government plans to phase in partial political representation. As part of this effort, the government permitted elections - held nationwide from February through April 2005 - for half the members of 179 municipal councils. A burgeoning population, aquifer depletion, and an economy largely dependent on petroleum output and prices are all ongoing governmental concerns."

Since its establishment as an autonomous, independent nation-state, Saudi Arabia has benefited from its enormous oil wealth and developmental efforts and programs targeting other industrial sectors.

With respect to the Saudi economy, the CIA (2012, p. 3) pointed out the following salient issues:

This is an oil-based economy with strong government controls over major economic activities. Saudi Arabia possesses 25% of the world's proven petroleum reserves, ranks as the largest exporter of petroleum, and plays a leading role in OPEC. The petroleum sector accounts for roughly 75% of budget revenues, 45% of GDP, and 90% of export earnings. About 40% of GDP comes from the private sector. Roughly five and a half million foreign workers play an important role in the Saudi economy, for example, in the oil and service sectors. The government is encouraging private sector growth to lessen the kingdom's dependence on oil and increase employment opportunities for the swelling Saudi population. The government has begun to permit private sector and foreign investor participation in the power generation and telecom sectors. As part of its effort to attract foreign investment and diversify the economy, Saudi Arabia this year acceded to the WTO after many years of negotiations. With high oil revenues enabling the government to post large budget surpluses, Riyadh has been able to substantially boost spending on job training and education, infrastructure development, and government salaries.

Of special significance herein is the fact that among its main trading partners, the U.S. is predominant. Currently, the U.S. receives 18.2 percent of Saudi exports and accounts for 15.3 percent of all imported products received in the Kingdom (CIA, 2012). These data emphasize the importance of the Saudi-US relationship for both partners, an issue that should be influential in shaping democratization in Saudi Arabia, but which has had limited impact thus far.

Amnesty International (2006, p. 1) offered the following summary of political issues likely to continue impacting upon the process of democratization in Saudi Arabia:

"The push for political reform, occurring simultaneously with an increasingly unsettled security situation, has created a very unpredictable human rights environment. Killings by both government security forces and armed groups occur periodically, either in attacks or shootouts. The pardon and release of prominent reform advocates by King Abdullah may signal a more consistent support for reform, but torture and ill-treatment persist, as do incommunicado detention, prolonged detention without charge, and unfair trials."

These are legitimate issues that reflect world opinion on the Kingdom and many of its political processes and positions. Many of these concerns suggest that it is economically and not politically that the Kingdom has begun to develop the kinds of institutions Sodaro (2004) associates with democratic states - especially in the financial sector, where reform in Saudi Arabia is essential to WTO accession.

Rice (2004) stated that family loyalty is perhaps the most powerful force in Saudi society. Consequently, job security and advancement are generally based on loyalty and family or friendship ties. Where Westerners consider this to be nepotism, Saudis consider it to be a natural extension of family relationships. Change is gradually occurring in the Saudi business culture as more and more young Saudis are being educated abroad but the Saudi business culture tends to be dominated by authoritarian leaders who are given respect and treated as one would expect people of high status to be treated.

It is also important to recognize Saudi practices with respect to gender separation in public places (Farusto, 2000). Women in Saudi culture represent about 10 percent of the workforce but are concentrated in the education and medical fields with a growing number of women only businesses including banks. Women and men in the kingdom tend to work in separate offices.

2.4. Needs of Women Entrepreneurs in Saudi Arabia

2.4.1. Introduction

In the Kingdom of Saudi Arabia, women constitute almost one half of the population but contribute very little in terms of economic activities. It has been reported that women's labour market participation in the Kingdom was at five percent, in 1980, increasing to 10 percent in 2010 and then to 13 percent in 2013 (Alkhateeb & Sultan 2014). The government sector is the primary absorber of women's employment, comprising about 85 percent of total jobs for Saudi women. As one might anticipate, of these jobs, 76.6 percent are in education, 10.9 percent are in health and social services, and 6.1 percent are in general administration (Alkhateeb & Sultan 2014). Saudi women are actively engaged in a variety of fields involving social entrepreneurship but the phrase "active engagement" must be interpreted in the context of the Saudi women's experience.

Gender segregation continues to be a key characteristic of public life in Saudi Arabia (Al-Ahmadi, 2011). Saudi women social entrepreneurs and activists include formal and informal women's groups, individuals, members of the ruling family of Al-Saud, and a select number of government agencies. However, as Leila Ahmed (1992) pointed out, Islamic women in general and Saudi women in particular face multiple challenges as they attempt to acquire more expansive roles in civic society. This is particularly the case in Saudi Arabia which has been described as perhaps the most conservative of all of the Islamic nations with respect to the position of women in society (Alsaahlawi & Gardener, 2004).

At issue in this review of literature is a discussion of first the unique situation of Saudi women today followed by an overview of women's roles in Saudi society and a discussion of government actions regarding the empowerment and advancement of Saudi women in general and social entrepreneurs in particular. Social entrepreneurship as understood herein refers to entrepreneurial activities that are focused less specifically on the creation of new businesses than on the generation of opportunities for women's empowerment and advancement which can occur through a combination of education and the development of new work opportunities and public roles (Buckner, Beges, & Khatib, 2012).

2.4.2 Status of Women in Saudi Arabia.

As noted above, the Kingdom of Saudi Arabia is definitively one of the most conservative Islamic countries in the world today. Alsahlawi and Gardener (2004) assert that due in large measure to the influence of Wahhabi Islam, interpretations of the Qur'an in Saudi Arabia tend to be relatively rigid; multiple Suras are interpreted as restricting women's movement outside of the sphere encompassed by the home and the family. Although there is a tradition in Saudi Arabia and other Islamic countries that is supportive of women's equality, interpretations of the Qur'an in some cultures including Saudi Arabia deemphasize women's equality while stressing women's subordination to men as a natural pattern of gender relationships (Darraj, 2002; Pejman, 2004).

In discussing women's opportunities in Saudi Arabia, Ahmed (1992, p. 241) states that "in response to increasing exposure to global influences in recent decades, the societies in the region, particularly Saudi Arabia, have attempted to erect yet more impregnable cultural and ideological walls." Many of the old strictures prohibiting women from taking active roles in the public sphere remain firmly in place in Saudi Arabia although modern ideas about voting rights are becoming more frequently expressed.

Amina Wadud (2013) has noted that Saudi Arabia enforces greater general limitations on women than are found in many of the neighbouring Islamic countries of the region. Nevertheless, this analyst also acknowledges that there are a growing number of indigenous Muslim women's organizations in Saudi Arabia which are working to bring about positive change facilitating greater freedom and empowerment for women. Said Wadud (2013, p. 98), a benefit of Muslim women's collectives or nongovernmental organizations (NGOs) is their "contribution toward more gender mainstreaming, especially in their processes likely to directly help the poor and those at the grassroots."

Saudi Arabia, nevertheless, may well be unique in the Middle East and North Africa because it is a country in which women are constrained by a combination of culture, tradition, religion, and law (Walther, 1993). Rawe, Mustapha, MacLeod, and Radwan (2005) identified Saudi society as intensely patriarchal but also pointed out that the Al-Saud family has taken some positive steps to reduce some of the restrictions placed on Saudi women. Rawe et al. (2005) also commented that there is continued resistance in many circles within Saudi Arabia to further emancipation of women from their traditional roles as wives and mothers whose lives are centred within the private sphere.

Other analysts have also focused on the culture of Saudi Arabia and the ways in which this culture impacts upon women's opportunities and limitations. Shmailan (2014), for example, stated that women in Saudi Arabia are of necessity inhibited by numerous cultural obstacles when it comes to seeking roles in the public sphere. Strong tribal traditions and a lengthy history of patriarchy that predates Islam are among those obstacles.

Similarly, Raphaeli (2011) noted that research suggests that the practice of guardianship in the Kingdom is of enormous significance with respect to women's empowerment. Women are required under Saudi culture (supported by the religious establishment) to have permission from a male relative or guardian (i.e., a father, husband, brother, or even a son or to her male relative) to work outside the home, attend a university, travel in or outside the country, or even leave the home. Women cannot drive to work in physical proximity to men, or otherwise exercise control over their own lives. What this means according to Raphaeli (2011), is that many Saudi women find it difficult to enjoy entrepreneurial opportunities although as this review of literature will demonstrate, more and more Saudi women are moving into higher education and into public sector activities.

Easton (2015) suggested that King Abdullah may very well have lent his support to the rights of women in the Kingdom,

including tacit support for the rights of women to drive, vote, pursue education, take up jobs in the public sector, and otherwise enjoy the right to run as candidates in local elections. As a consequence of King Abdullah's actions, Easton (2015) stated that Saudi women are now allowed to apply for real estate loans regardless of marital status and to become licensed attorneys.

Rheault (2007) described the results of a Gallup Poll which queried adult Saudi men and women with respect to a number of key women's issues. Data reported by Rheault (2007) revealed that while 79 percent of Saudi women believed that both genders should have equal legal rights, only 67 percent of men believed that this was appropriate. Rheault (2007) concluded that there is still significant disconnection between what Saudis appear to believe and the actual practices and policies of the Kingdom with respect to women's rights.

Indeed, Human Rights Watch (2007, 2009) has reported that change has been extremely slow in the Kingdom and that while Saudi Arabia agreed the United Nations Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) in 2001, limited changes in the guardian system have occurred. In fact, Human Rights Watch (2009) characterizes Saudi women as legally constituted as "perpetual minors" who must have the approval of a guardian to go to school, work

outside the home, travel, open a bank account, or even receive medical care.

2.4.3. Education and Women in the Kingdom

In a relatively short period of time, the Kingdom of Saudi Arabia has experienced a dramatic transformation of its domestic education system. When established in 1932, education in the Kingdom was available to a small number of people drawn primarily from among the children of wealthy families living in a few major cities (Royal Embassy of Saudi Arabia, 2014). Today, Saudi Arabia's education system includes 25 public and 27 private universities as well as 30,000 elementary and secondary schools as well as a variety of colleges and other institutions of learning. The system is open to all citizens and offers free education, health services, and books.

According to the Royal Embassy of Saudi Arabia (2014, p. 1), "while the study of Islam remains at its core the modern Saudi educational system also provides quality instruction in diverse fields of arts and sciences. This diversity helps the Kingdom prepare its citizens for life and work in a global economy." Financing for Saudi education, the topic of this research study, is derived entirely from the Saudi government which recently approved a five year plan worth more than \$80 billion riyals of US \$21.33 billion to further develop the education sector (El Gamal, 2014).

This ambitious plan includes building 1,500 nurseries, which represents a new focus on preschool education, as well as financing training for about 25,000 teachers and establishing educational centers and other related projects. This amount is an addition to what is already allocated to the budget of the Education Ministry, currently headed by Prince Khaled al-Faisal (El Gamal, 2014). Over the last 82 years of its existence, public spending on education in the Kingdom has fluctuated but nevertheless remains a substantial portion of government expenditures overall.

The emphasis on achieving literacy and improving the educational status of Saudi citizens has resulted in an adult literacy rate of 85.5 percent overall. Some 96.18 percent of all Saudi students eligible for elementary schools are in such schools while 94.15 percent of all Saudi adolescents eligible for high school are currently enrolled in such programs. A total of 98.38 percent of eligible pre-schoolers currently attend some sort of preschool program and the country's students enjoy six years of primary education followed by six years of secondary education (Saudi Arabia education statistics, 2014, p. 1).

Schools are divided into three general categories, as follows:

Figure 2

Education Statistics for Saudi Arabia

Education Years	Grade From	Grade To	Age From	Age To
Primary	1	6	6	12
Middle	7	9	13	16
Secondary	9	12	17	19

(Education System in Saudi Arabia, 2014, p. 1).

Overall, Quandl (2014) depicted enrolment of Saudi students by level of education and gender in the following table:

Table 2

Enrollment By Level of Education and Gender

Indicator	Level	Units	Female	As Of	Total 1Y Chg	Total ~10Y Ago	vs World
<u>Pre-Primary education (ISCED 0) Enrolment</u>		241,831 students	48	2012	15.43%	n.a.	

Indicator	Level	Units	Female	As Of	Total 1Y Chg	Total ~10Y Ago	vs World
<u>Primary education (ISCED 1) Enrolment</u>		3,436,259 students	1,698,598	2012	2.65%	n.a.	
<u>Lower Secondary education enrolment in all programmes</u>		1,673,864 students	788,421	2012	1.19%	n.a.	
<u>Upper Secondary education enrolment in all programmes</u>		1,495,268 students	688,855	2012	-0.23%	n.a.	
<u>Total Secondary education enrolment in all programmes</u>		3,169,132 students	1,477,276	2012	0.52%	n.a.	
<u>Post- Secondary Non- Tertiary Education Enrolment</u>		0 students	0	2010	0.00%	n.a.	
<u>Tertiary education (ISCED 5 and 6) Enrolment</u>		1,206,007 students	49	2012	18.09%	525,344	

(Quandl, 2014, p. 3)

While there is no doubt that the Kingdom has taken an aggressive stance with respect to making free education available to its citizens, the system is not without its problems. Jamal Khashoggi (2014) reported that while education has always been a main concern for Saudi officials involved in public affairs, the education sector as a whole has not enjoyed the level of success that the investment made in education could or should have purchased. Under the leadership of Prince Khaled Al-Faisal, an experienced bureaucratic actor who spent 40 years governing two of the most important regions in the Kingdom has brought a new attitude toward management of the Education Ministry and a new focus on such issues as curriculum content, infrastructure improvements, teacher training and qualifications, and providing additional funding to emphasize mathematics, science, and technology from elementary through secondary programming.

Khashoggi (2014) stated further that ongoing capital investments by the Saudi government under the leadership most recently of King Abdullah have improved the performance of Saudi public schools and students but more needs to be done. Overall, Saudi Arabia has spent about 1.2 trillion riyals on education in the last 10 years. The next section of this report will specifically explore financing of public education

in the Kingdom, examining the fluctuating level of expenditure on this important government service.

The US-Saudi Arabian Business Council (2014) reported that the 2014 national budget for the Kingdom includes an expansionary approach bolstering long-term development with focuses on investment programs in education, infrastructure, health, social services, security services, municipal services, water, and water treatment services, and roads and highways. Spending will reach \$228 billion (Saudi riyals 855 billion) from a budget revenue projected to be \$301.6 billion (Saudi riyals 1.13 trillion). This will generate a surplus of \$54 billion or Saudi riyals 206 billion. Education and health care are the priority concerns in the Kingdom's budget with education receiving 25 percent of total spending and health and social affairs accounting for 12.68 percent overall. This makes the Kingdom number one on the list of countries with respect to spending on education.

According to the US-Saudi Arabian Business Council (2014, p. 1), a total of \$56 billion will be allocated to education and training:

Saudi Arabia allocated \$56 billion (SR210 billion) to education and training, 3 percent higher than the 2013 allocation, and the highest increase since 2007. The funds will be used to finance the construction of 465 new schools and 1,544 existing school projects, as well as the refurbishment of 1,500 schools. In addition, 8 new colleges, facilities, and campuses at newly-opened universities will be built. An estimated \$1.39 billion (SR5.2 billion) has been allocated to build new

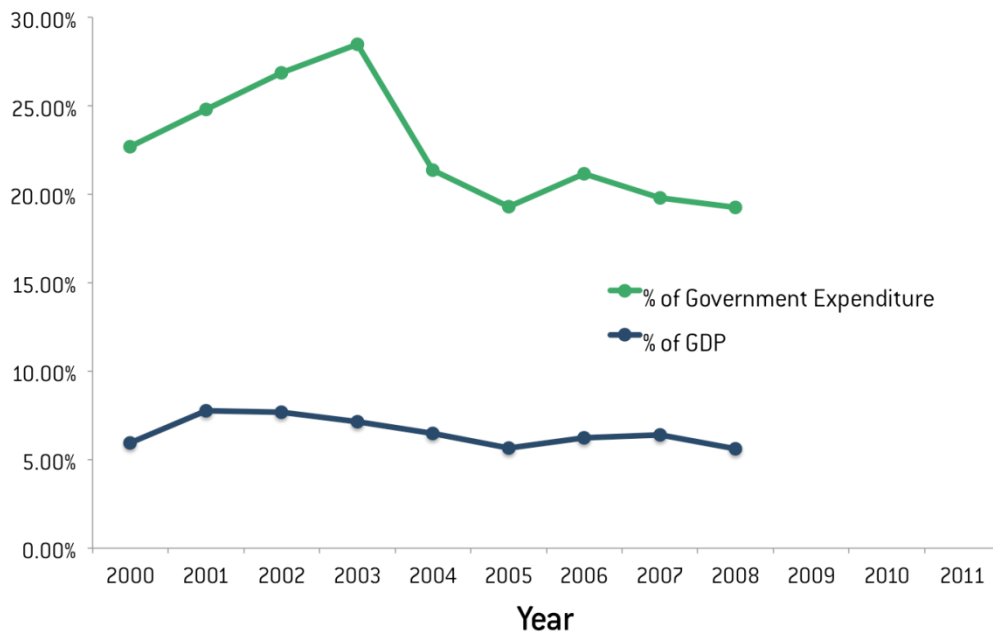
vocational and technical projects while \$5.9 billion (SR22 billion) was allocated for over 185,000 Saudi students studying abroad and their families, up from \$5.8 billion (SR21.6 billion) earmarked in 2013. Additional appropriations for existing projects amount to \$133.3 million (SR500 million).

One would anticipate that this level of spending would provide for dramatic improvements in education in the Kingdom. It is certainly worth noting that expenditures on education have in fact fluctuated over time. Index Mundi (2013) reported that as of 2008, 19.26 percent of government expenditures in the Kingdom targeted education while the highest value prior to that was 28.47 percent in 2003. Public expenditure on education in the Kingdom consists of government spending on public and private educational institutions, education administration, and subsidies for students, households, and other private entities.

Presented below as Figure 2 is a graph depicting expenditures between 1981 and 2008:

Figure 3

Education Expenditures in Saudi Arabia



Source: The World Bank: <http://data.worldbank.org> (Accessed July 2013)
 N.B. Gaps indicate missing data from the original data source

These data do illustrate the importance placed on education in Saudi Arabia. As noted in the introduction to this research report, the current budget of the Kingdom reflects a modest 4.3 percent rise in spending as compared with 2013, the slowest rate in a decade although the Education Ministry continues to focus on social welfare projects in addition to traditional education programs (El Gamal, 2014). It is anticipated that the Education Ministry will allocate funding to build 465 new primary, middle, and secondary schools, 11 hospitals, and the aforementioned 1,500 nurseries for preschool services.

Throughout the Kingdom infrastructure spending will jump 25 percent (El Gamal, 2014). Money has been earmarked for new roads and railways. Also targeted for improvements are ports

and airports, both of which require substantial increases in size. For example, King Khaled International Airport in Jeddah is being expanded to accommodate the dramatic influx of pilgrims annually arriving in the Kingdom for the Hajj.

The spending that will take place in the Kingdom in coming months reflects a new phase of education development that was announced as early as 2012. This phase of development not only includes expenditures on primary and middle and secondary education but also on higher education and, significantly, programming targeting Saudi women among whom literacy at 81 percent is substantially less than it is among Saudi males (KSA's USD21bn education push, 2012).

This new round of spending targeting Saudi girls and older females includes both elementary and secondary programming as well as new opportunities for college and university or vocational programming at the tertiary level. Women are being assisted in obtaining tertiary degrees at domestic institutions as well as abroad, with many Saudi women enjoying scholarships that make it possible for them to attend universities and colleges in the West (KSA's USD 21bn education push, 2012).

While much of the financial assistance to the educational sector focuses on primary, middle, and secondary schools, higher education and postsecondary or tertiary programming is also considered to be significant. Saudi Arabia's "tertiary

enrollment ratios are much lower than expected of a G20 nation. The poor enrolment statistics show that significant investment in educational infrastructure is required for Saudi Arabia to maintain its current standards of living (KSA's USD 21bn education push, 2012, p. 12)." As a result, the country ranks 74th among nations in the health and primary education rankings and 51st with respect to higher education and training (KSA's USD 21bn education push, 2012, p. 12).

However, Saudi Arabia is widely recognized as the largest education market in the Middle East and North Africa (MENA) region (KSA's USD 21bn education push, 2012). Growing numbers of young people who will enter the labour market in the next 10 to 15 years mandate that the Kingdom spend more of its revenues on this particular sector than in the past. Given that the country spends well above the world average of 4.4percent of Gross Domestic Product (GDP) on education, it may ultimately be unrealistic to propose that government policymakers should spend more on this particular service in light of the fact that there are many infrastructure needs that are as yet unmet in the Kingdom.

It is quite apparent that the appointment of Prince Khaled Al-Faisal represents an enhanced commitment on the part of the Saudi government to address concerns regarding the overall efficiency and effectiveness of the Saudi education system. Education has long been a matter of enormous concern

to Saudi officials who legitimately recognize that the Kingdom's existence as a rentier state dependent upon oil revenues cannot continue indefinitely despite its large oil reserves. As Khashoggi (2014, p. 1) noted, "if Faisal managed to adjust and fasten the administrative and education board of the Ministry, which is the largest employer of Saudis after the Defence and Interior Ministries, he would achieve great reforms. He would have to handle more than a half million teachers who are busy with their rights and careers. Making their main job of teaching their sole concern is already a massive effort."

Unlike the public education system in the United States or the United Kingdom, Saudi public school teachers are not members of a union and do not enjoy the protections afforded by a collective bargaining agreement. However, salaries for public primary, middle, and secondary school teachers and administrators in the Kingdom are certainly competitive with the salaries offered in the West. Khashoggi (2014) suggests that one of the primary tasks that Prince Khaled Al-Faisal must address as he takes control of the Education Ministry is to determine whether or not the focus of investments in the future will be on curriculum, school facilities, teacher training, or teacher wages and benefits.

On the one hand, there are concerns regarding the potential for reducing some of the strong focus on religious

education that now characterizes the Saudi educational system. On the other hand, there are also concerns that teachers in the Kingdom lack many of the basic skills needed to move students forward. Khashoggi (2014) points out that a substantial portion of Saudi Arabia's investment in education is being focused on training teachers for greater classroom proficiency.

Commenting on these and related issues, Al-Rashed (2014) says that King Abdullah has chosen to dramatically enhance the education budget by dedicating separate sums to the already substantial Education Ministry budget of over \$32 billion spent on salaries and fixed expenses. The new allocation of 80 billion Saudi riyals described herein is targeted for a complete overhaul of the education system. More modern buildings are high in the list of improvements that will be forthcoming and 35 billion Saudi riyals will be expended on the construction of new schools, the purchase of land, and maintenance of existing facilities. The problem, according Al-Rashed (2014, p. 2) is that "these building projects do not solve the essential problems of the educational system in terms of quality and direction. It is worth remembering that the greatest schools in the world are not necessarily those housed in plush buildings and the building of the world's most important universities are not as fancy as ours, which is more akin to five star hotels."

According to Al-Rashed (2014, p. 2), only a little over one billion Saudi riyals have been allocated for electronic learning and to equip some 250,000 classrooms with smart classroom technology. Another billion riyals have been allocated to build and connect the networks that are necessary. A substantial amount is also allocated for curriculum development and teacher training but in the view of Al-Rashed (2014), a lack of focus on quality has characterized the Saudi public education system for much too long and it is possible that even the new multi-billion dollar investment in education will not be used to improve the quality of Saudi public education.

Of course, there are legitimate differences of opinion as to how effective Saudi public education is in light of the vast funds that are expended on this public service. A research study conducted by Fathi Nasser (2009, p. 1228) sought to evaluate institutional performance in secondary schools in the Eastern region of the Kingdom, surveying 90 school principals in the academic year from 2008 to 2009. Results of this study indicated that institutional performance as understood as student achievement was relatively weak. Attributions of responsibility for such deficits included concerns regarding administrative and teacher competency, curriculum deficiencies, and poor coordination of resources.

Nasser (2009) concluded that simply spending more money on education without simultaneously creating curriculum and performance standards impacting on students, teachers, and administrators will not be sufficient to move Saudi schools forward. This particular criticism suggests further that money in and of itself is not the primary variable linked to improving the quality of education in a country. Nevertheless, the Kingdom has as Al-Rashed (2014) points out, responded to concerns regarding educational efficiency and effectiveness with infusions of substantial amounts of capital.

With vast revenues from the oil sector, the Kingdom of Saudi Arabia can clearly afford to augment an already substantial public education budget by some 80 billion Saudi riyals over the next few years. Determining how to allocate funds for maximum advantage is, however, proving somewhat controversial. The desire to build new and better schools, to improve access to new technologies, and to improve teacher training appear to be conflicting or at least competing desires.

It should be noted that financing education in Saudi Arabia does not involve a property tax as is used in other countries to provide at least the foundation for local school financing. Saudi Arabia has not found it necessary to institute an income tax or to build gambling casinos whose tax

revenues will be used at least in theory to support public education. Instead, the government has chosen to assume the sole burden for financing public primary, middle, and secondary education as well as a substantial portion of tertiary education. The ongoing commitment of the Al-Sauds to this worthwhile endeavour is admirable.

Nevertheless, there are problems that remain. The tasks ahead for the new Minister of Education could be considered daunting. There are many competing needs that have been identified with respect to educational finance. It is highly possible that additional funding will be required in order to ensure that the Kingdom will be fully able to move its educational system forward in the coming years. Certainly, there is recognition that there are many tasks that must be completed in order for the Saudi educational system to achieve its full potential and, in the process, serve the needs not only of students but of Saudi society as a whole.

It is in this general context that Saudi women's education is positioned. Abdul Ghafour (2004) reported that Saudi women with degrees from institutions of higher education now outnumber their male counterparts, representing 56.5 percent of all college/university graduates in the Kingdom. Policies supporting women's access to higher education have been promoted by the Al Sauds. Fordahl (2005) has commented that at the start of the twenty-first century the cabinet of

appointed officials under former King Abdullah agreed to invest in the financing of women's education from preschool through university graduate degrees. Saudi women are also increasingly to be found among the ranks of Saudis studying internationally (Hamdan, 2005).

Shubert (2009) has commented that Saudi university women in the Kingdom are increasingly drawn toward studies of entrepreneurial leadership and business development. Many of these college women are also working to acquire advanced degrees in the United States and elsewhere, leveraging their undergraduate experiences to provide for the acquisition of enhanced knowledge and skills that can then be transformed into social activism.

In addition, Abalkhail and Allan (2015) reported on the results of a study of women managers' perceptions of mentoring and career development with respect to their careers in Saudi Arabia. College educated Saudi women saw mentoring from other women, networking, and family support as key elements in career advancement. This particular study emphasized the significance of having family support for women's careers in general and women's activism in particular.

Among the challenges facing Saudi women as described by Al-Ahmadi (2011) are structural challenges such as the necessity of leaving the Kingdom to obtain university degrees

in selected fields as well as a lack of meaningful job opportunities in such fields as Engineering, scientific research, the law, and Architecture. Lack of empowerment is also significant as an obstacle to development even for university women in the Kingdom.

2.4.4 Entrepreneurship in Saudi Arabia

Several studies of entrepreneurship in general in Saudi Arabia are worth noting herein. Skoko (2012) employed data from the Global Entrepreneurship Monitor (GEM) report to identify the extent of entrepreneurial activity in Saudi Arabia. Skoko (2012, pp. 20-21) has suggested that there are now 900,000 entrepreneurs involved in starting or operating almost 400,000 new entrepreneurial businesses in the Kingdom.

The study also revealed a distinct link between entrepreneurial activity and possession of a secondary and tertiary academic degree or degrees as well as underrepresentation of women among the ranks of Saudi entrepreneurs. In fact, Skoko (2011, p. 510) stated that "women are clearly underrepresented as early stage entrepreneurs in Saudi Arabia, with an average rate of entrepreneurial activity much lower than that of men. Only 0.71 percent of adult females were engaged in early stage entrepreneurial activity versus 7.93 percent of adult males."

However, Orser et al. (2012) did note that beginning in the second half of the twentieth century, Saudi Arabia's leaders developed what would become a series of five year economic development plans that were designed to facilitate economic diversification and sustainability by creating new businesses within major industry sectors such as communications, economics, health, housing, human resource management, and transportation. The government has provided literally billions of dollars in economic support to entrepreneurial business developers in the Kingdom and is making funding available to both men and women.

Thompson, et al (2012) further stated that efforts to decentralize the Saudi economy and to encourage franchising also support entrepreneurship. To further the goal of diversification, the government is also supporting new media development. Whether or not this will ultimately result in new and meaningful opportunities for Saudi women remains uncertain. However, Amos (2015) states that there are more and more efforts underway in the Kingdom to provide jobs for women and entrepreneurial start-up financing to qualified women. Women are particularly invested, according to Amos (2015), in a limited number of fields such as education, health care, human resources, and social service programming.

The economic and social development of the Kingdom has been enhanced by small business entrepreneurs in Saudi Arabia.

The examples also state that women have played a vital role in the success and development of these small and medium organizations.

In the Kingdom, when women entrepreneurs are analysed, there are two sectors which can be described. The first sector is the traditional sector which includes simple manufacturing like cloth making and other trading activities. The second sector is considered to be modern which may include private schooling where new technology is used along with advanced communication techniques. According to Hisrich and Lerner (1997), the small business sector can be successfully developed by the women entrepreneurs. Hence, to help enhance their capabilities, several reforms have been introduced. These reforms would support the enterprise development by women and help them to participate in the Kingdom's economic activities. As far as family life is concerned, women who are working may still be required to carry out the traditional domestic tasks like cooking, raising children and mothering (Sabbagh, 1996).

2.5. Definitions of Entrepreneurship and Social Entrepreneurship

Theorists understand entrepreneurship as a set of processes and practices that are designed to create new business ventures that capitalize upon emergent opportunities

in an economic system (Skoko, 2010). Entrepreneurial activity can and often does include franchising but is generally understood in the context of some type of innovative response to an opportunity. For example, the start-up firms in the technology sector that created the so called dotcom revolution are key indicators of the kind of activity associated with entrepreneurship.

Dacin, Dacin, and Matear (2010) differentiate between social entrepreneurship and other forms of entrepreneurship by stating that the former inevitably focuses on some type of a response to social problems or issues. While social entrepreneurship may have an economic component, it also has a major emphasis on bringing about some kind of social change or solution to social problems that are not being addressed or being inadequately addressed by government and private sector institutions.

Dacin, et al (2010, p. 33) stated that "most definitions of social entrepreneurship refer to an ability to leverage resources that address social problems... Some scholars define social entrepreneurship as a process demonstrated when government or non-profit organizations operate using business principles." Still other definitions suggest that social entrepreneurship must be oriented toward progressive social transformation through the use of business activities and

techniques that may generate profits but which also grow the social venture and reach more people in need effectively.

Thus, social entrepreneurship as described by Dacin, et al (2010) has purposes that go beyond those associated with traditional entrepreneurial activity. Such purposes may include empowering a particular group or community. These purposes may also be oriented toward creating opportunities for such groups and communities to become self-supporting. Alternatively, social entrepreneurship may emphasize bringing about meaningful change in some critical aspect of society itself.

As noted above, the Kingdom of Saudi Arabia is definitively one of the most conservative Islamic countries in the world today. Alsahlawi (2004) asserts that due in large measure to the influence of Wahhabi Islam, interpretations of the Qur'an in Saudi Arabia tend to be relatively rigid; multiple Suras are interpreted as restricting women's movement outside of the sphere encompassed by the home and the family. Although there is a tradition in Saudi Arabia and other Islamic countries that is supportive of women's equality, interpretations of the Qur'an in some cultures including Saudi Arabia deemphasize women's equality while stressing women's subordination to men as a natural pattern of gender relationships (Darraj 2002; Pejman 2004).

In discussing women's opportunities in Saudi Arabia, Ahmed (1992, p. 241) states that "in response to increasing exposure to global influences in recent decades, the societies in the region, particularly Saudi Arabia, have attempted to erect yet more impregnable cultural and ideological walls." Many of the old strictures prohibiting women from taking active roles in the public sphere remain firmly in place in Saudi Arabia although modern ideas about voting rights are becoming more frequently expressed.

Amina Wadud (2013) has noted that Saudi Arabia enforces greater general limitations on women than are found in many of the neighbouring Islamic countries of the region. Nevertheless, this analyst also acknowledges that there are a growing number of indigenous Muslim women's organizations in Saudi Arabia which are working to bring about positive change facilitating greater freedom and empowerment for women. Said Wadud (2013, p. 98), a benefit of Muslim women's collectives or nongovernmental organizations (NGOs) is their "contribution toward more gender mainstreaming, especially in their processes likely to directly help the poor and those at the grassroots."

Saudi Arabia, nevertheless, may well be unique in the Middle East and North Africa because it is a country in which women are constrained by a combination of culture, tradition, religion, and law (Walther 1995). Julie Rawe (2005)

identified Saudi society as intensely patriarchal but also pointed out that the Al-Saud family has taken some positive steps to reduce some of the restrictions placed on Saudi women. Rawe (2005) also commented that there is continued resistance in many circles within Saudi Arabia to further emancipation of women from their traditional roles as wives and mothers whose lives are centred within the private sphere.

Other analysts have also focused on the culture of Saudi Arabia and the ways in which this culture impacts upon women's opportunities and limitations. Shmailan (2014), for example, stated that women in Saudi Arabia are of necessity inhibited by numerous cultural obstacles when it comes to seeking roles in the public sphere. Strong tribal traditions and a lengthy history of patriarchy that predates Islam are among those obstacles.

Similarly, Raphaeli (2011) noted that research suggests that the practice of guardianship in the Kingdom is of enormous significance with respect to women's empowerment. Women are required under Saudi culture (supported by the religious establishment) to have permission from a male relative or guardian (i.e., a father, husband, brother, or even a son or other male relative) to work outside the home, attend a university, travel in or outside the country, or even leave the home. Women are not permitted to drive, to work in physical proximity to men, or otherwise exercise control over

their own lives. What this means according to Raphaeli (2011), is that many Saudi women find it difficult to enjoy entrepreneurial opportunities although as this review of literature will demonstrate, more and more Saudi women are moving into higher education and into public sector activities.

Easton (2015) suggested that King Abdullah may very well have lent his support to the rights of women in the Kingdom, including tacit support for the rights of women to drive, vote, pursue education, take up jobs in the public sector, and otherwise enjoy the right to run as candidates in local elections. As a consequence of King Abdullah's actions, Easton (2015) stated that Saudi women are now allowed to apply for real estate loans regardless of marital status and to become licensed attorneys.

Rheault (2007, p. 2) described the results of a Gallup Poll which queried adult Saudi men and women with respect to a number of key women's issues. Other data reported by Rheault (2007, p. 2) revealed that while 79 percent of Saudi women believed that both genders should have equal legal rights, only 67 percent of men believed that this was appropriate. Rheault (2007) concluded that there is still significant disconnection between what Saudis appear to believe and the actual practices and policies of the Kingdom with respect to women's rights.

Indeed, Human Rights Watch (2007, 2009) has reported that change has been extremely slow in the Kingdom and that while Saudi Arabia ratified the United Nations Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) in 2001, limited changes in the guardian system have occurred. In fact, Human Rights Watch (2009) characterizes Saudi women as legally constituted as "perpetual minors" who must have the approval of a guardian to go to school, work outside the home, travel, open a bank account, or even receive medical care.

Ghafour (2007) reported that Saudi women with degrees from institutions of higher education now outnumber their male counterparts, representing 56.5 percent of all college/university graduates in the Kingdom. Policies supporting women's access to higher education have been promoted by the Al Sauds. Fordahl (2005) has commented that at the start of the twenty-first century the cabinet of appointed officials under former King Abdullah agreed to invest in the financing of women's education from preschool through university graduate degrees. Saudi women are also increasingly to be found among the ranks of Saudis studying internationally (Hamdan, 2005).

Shubert (2009) commented that Saudi university women in the Kingdom are increasingly drawn toward studies of entrepreneurial leadership and business development. Many of

these college women are also working to acquire advanced degrees in the United States and elsewhere, leveraging their undergraduate experiences to provide for the acquisition of enhanced knowledge and skills that can then be transformed into social activism.

In addition, Abalkhail and Allan (2015) reported on the results of a study of women managers' perceptions of mentoring and career development with respect to their careers in Saudi Arabia. College educated Saudi women saw mentoring from other women, networking, and family support as key elements in career advancement. This particular study emphasized the significance of having family support for women's careers in general and women's activism in particular.

Among the challenges facing Saudi women as described by Al-Ahmadi (2011) are structural challenges such as the necessity of leaving the Kingdom to obtain university degrees in selected fields as well as a lack of meaningful job opportunities in such fields as Engineering, scientific research, the law, and Architecture. Lack of empowerment is also significant as an obstacle to development even for university women in the Kingdom.

Several studies of entrepreneurship in general in Saudi Arabia are worth noting herein. Skoko (2011) employed data from the Global Entrepreneurship Monitor (GEM) report to

identify the extent of entrepreneurial activity in Saudi Arabia. This report suggests that there are over 900,000 entrepreneurs involved in starting or operating almost 400,000 new entrepreneurial businesses in the Kingdom. The study also revealed a distinct link between entrepreneurial activity and possession of a secondary and tertiary academic degree or degrees as well as underrepresentation of women among the ranks of Saudi entrepreneurs. In fact, Skoko (2011, p. 510) stated that "women are clearly underrepresented as early stage entrepreneurs in Saudi Arabia, with an average rate of entrepreneurial activity much lower than that of men. Only 0.71 percent of adult females were engaged in early stage entrepreneurial activity versus 7.93 percent of adult males."

However, Thompson, Al-Aujan, Al-Nazha, Al-Lwaimy, and Al-Shehab (2012) did note that beginning in the second half of the twentieth century, Saudi Arabia's leaders developed what would become a series of five year economic development plans that were designed to facilitate economic diversification and sustainability by creating new businesses within major industry sectors such as communications, economics, health, housing, human resource management, and transportation. The government has provided literally billions of dollars in economic support to entrepreneurial business developers in the Kingdom and is making funding available to both men and women.

Thompson, et al (2012) further stated that efforts to decentralize the Saudi economy and to encourage franchising also support entrepreneurship. To further the goal of diversification, the government is also supporting new media development. Whether or not this will ultimately result in new and meaningful opportunities for Saudi women remains uncertain. However, Amos (2015) states that there are more and more efforts underway in the Kingdom to provide jobs for women and entrepreneurial start-up financing to qualified women. Women are particularly invested according to Amos (2015), in a limited number of fields such as education, health care, human resources, and social service programming.

The economic and social development of the Kingdom has been contributed by small business entrepreneurs in Saudi Arabia. The examples also state that women have played a vital role in the success and development of these small and medium organizations.

In the KSA, when women entrepreneurs are analysed, there are 2 sectors which can be stated. The first sector is traditional which includes simple manufacturing like cloth making and other trading activities. The second sector is considered modern which may be private schooling, nursery where updated technology is used along with advanced communication techniques. According to Hisrich and Lerner (1997), the small business sector can be successfully

developed by the women entrepreneurs. Hence, to help enhance their capabilities, several reforms have been introduced. These reforms would support the enterprise development by the women and help them participate in the Kingdom's economic activities. As far as the family life is concerned, women who are working may still be required to carry out the traditional domestic tasks like cooking, raising children and mothering (Sabbagh, 1996).

2.6 Women's Small Enterprise Development and Its Influences

2.6.1 Characteristics of Women's Entrepreneurship

The women-owned enterprises are usually micro, small or medium sized. The development of these kinds of enterprises is easy which is why they are subjected to stiff competition and low growth levels. Entrepreneurship has not been regarded as a career for women, which is why they are not interested in developing it further into a large enterprise (Bruni, Gherardi, & Poggio, 2004). Mostly women have sole ownership for their business since the majority of women-owned businesses are small (Richardson, Howarth, & Finnegan, 2004; Robb, 2002). Based on the nature of the business, they either work on their own or hire only a few employees. This limitation is present mainly because there are hindrances in achieving bank loans, other finances or then the capital investment is also limited for their business operations. In

Australia, extracting business information, managing finance and locating advice are some of the major issues of the women entrepreneurs (Still & Walker, 2006). Most of the enterprises formed by women are family based where the workforce comprises of family members or close friends. Hence, it is observed that by limiting the working force, the women are sub-consciously reducing the level of risks in their enterprise. The scholars also state that it is cheap to finance women entrepreneurs as their business is small as compared to the male entrepreneurs (Hill, Leitch, & Harrison, 2006).

A survey research was conducted that was focused on the successful women entrepreneurs to identify their personal characteristics. The aspects part of their personality were hard work, persistence, autonomy, competitiveness, innovation, objective to achieve personal goals and high income, a strong mission and vision, leadership qualities as well as risk taking abilities (Buttner & Moore, 1997; Fagenson, 1993). The women entrepreneurs lack the presence of high level executive experience, previous venture creation experience and are subjected to interrupted careers which are why their organizational structure is highly flexible. The structure is also based on the philosophy of the team and developed personally (Chaganti, 1986). Women in the professional world are subjected to various difficulties and barriers which they

need to overcome in order to have a successfully developed organization (McKay, 2001; O'Gorman & Terjesen, 2006).

2.6.2 Motivation for Women to Create Business Ventures

Women entrepreneurs are subjected to various influences during their professional development and each female is faced with different opportunities and challenges (Alstete, 2002). There are push and pull factors which are present (Buttner & Moore, 1997; Marlow & Carter, 2004; Watson & Robinson, 2003). An environment which forces women to bank on their business ideas, goals and objectives is known as the push factor and the positive developments of the individual is the pull factor. Elements of necessity usually form the push factor category and these elements may include the requirement of flexible work schedule, advancement opportunities, higher income, high job satisfaction, opportunities at work, reduced redundancy and less working hours.

Women are usually pushed to develop their own business out of frustration from the private work environment or the government offices (Gray & Finley-Hervey, 2005). Such entrepreneurs have been referred to as the necessity entrepreneurs by the Global Entrepreneurship Monitor (GEM) as their work options have now become unsatisfactory or not available at all. When considering the pull factors, the women usually carry out the business to feel self-accomplishment and

have the desire to help other individuals. The characteristics would include independence, wealth desire, entrepreneurial drive, power, social status, autonomy and self-fulfilment (Alstete, 2002; Buttner & Moore, 1997; Hankinson, Bartlett, & Ducheneaut, 1997; Orhan & Scott, 2001). At times, these women are also in the search for the desired work and life balance (Buttner & Moore, 1997; Moore, 2005). Such entrepreneurs have been referred to as opportunity entrepreneurs by GEM(Minniti, Arenius, & Langowitz, 2005).

In the developing nations, it was the push factors which were highly evident (Dhaliwal, 1998). When analysing the women entrepreneurs in the developing nations, empirical evidence showed that both push and pull factors are present in the developing nations and in the developed nations the women were successful based on their drive for achievement (Orhan & Scott, 2001).

Socio-cultural issues are affecting the women entrepreneurs in the developing nations, which is why they need to adopt appropriate strategies to overcome these issues. Many researchers believe that women want to spend more time with family which is why they start their own business. Self-employment allows flexibility and if they are able to efficiently manage all tasks, they would not require outsourcing or influence from outside. Pull entrepreneurs are expected to perform better than push entrepreneurs and the

ones which both characteristics excel in the professional world (Amit & Muller, 1995). Hence, the motivations of women entrepreneurs can be presented based on thorough research, but it is not possible to explain them as part of empirical evidence.

Strategic management, problem solving and decision making is enhanced in an organization where there is diversity and presence of women who can present their unique ideas. However, the establishment and growth of businesses is hindered due to certain aspects when women are present (Haynes & Helms, 2000; McManus, 2001; Welter, 2004).

In the MENA region, the barriers which contribute towards shaping the business enterprise owned by women are responsibilities towards the family, gender bias, instability of politics, high production costs, poor infrastructure, limited market information access, limited funds and finances, unfavourable business environment and a poor support system. Also there exists a stereotype where all entrepreneurs are expected to be men or masculine.

The credibility of women as entrepreneurs in Saudi Arabia must be increased to help the businesses grow (Baron, Markman, & Hirsa, 2001). On time demand for abilities, skills and time for women entrepreneurs is difficult to manage which is why it is considered another hindrance. The women are required to

fulfil household responsibilities, take care of their children and manage other personal aspects which are why they cannot invest their complete time in growing their business. The women are also unable to travel to destinations or to other institutions like banks to gain advance on credit. They are unable to attend training programs and seek for efficient suppliers or creditors. Nations like Ethiopia, Mali, Morocco, Senegal, Bangladesh, Zimbabwe and Cote d'Ivoire, were observed where it was found that the women lacked time in their daily routine (De Groot, 2001; Karim, 2001). This issue is present in many other nations as well. The success of women entrepreneurs is very much dependent upon the support provided by the family members along with the husband.

Entrepreneurial activities are very much dependent upon the locus of control of the individual. Several sources define this locus of control but it is usually stated as the ability to control one's own destiny and this is the internal locus of control. Also, there exists the external locus of control where fate, luck or other people controlling the destiny are present. It is a clear belief that entrepreneurs are self-reliant, initiators and have the ability to control their own destiny (McClelland, 1961). Risk and unpredictability is present in all entrepreneurial activities.

Many kinds of research have been carried out with the intention to authenticate the link between tendency of

entrepreneurship and individual locus of control. The studies helped to deduce that those students who possessed sound internal locus of control as compared to others may probably undertake entrepreneurial activities. For instance, Alzahrani (2012) cited early research by Borland in 1972 that those students who were interested in initiating their own business, in comparison to those students who had no such intentions, had more internal orientation. For his research, he had employed 375 business school students. Another study these authors referenced was conducted in 1975 by Brockhous which seconded this outcome that internal locus of control was greater in students possessing entrepreneurial targets. On women entrepreneur's behalf, it was believed by some researchers that they can possibly grasp the form of individual opportunity cost decisions with the help of actions that assist them to deal with the challenges they encounter in business; while those competing actions that consume their time and contemplation in dealing such challenges may be ignored by them.

The literature reflects a difference in opinion regarding the reasons that encourage women entrepreneurship. Individual features, life time situations together with environmental aspects were concluded by some researchers for women entrepreneurship (Alzahrani, 2012).

Profit or originality was amongst the various other determinants together with the capability to supervise double duties not viable in a regular paid post. Another factor that also contributed to women entrepreneurship was the 'glass ceiling' matter (Nieva, 2015).

The objective of the Khuwailid Businsswomen Centre set up in 2010 was to deal with the ways to encourage women entrepreneurship in GCC. Many important areas of difficulties encountered by GCC women possessing entrepreneurial targets were recognised at the meeting; these are explained underneath.

Accessibility to capital together with inadequate networking to collect data on the accessibility to capital was the initial challenge that was acknowledged. This was followed by low self-assurance that many upcoming entrepreneurs suffered from; this not only hindered their power to obtain access to capital but also obstructed their control to begin the business. This was, at the same time, recognised as the third challenge. In Saudi Arabia, after the abolition of seven laws that were based on gender discrimination, women were now permitted to be a board member in family businesses, also now they are allowed to acquire business permits; the women were deprived of these rights up till now. Achieving a sustainable work-life balance" was the fourth and final challenge that the board recognised (Grey, in Brush, 2006). Managing family

duties could hamper work responsibilities with reference to accessibility and spatial mobility, as discussed by Nieva (2015). Managing a business as well as managing a family are incorporated in a manner that they are both central to each other.

The United Nations (2006) also acknowledged obstacles like government policies, inadequate access to funds and assets and they are in line with the above mentioned challenges. Women face these obstacles more as compared to men. Women also face the problem of inadequate experience and management expertise prior to initiating a business. Hence, lack of experience and skill, restricted social and business contacts, and insufficient motivation also hinder women entrepreneurship (Nieva, 2015).

Low self-assurance and hesitation to take risks are the twin personality challenges that are very important factors along with the other factors emphasised by the regional and local researches for the GCC females when initiating their personal businesses, together with the lawful restrictions and access to capital. Women are in possession of more than 66% of capital having the approximated worth of \$38 billion; hence, as compared to developing nations, the access to funds may not be as severe problem in the GCC (Fallatah, 2012). Whatsoever, women who do not have personal capital may be totally unaware of how to access funds.

2.6.3 Saudi Women's Social Activism

Though home to one of the largest and most persistent set of restrictions on women's rights in the world, Saudi Arabia is nevertheless home to women's activism, an activism that centres on social issues and which seeks to empower women as they move into more visible positions in the public sphere. Movements (2013), an organization that examines social activism across the globe, identified the Women2Drive Movement, the Saudi Women Revolution, and the Day of Rage Movement as among the most visible and successful examples of Saudi feminist activism to date.

A somewhat less prominent movement called Women 2 Sport seeks improved opportunities for Saudi female athletes to participate in a variety of individual and team sports. These organizations, said Movements (2013), are bearing fruit and serve as examples of social entrepreneurship that are unique to the circumstances of the Kingdom. The Day of Rage movement was held on Friday, March 11, 2011.

Abouzied (2015) stated that this day of protest, which occurred in the capital of Riyadh, was organized to protest policies negatively affecting women with a strong emphasis on fundamental political rights such as voting and participating in electoral politics. More than 34,000 people signed on to the protest on its Facebook page but participants at the

physical protest were overwhelmingly male while many of the men present accompanied female family members. Abouzied (2011) further stated that on the day of rage, the Saudi government put multiple checkpoints and controls onto the streets of Riyadh in an attempt to limit the gathering. Also supporting the Day of Rage repression efforts were the Saudi religious police, the Mutawwa'in, who have proven unwilling said Abouzied (2011) to accommodate requests from the Al Sauds for greater restraint in responding to social activism.

The Saudi Women Revolution in a statement written by a woman named Mona Kareem (2011) called for using social media such as Facebook and Twitter to link and coordinate activist women in the Kingdom. In a formal statement, speaking on behalf of this group, Kareem (2011, p. 1) called for the repeal of the system of male guardianship and stated that "the Kingdom of Saudi Arabia promised the Human Rights Council of the United Nations in June 2009 to cancel male guardianship and to end sexism in the country, but these promises remain unaccomplished."

There are definitive links between these movements and social entrepreneurship among Saudi women. Social entrepreneurship has as Dacin, et al (2010) suggested, a very real interest in social change and social issues. Rights movements are clearly the kind of movement that is likely to be associated with a desire to bring about some type of change

with respect to domestic issues or policies. Rawe (2005) asserted that for the past 25 years or so, Islamic women have become much more vocal in many countries and that even in Saudi Arabia this is the case with respect to certain fundamental rights such as driving a vehicle, working outside the home, traveling without the permission or presence of a male relative or guardian, and generally becoming a more active participant in the public sphere.

The most successful or at least visible Saudi women's movement thus far is the Women2 Drive initiative which Movements (2013) has characterized as a feminist movement beginning in November of 1990 when 47 Riyadh women drove their family vehicles around the city for 30 minutes. Since then, this particular organization has focused on lobbying the royal family as well as the Shuwara Council which in 2005 proposed permitting women to drive as part of a strategy of reducing the economic burden imposed on families by the necessity of hiring male drivers (Movements 2013).

In 2008, the members of this organization celebrated International Women's Day by posting video online of activist Wajeaha Al-Howaider. In May and June of 2011, following the arrest of activist Manal Al-Sharif for driving, about 50 women in the Kingdom simultaneously protested by driving alone in family automobiles (Movements, 2013).

This kind of social activism may not necessarily qualify as social entrepreneurship but it is indicative of the kind of activism that is common throughout the Kingdom among women's groups (Rawe, 2005). The next section of this literature review explores the nexus between social and economic entrepreneurship in the Kingdom among Saudi females.

Historically, female entrepreneurship is less common in MENA countries than in other parts of the world (Chamlou, Klapper, & Muzi, 2008). However, although women own fewer businesses in MENA countries than in other developing regions, a remarkable 23,000 women-led enterprises were registered in 2005 in Saudi Arabia (Sadi & Al-Ghazali, 2012). It is commonly assumed that female entrepreneurship is historically less common in MENA countries because of gender segregation in which women's sphere is the family and the household, whereas men's sphere is the public domain. While it is certainly true that women do not enjoy equal rights in most MENA countries, Chamlou (2008) points out that women in medieval-Islamic societies engaged in a variety of economic activities including trade, textile production and agriculture. Moreover, Islamic law permits women to inherit and independently own property; both are important prerequisites for business ownership. The historical and cultural context is thus more nuanced than is commonly assumed and helps understand why female business-ownership in MENA countries is relatively high

despite a well-documented lack of gender equality in these countries.

Among different MENA countries there are also differences in the degree of acceptance and/or support of female entrepreneurship. Gray (2005) compared female entrepreneurship in three countries of the MENA region: Morocco, Saudi Arabia, and Iran. The author found that women in Saudi Arabia and Iran have in general significantly higher levels of education than their counterparts in Morocco where 51-75% of women are illiterate (Gray, 2005). Despite the fact that women in Saudi Arabia are not permitted to drive or vote, thousands of Saudi women own businesses often in cutting-edge industries such as e-commerce and computing. The author hypothesizes that these industries are particularly appealing to Saudi women because they allow them to pursue their business ventures from home which is deemed socially acceptable (Gray, 2005). One caveat however, is the fact that many Saudi women are stand-ins for relatives who are civil servants and hence prohibited from owning private businesses. In Morocco where women enjoy a higher degree of social freedom, however, women are less likely to own businesses; however, among the three countries compared in the study, Morocco has the highest rate of employed women working outside the house.

Troemel and Strait (2013) confirm many of the findings made by Gray (2005) with regard to female entrepreneurs and

workforce participation in Saudi Arabia. Troemel and Strait (2013) state that women were active participants in the workforce prior to 1938 when huge oil reserves were discovered in the country. The following oil boom brought wealth to the country and to a certain degree made life for women who previously worked in agriculture, trade, and handcrafts more comfortable. However, as men became the primary bread-winners, women were also marginalized in the employment market. In 2012, Saudi Arabia had an unemployment rate of 12.1 percent. However, when segregated by gender men only had an unemployment rate of 6.1 percent, whereas women's unemployment rate was 35.7 percent (Troemel and Strait, 2013, p. 346). Significantly, 42.5 percent of unemployed women were between the ages of 25 to 29. In response to the limited opportunities on the employment market and restrictive social practices, women deliberately choose entrepreneurship as a way to circumvent social barriers. Troemel and Strait (2013) further identify four strategies women adopt to overcome barriers towards entrepreneurship. Specifically, these are obtaining funding from family members, exploiting higher education opportunities, leveraging technology and using social networking.

Given Gray's (2005) and Troemel and Strait's (2013) examination of social practices as they pertain to female entrepreneurship, it is therefore not surprising that today

the number of Saudi women-owned firms has been growing and currently represents 17% of the total number of Saudi enterprises (Chamlou, 2008). The social practices women in MENA countries in general and in Saudi Arabia in particular have to deal with also creates a set of unique needs for women wishing to start or run a business. Women's needs in MENA (Middle East and North Africa) region differ with respect to financing, motivation and other factors for enterprise creation versus men's needs. In this context, one of the most important differences between men's and women's needs is that women expect smaller amounts of external funding and generate the most of financial resources from informal capital (OECD, 2011a). Put differently, men can expect to secure financing for their projects through a variety of "official" venues; women on the other hand have to rely on informal sources of funding such as relatives and/or friends who are willing to lend them money to start a business.

The use of informal financial resources comes to 82.2 percent among registered business-entrepreneurs in Saudi Arabia (Ahmad, 2011, p. 612; Arab International Women's Forum, 2006). Female entrepreneurs in Saudi Arabia typically receive their funding from husbands, brothers, fathers or other family members with liquid assets (Ahmad, 2012). It has to be noted that many Saudi women-entrepreneurs operate in the informal labour market, i.e. have unregistered enterprises (OECD,

2012). Also, women prefer having own business and running their families at the same time (OECD, 2011a). The reason for this preference is rooted in the fact that women in Saudi Arabia often face the double-burden of having to balance family-obligations and the requirements of a job when they seek participation in the labour market (Moghadam, 2013). Women of the upper social classes are frequently able to employ household help and childcare providers to take over when they are at work; however, for women of the lower social classes such services are often unavailable and they thus have to find alternative ways to reconcile their obligations at home with their desire to participate in the workforce either as an employee or as a business owner (ibid). Consequently, this leads to the thought that in order to encourage female entrepreneurs it would be necessary to provide childcare and other support services that would allow women to adopt a more flexible work schedule in order to balance work and family life (N. Carter et al., 2003; Drine & Grach, 2012; Zeidan & Bahrami, 2011).

The ability of women to start enterprises and secure funding for their business ventures has to be understood in the context of the overall investment climate for small and medium enterprises (SMEs) in Saudi Arabia. Saudi Arabia is the largest economy in the Gulf region and witnessed a GDP growth from \$69 billion in 2005 to \$170 billion in 2013 (Nieva,

2015). Despite this significant growth, SME only contribute 33 percent of the country's GDP and while they make up a surprising 92 percent of the country's businesses (Khan, 2013). By comparison, Austria's SMEs contribute 44 percent to the country's GDP. As Nieva (2015) finds in his study, one of the major problems faced by SMEs in Saudi Arabia is lack of incubator services. These not only include effective market research, launch support and operational support but also effective government policies that promote SME growth. Nieva (2015) used a cross sectional research design using primary and secondary resources to explore the initiatives and understand entrepreneurship growth ecosystem. The sample was comprised of 236 mostly male entrepreneurs owning SMEs.

The Saudi Ministry of Labour promotes entrepreneurship growth as part of its "Saudization" policy (i.e. the attempt to fill available jobs with Saudis rather than with foreign workers), whereas the Saudi Arabian General Investment Authority has launched several projects such as the Saudi Fast Growth100 initiative to encourage SME growth. However, as Nieva (2015) finds, these initiatives are not sufficient in creating the appropriate business ecosystem and investment climate necessary to spur economic growth of the SME sector. While Nieva (2015) does not directly address the role of women entrepreneurs in Saudi Arabia, the findings of his study are nonetheless informative, as they suggest that SMEs in Saudi

Arabia struggle in general to secure funding and grow effectively. This finding has also been highlighted in an OECD (2011a) report on women's access to financing in MENA countries. The authors state that "the region has the second least developed capital markets of all regional groups and relatively limited external financing options" (OECD, 2011a, p. 1). While men and women face the same problems in securing financing for the enterprises, women face gender-specific assessing financing (OECD, 2011a).

One of the few financing options available specifically to women is micro loans. However, in spite of micro loans available for business women, interest rates may be higher since women usually lack an entrepreneurial track record (OECD, 2011a; Stevenson, 2011). For example, Saudi women-entrepreneurs are generally 25-44 years old, married, have children, have at least high school or post-secondary education and on average 11 years of entrepreneurial experience. Women-entrepreneurs in KSA typically engage in consulting, event management, and retail or in manufacturing of nondurable goods (Ahmad, 2011; Welsh et al., 2012). However, women's education and work experience are still insufficient to compete with Saudi men (OECD, 2012). More importantly, apart from lack of professional experience or education that could serve as a track record when obtaining a loan, women's ability to obtain loans is impacted by

traditional property arrangements (OECD, 2011a). Although women are allowed to own property, their husbands often hold the deeds to houses and real estate. As a result women often lack the collateral necessary to be considered for a commercial loan (OCED, 2011a).

Zeidan and Bahrami (2011) further investigated the specific needs of female entrepreneurs in the Middle East. They conducted an empirical investigation, in which the researchers argue that women entrepreneurs in Middle-East have three basic needs, which should be fulfilled in order to create a business venture. These are namely money supply, market availability, and wise management. In addition, Zeidan and Bahrami (2011) observe that women are frequently considered minors legally, which makes it difficult for them not only to move around but also to sign legal contracts. Apart from the legal problems this causes, women sometimes even have problems getting to business meetings or doing other necessary travel for their job because it always requires a male guardian to accompany them.

Daily business activities thus become complicated ventures for women and the fact that women need to be accompanied by male family members whenever they leave their home is also one of the major reasons why women prefer home-based and unregistered businesses. Almosallam (2008) shares this point of view and emphasizes that women entrepreneurs need to

have easy access to finance in order to put their business ideas into practice.

Therefore, the researcher is convinced that Islam makes Saudi Arabia a country, in which religion and state are linked very tightly. To allow women equal access to financing options would to a certain extent require a stronger commitment by the government and religious authorities to allow gender equality in society. Islam has little in common with the capitalistic system of society which is widely used in developed countries such as the US and the UK (Almosallam, 2008). The scholar is convincingly makes the point that there is social inequality between genders in Saudi. This is highly problematic because it not only hinders women's economic development but also makes it difficult to advertise funding programmes available to businesswomen. The needs of aspiring business women are thus routinely not met to the extent necessary to encourage female owned businesses in the region (Almosallam, 2008).

Ahmad (2011, p. 612) in his research project confirms the findings made by Almosallan (2008). Ahmad (2011) surveyed 318 women entrepreneurs from Riyadh, Jeddah, Al-Khobar, and Damman to identify gender-specific challenges faced by female entrepreneurs in Saudi Arabia. Analysis of data showed that the most significant gender-specific obstacles are encountered by women when trying to secure funding for their businesses. The author maintains that the financing restrictions and

restrictions in the regulatory environment are the direct result of gender inequality in society (Ahmad, 2011). Indeed, Almosallam (2008) states that although the government has the intention to help women establish and run businesses, in practice regulation and legislation is counter-productive to this objective. The current laws and the regulatory environment in Saudi Arabia constitutes the single most serious constraint for female-led small enterprises.. In contrast, a study conducted by World Bank reports that "access to assets, long touted as a gender barrier, is not significant in any of the studied countries except Yemen" (OECD, 2011a).

This observation is based on a study conducted by Chamlou (2008) that looked at access to funding for well-established firms with a multi-year track record. Chamlou (2008) found that the gender of the owner was mostly irrelevant when trying to secure funding. Rather male and female entrepreneurs faced the same difficulties in securing funding because of the general low availability of funding sources. While it may be true that male and female owned SME face the same barriers and challenges in securing funding for their businesses, one clear limitation of Chamlou's (2008) study with regard to the topic under consideration is that the author only investigated businesses that were already well-established. However, the findings of Chamlou's (2008) study indicate that MENA

countries in general need to do more to make funding available to SMEs if this sector of the economy is supposed to grow.

One important finding of the literature review thus far is that researchers have no clear position regarding the issue of gender inequality in Saudi Arabia and how it affects the needs of businesswomen in the country. On the one hand, the influence of social and religious factors on women entrepreneurs' needs cannot be rejected since Islam dictates norms and social behaviour to people in Saudi Arabia, where obviously women have fewer rights and opportunities than men do (Ahmad, 2011). Therefore, female entrepreneurs are viewed through the lens of social and religious context, which clearly limits their access to finance and leads to an inconsistent regulatory and policy environment. What can be stated with certainty, however, is that the needs of women entrepreneurs in Saudi Arabia are not fully met. Because of this, banks should provide both male and female business owners with equal financial services, which would help to mitigate the issue of gender inequality in society.

Entrepreneurs in Saudi Arabia face a number of problems that prevent the growth of SME businesses. Many of these problems are system-immanent and require major shifts in bureaucratic, administrative, financial, and economic practices and policies to be solved effectively. For example, corruption is rampant in many MENA countries including Saudi

Arabia. Transparency International (2014), a non-profit organization that assesses and measures levels of corruption in various countries, states on its webpage that Saudi Arabia scores 46 out of 100 possible points. Scores range from 0 (highly corrupt) to 100 (very clean). A score of 46 puts Saudi Arabia in 63rd place (out of 177) in international comparison and indicates that corruption constitutes a significant problem in the country. For the Control of Corruption Index, point estimates range from about -2.5 to 2.5. Higher values correspond to better governance outcomes. Several studies have demonstrated that high levels of corruption are problematic because they inhibit economic growth and social justice (De Vaal & Ebben, 2011; Swaleheen, 2011, pp. 108-110). While the problem of corruption affects all entrepreneurs in Saudi Arabia, women are probably particularly affected by corruption because they lack the financial and social capital necessary to navigate corrupt bureaucracies and financial institutions effectively.

In addition to corruption, the OECD (2011b) also identifies several other issues that prevent women from making gains as entrepreneurs. Among these issues are limited infrastructure for business support, insufficient stakeholder consultations, i.e. government, financial institutions and lack of external financing (OECD, 2011b). The lack of these critical services is not unique to female entrepreneurs.

Research has long identified lack of these services as one of the major obstacles to SMR growth in Saudi Arabia (Nieva, 2015).

However, in the recent past the Saudi government has recognized the need for the creation of so-called business incubators to promote the creation and growths of SME. This was identified as an important policy objective because of a perceived need of diversifying Saudi Arabia's economy and promoting economic growth. Nieva (2015) states that business incubator programs in Saudi Arabia such as the Saudi Business Incubator Network serve the primary objective of facilitating entrepreneur support through the provision of capital, training, and technology transfer. However, as Nieva (2015) further states the business incubators programs currently implemented in Saudi Arabia are still not fully sufficient to promote effective SME creation and growths.

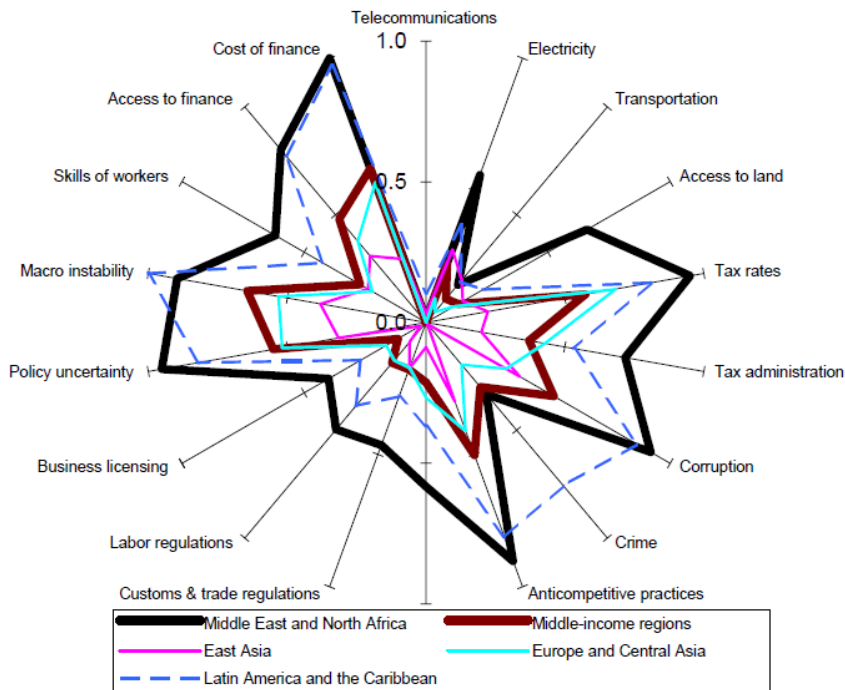
Moreover, current incubator programs need as Nieva (2015) highlights to expand the services currently offered to women and other minority groups if they want to be effective in accelerating SME growth in Saudi Arabia. The apparent mismatch between actual needs of female entrepreneurs and current policy implementation by the Saudi government consequently, does not allow for the creation of business development initiatives that would meet appropriate needs of women-entrepreneurs in this country.

Effective policies and programs that would facilitate female entrepreneurship in the kingdom would have to address several areas. Specifically, there is a clear identified need for the dissemination of business-related information for SMEs on licensing processes, export regulations, market data, and so forth. The OECD (2011b) maintains that although some programs targeted at women are available in Saudi Arabia, information on how to take advantage of these programs is virtually missing. In addition to creating such programs, the Saudi government needs to improve its outreach efforts by acknowledging the importance of women entrepreneurs and by helping women identify existing opportunities for business support (OECD, 2011b). Significantly, lack of information about available programs is not only evident with regard the Saudi government's efforts to advertise its programs but also with regard to research. To date, there is a marked dearth of research pertaining to business incubator and business facilitation services available to women in Saudi Arabia. To fill this gap, future research should focus on identifying specific policies aimed at female entrepreneurs in Saudi Arabia.

The general obstacles to all enterprises in MENA and other regions can be illustrated as follows:

Figure 5

Obstacles to Enterprises' Development in MENA and Other Regions



Source: Chamlou, Klapper, & Muzi (2008, p. 10)

The index in the Figure ranges from 0 to 1, where 0 is the best perception and 1 is the worst perception (Chamlou, et al, 2008). As the schematic illustration of business obstacles in Saudi Arabia shows, business owners find the following constraints for business the most significant: transportation, access to land, legal system, customs and trade, labour regulations, enterprise licensing, skills of employees, access and cost of financial resources (Chamlou, et al, 2008). As the OECD (2011a) report that cites Chamlou, et al's (2008) research further states, these obstacles are amplified for

women as they face structural discrimination that is inherent in the regulatory and social environment in Saudi Arabia.

The effect of structural inequality of women in Saudi Arabia has been further investigated by Zeidan and Bahrami (2011). Apart from the factors detailed above, the authors add to the list of constraints for business such challenge as poor self-confidence of businesswomen in Saudi Arabia. In accordance with the researchers, this demerit may limit women's ability to get financial support from both governmental and non-governmental organisations (Zeidan & Bahrami, 2011). Furthermore, lack of confidence among female entrepreneurs may negatively affect women's ability to manage their start-ups (Zeidan & Bahrami, 2011). This problem is also amplified by lack of female role models that provide younger women with guidance and encouragement (Zeidan & Bahrami, 2011).

Based on the insights gleaned from research into the obstacles faced by women in the MENA region in general, the OECD (2011a) makes a number of recommendations regarding policy changes in the kingdom. In order to meet adequate needs of women entrepreneurs in Saudi Arabia, government should establish a regulative environment that would facilitate women's success (OECD, 2011a). For instance, laws and regulative procedures should be transparent and protect and expand women's rights while obtaining a loan for business needs. Banks can create special resource centres for women,

which would provide them with information sessions, training on entrepreneurship (OECD, 2011a). The thrust of these policies would thus be two-fold. On the one hand, the government would create the necessary infrastructure to facilitate female entrepreneurship while at the same time providing informational and educational resources to women to help them navigate the regulatory environment and identify suitable sources of funding.

To understand the specific obstacles women face when obtaining financing for their businesses, it is important to identify the larger context of the Islamic banking system (OECD, 2011a). Saudi Arabia is an Islamic country with strong Islamic traditions (Zeidan & Bahrami, 2011). This shows for example in the adherence to Sharia law. Islamic banks do not charge interest on financial transactions since interest is forbidden by Sharia and they do not finance business sectors in weapons, pork, which is also prohibited by Sharia, etc. (OECD, 2011a). Interest on loans is apart from investments typically one of the primary sources of revenue for banks. Because financial institutions in Saudi Arabia cannot charge interest, they only have a marginal interest in giving out loans. While this creates obstacles in itself for all entrepreneurs, it is also important to highlight that observant religious women would most likely would not seek financing for their businesses from outside or even foreign

banks, unless these banks also lend according to Sharia law, i.e. give out interest-free loans (Zeidan & Bahrami, 2011).

Zeidan and Bahrami (2011) claim that external funding that would address Islamic traditions of women-entrepreneurs would, however, significantly support their enterprises (Al Turki & Braswell, 2010). This means that women with a strong commitment to Islam would choose external financing from Islamic banks versus other financial institutions. Thus far, this venue of financing is, however, underdeveloped in Saudi Arabia and needs further investment and commitment from foreign bank to develop the finance sector in the country.

Apart from meeting women's needs for culturally sensitive funding sources, Stevenson (2011) states that in order to develop an appropriate BDS programme for women, it is essential to conduct needs assessment among women-entrepreneurs to understand their real needs. In turn, OECD (2012) states that the needs of Saudi women-entrepreneurs are organised around the following areas: developed and understandable legal procedures of enterprise registering and operation, access to business information and trainings, and access to external financing (Sadi and Al-Ghazali, 2012). To date, there has to the author's knowledge not been an attempt to assess women entrepreneurs' need systematically and on a scale that allows the government to make reliable

generalizations about what the objectives of programmes and policy initiatives should be.

Zeidan and Bahrami (2011) conducted a comprehensive literature review that looked at female entrepreneurship in developing countries with special focus on women in GCC (Gulf Cooperation Council) states. The GCC is a regional intergovernmental political and economic union comprised of Bahrain, Kuwait, Oman, Qatar, Saudi Arabia, and the United Arab Emirates. Zeidan and Bahrami (2011) identified several obstacles that complicate entrepreneurship for women in these countries. Lack of access to finance and lack of networking services that may help women entrepreneurs find useful information on how to get financial support were considered as areas of challenge at the women entrepreneurship forum in Dubai (Zeidan & Bahrami, 2011). The regulatory environment was defined as another crucial area of challenge. Specifically, women in GCC countries frequently faced laws and regulations that made it impossible for them, or explicitly prohibited them from assuming important business functions and positions such as becoming board members in businesses or obtaining licenses necessary to own and operate a business. The authors note that in recent years Saudi Arabia has made some limited advances in making the regulatory environment more "women-friendly" (Zeidan & Bahrami, 2011). While this is a step forward for women in Saudi Arabia, gender-based discrimination

in the legal and regulatory environment has not been fully addressed yet by the Saudi government or the governments of other GCC countries.

It is interesting to note that similar challenges were identified by the United Nations with respect to businesswomen in Asia (including the MENA region) and the Pacific region (UN, 2006). In addition, the UN (2006) report notes that lack of technology infrastructure that is easily accessible to women is also lacking. The report faults government policies with failing to provide such critical infrastructure and provide the appropriate level of education to girls and women to develop computer literacy necessary to succeed in today's business world. Hence, government regulations as well as access to financial assets and technology infrastructure and education need to be taken into consideration to improve both funding and business development programmes available to women in Saudi Arabia.

It is argued by Ahmad (2011) that poor governmental finance support does not allow for quick business growth. Of the female entrepreneurs surveyed in the study, 82 percent relied on personal savings to fund their businesses. Another 12.9 percent indicated that they borrowed money from family and friends, 10.4 percent obtained personal bank loans, eight percent relied on philanthropy, and only two percent took out formal loans through a bank or other financial institution

(Ahmad, 2011). Ahmad (2011) maintains that these lending practices are unsustainable because they significantly limit women's abilities to expand their businesses. It is therefore not surprising that businesswomen in Saudi Arabia have very limited tools for promotion of their goods and services. For instance, Ahmad (2011) in his study demonstrates that only 20% of the research participants reported that they have a website. Therefore, it can be recommended that funds should be allocated for delivering knowledge to business women about networking sources of information such as websites and their importance for business growth. These measures may be included in funding programmes and business development support services in order to meet the appropriate needs for women entrepreneurs in Saudi Arabia. It can be recommended that Saudi financial institutions should increase awareness of various funding options for businesswomen by disseminating information about their programs and engaging in targeted marketing and outreach for women. Moreover, the overall availability and the ease of access sources of financeneeds to be dramatically improved to facilitate female entrepreneurship(Ahmad, 2011).

In regards of personal qualities, research has found that women frequently lack self-confidence, which leads to failure while presenting their investment projects or dealing with various authorities (OECD, 2011a; Stevenson, 2011; Zeidan

&Bahrami, 2011). Interestingly, more than 50% of female business owners in KSA do not conduct feasibility plans before starting the enterprise (Welsh et al., 2012). Welsh and colleagues (2012) investigated the sources of knowledge and support in Saudi Arabian female entrepreneurs when starting or operating a new venture. The authors find that "although Saudi Arabian businesswomen are highly educated, receive strong support from family and friends, and rate themselves as excellent in people skills and innovation; they often lack business specific knowledge" (ibid, p. 13). Hence, the primary reason for women's failure to conduct, for example, feasibility evaluations prior to starting a business lies not in women's confidence but in the lack of business knowledge (Welsh et al., 2012). Likewise, Ahmad (2011) argues that women-entrepreneurs in KSA (Kingdom of Saudi Arabia) are generally confident, have a decent education, resources and optimistic about the future of their businesses. Moreover, because of persistent gender-bias and related adversities, Saudi women-entrepreneurs tend to face and overcome many challenges more easily than women-entrepreneurs in other parts of the world (Welsh et al. 2012). This can be, explained by the conservative and strict cultural context in KSA that requires women to develop resilience and grit when negotiating their role in society (Welsh et al, 2012).

While the narrative that women lack self-confidence is seemingly compelling in explaining the failure of women to secure financing for their businesses and become successful entrepreneurs, the research cited above actually shows that the opposite is true. It is essential to realise the motivational factors force women-entrepreneurs to start their own enterprise (Sadi and Al-Ghazali, 2012; Drine and Grach, 2010). Using a modified version of the "Women in Business and in DecisionMaking" questionnaire that was originally used to study a population of female entrepreneurs in Europe, the authors surveyed 330 female entrepreneurs from Bahrain and Saudi Arabia.

The authors found that women in Saudi Arabia and Bahrain have quite different underlying motivations and motives for starting businesses. For instance, Saudi business-women start businesses because they are motivated by self-achievement. In contrast, women in Bahrain are mostly motivated to start their own businesses because they hope to be able to make financial gains (profit motives) through their enterprises (Sadi & Al-Ghazali, 2012). The findings of this study are in so far significant as they can help BDS institutions to design their entrepreneurship training correspondingly. More specifically, training programs should tap into the high level of intrinsic motivation in Saudi women and thus help them to excel in the business world. One problem with the study conducted by Sadi

and Al-Ghazali (2012) is, however, the relatively small sample size. The limited number of respondents and possible subjectivism in their responses may lead to biased results of the study (Sadi & Al-Ghazali, 2012).

2.7 Financing Options

International institutions such as the United Nations, the IMF, and the World Bank have long recognized the need to give women access to capital in order to empower them economically (Vandervelt, 2014). The United Nations promotes gender equality and views female entrepreneurship as an essentially as one of many venues that allow women to become economically independent and hence more equal. Moreover, several studies have demonstrated that female entrepreneurship is not only good for women but also for their families and the communities in which they live (Acs, Desai, & Hessels, 2008). Consequently, the UN and its financial partner organizations the IMF and the World Bank have devised a number of programs that specifically address the needs of female entrepreneurs in developing countries.

So-called micro-loan programs, for example, combine, as Sigalla (2012, p. 546) has pointed out, "the logic of business, progressive approaches of learning from experience, and the key aim to reduce poverty, especially among women." The efficacy of these programs in reducing poverty, improving

women's status in society, and helping the GDP of developing countries has been demonstrated, however, as Gurgoz (2014) has pointed out, the implementation of micro-loan programs whether they be administered through international organizations or through national governments or local financial institutions is often problematic in Islamic countries. Part of the reason for the reluctance to establish micro-finance programs that benefit women has to do with cultural and religious beliefs and suspicions that view female entrepreneurship as potentially dangerous for the order of society. Hence, the difficulty of women in Islamic countries to obtain funding goes back to the barriers described in the previous section of this paper.

The Business development initiatives currently available to women in the MENA region can be subdivided into financial and non-financial support. Most of financial funding women-entrepreneurs in MENA region get from external financing, which is provided by financial institutions such as banks (OECD, 2011a). In accordance with Zeidan and Bahrami (2011), 54percent of Saudi women-entrepreneurs encounter obstacles when looking for access to financing.

The OECD (2011a) argues that the majority of financing options in this region are informal, not registered or protected legally. Specifically, this means that women who want to lead an enterprise use their own savings, or borrow

money from relatives or friends. It can be critically remarked that informal lending hampers development of formal entrepreneurship and worsens the economic situation in the country because financial assets are diverted from the economy towards businesses without clear projection about the benefits of these investments for the investor or the economy at large. From the perspective of the entrepreneur, one of the major problems of informal lending is that it is often somewhat limited and unreliable.

Women may not have access to capital when they need it and the amounts available are not always adequate to meet the immediate need for capital. Moreover, informal lending makes financial planning for start-ups and established businesses difficult as there is no guarantee that the informal creditors will have funds available when they are needed. However, although the scope of this effect is difficult to assess, research suggests that the problems associated with informal lending are real and one of the major reasons why women struggle to start and expand their business ventures (OECD, 2011a). In addition, in spite of women's right to own property, more often men are the legal owners of house deeds.

This creates the situation when women do not have enough of collateral to obtain a commercial loan (OECD, 2011a). To empower women financially, it would therefore not be enough to create programmes that provide financial support to female

entrepreneurs but it would also be necessary to create a social climate in which it is acceptable for women to own real estate or other assets that can be used as collateral. This, however, would also require a change in the mind-set and cultural sentiment of many Saudi families that continue to cast women in the role of the dependent rather than in the role of the equal partner in all matters of life including finances.

Interestingly, Nieva (2015) has claimed that women tend to use internal financing rather than external no matter what financing options they have. Unfortunately, this claim made by Nieva (2015) is not supported with enough empirical evidence to be universally true. Moreover, Nieva (2015) mostly addresses financing options available to women in the West where women actually do have ample choices in terms of securing funding for their projects. It is therefore not clear which type of financing source female entrepreneurs in Saudi Arabia would choose if various choices were available. Consequently, Nieva (2015) argument does not find a sufficient support from other researchers investigating the situation of female entrepreneurs in Saudi Arabia..

In the research literature there seems to be some degree of disagreement about the financing options available for female entrepreneurs in Saudi Arabia. Whereas the OECD (2011a) and Ahmad (2011) claim that women-entrepreneurs in MENA region

face gender-specific issues and may be refused in financing, especially if they own small firm or start-up with unproven cash flow, Shalaby (2004) states that Saudi government has realised the importance of small enterprises since several enhancements have been made in order to support small scale companies.

Significantly, the availability of financing resources and the existence of initiatives that aim at promoting female entrepreneurship appear to be somewhat out of step. It is a well-documented fact the financing options for female entrepreneurs in Saudi Arabia are scarce. However, at the same time, the government has tried to reduce the burden of bureaucracy associated with the process of establishing a small business. Furthermore, the government tries to improve technical service and support for women-led companies (Shalaby, 2004), yet despite the fact that the government of the Kingdom takes steps to help small organisations get some financial support, it fails to provide programmes that are specifically targeted at women.

Women still experience the lack of the primary tools that may ensure their growth such as credit and funds options, friendly business environment, and adequate legislation (Bundagji, 2005). At the heart of this apparent dissonance lies the fact that while the government of Saudi Arabia has recognized the importance of promoting SME growth, it has

failed to integrate efforts to promote SME growth of women-led companies. This problem speaks to the lack of an appropriate SME ecosystem in Saudi Arabia in general. The government has only begun to create such an ecosystem for SMEs; promoting women-led SMEs has thus far only been an afterthought.

One of the major problems with assessing government programmes and their effect of SME in general and SMEs led by women in particular is the lack of reliable data and consequently research that would validate the arguments laid out above. Nevertheless, the OECD (2011a, p. 7) states that laws in some regions of MENA are gender-specific, which not only affects the availability of financing options and business support but also women's perceptions and understanding of existing regulations as they pertain to entrepreneurship financing (Stevenson, 2011, p. 17).

Another problem relates to the apparent dissonance between Saudi Arabia's commitment to promoting female advancement and the social and legal practice in the country. On the one hand, governments of MENA region ratified the United Nations' Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) (OECD, 2012). On the other hand, it is hard to argue that women in countries such as Saudi Arabia experience the same level of gender-equality as women in Western countries do. In fact, there is no

evidence that the CEDAW has had any effect on gender equality in practical situations in Saudi Arabia.

Gender inequality in Saudi Arabia can be measured through a number of indicators. For example, in Saudi Arabia female participation on the labour market is only 15percent. This compares to 75percent of male participation in the labour market (OECD, 2012, p. 2). Zeidan and Bahrami (2011) add that recent changes in Saudi laws and regulations have given women more freedom to participate in economic processes. As previously mentioned, Saudi women are now allowed to be board members in family enterprises and operate in real estate and construction areas of business, which were not accessible to women before. Whether these measures are enough to boost not only female entrepreneurship but also female participation in the labour market is questionable.

Although the Saudi government has formally ratified the CEDAW, it is clear that the government at least currently has little intentions of fully implementing the changes that would be necessary to achieve gender equality both in social as well as in economic terms. The United Nations' Fund for Gender Equality is a UN-Women "grant-making mechanism dedicated exclusively to the political and economic empowerment of women worldwide" (Fund for Gender Equality, 2014, n.p.). The fund was launched in 2009 and has since delivered \$56 million to more than 96 programmes targeted at women in 72 countries. The

rationale of the Fund is to provide women with the financial means necessary to become economically independent and thus stand a chance to escape poverty. Significantly, the programme's rationale also closely links economic and political equality. On its webpage, the organizers state that gender equality can only be achieved when economic and political empowerment is achieved (Fund for Gender Equality, 2014).

The two definitions of economic empowerment and political empowerment of women demonstrate that in the view of the United Nations, and organizations like it, equal participation of women in political and economic processes are intimately correlated. One cannot exist without the other. From this perspective, initiatives by the Saudi government to boost female entrepreneurship appear to be "half-hearted" as the government fails to also implement the political and social changes necessary to achieve gender equality.

Because of the lack of commitment of the Saudi government to achieve true gender equality, it is therefore also not surprising that among the 96 programmes supported by the UN Fund for Gender Equality not a single programme is located in Saudi Arabia. The 2011-2012 list of Fund for Gender Equality grantees available on the United Nations, however, does list several countries in the MENA region that have received funding for programmes aimed at making financing available to

women. Among the programmes listed is one programme in Algeria, three programmes in Egypt, one programme in Iraq, two programmes in Lebanon and two programmes in Morocco, as well as five programmes in the Occupied Palestinian Territories.

The Fund for Gender Equality is part of a larger group of funding programmes that focus on giving out micro-loans to women. While micro financing has been hailed as the ideal tool to advance gender equality and the empowerment of women especially in developing countries, it is also important to highlight some of the apparent shortcomings of this approach to making financial resources available to women. For example, micro-financing is effective in helping women start businesses; however, due to its limited scope and volume it is not suitable if the business grows and additional more substantial financing is needed. In fact, even the OECD acknowledges that micro-financing is ineffective when it comes to business expansion (OECD, 2011a, p. 8).

This, from the get-go, limits the usability of micro-financing options for women who already own businesses and who look for capital to expand and grow their business ventures. Moreover, at the initial stage of granting a loan, banks give preference to the reputation of a borrower rather than feasibility and profitability of an investment project (OECD, 2011a, p. 15; OECD, 2012, p. 17). For Saudi women who want to start a business, micro-loans may not be the best

choice because their profile and needs may not fit the actual target population of the micro-loan.

Another point of criticism of micro-lending programmes and their underlying rationale is that the alleged success of micro-lending programmes in empowering women and alleviating poverty are widely exaggerated. Onyuma (2008, p.112), for example, points out that the micro-loan "success stories" are frequently based on case studies and anecdotal evidence. He maintains that the eradication of poverty and the empowerment of women requires more than micro-loans; rather to achieve these objectives far-reaching structural reforms need to take place. In his critical analysis of micro-loans and their underlying rationale Onyuma (2008) addresses problems associated with lack of structural reforms as they pertain to Africa.

He faults lack of reforms of male-dominated agrarian systems with the failure of micro-loans to deliver the promised benefits. While the situation in Arab countries and particularly in Saudi Arabia is certainly different from the situations encountered in Africa, the notion that micro-loan programmes are mostly ineffective without the implementation of effective societal reforms certainly also applies to Saudi Arabia. Without far-reaching changes in the legal system and changing cultural sentiments about the role of women in society, it is unlikely that micro-loan programmes are going

to be effective to help women grow their businesses and become more equal members of society.

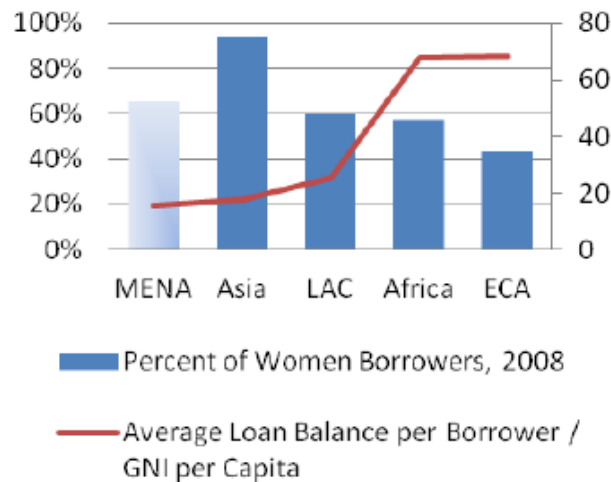
From the business standpoint, it can further be critically remarked that micro financing is an option for low-income women entrepreneurs, which makes this kind of finance support inefficient in terms of business growth (Stevenson, 2011, p. 14). Hence, micro company financing does not lead to quick growth of women entrepreneurs' business. The fact that female entrepreneurs in Saudi Arabia seek financial resources needed to grow their businesses is in so far significant, as it highlights that these women do not fit the typical micro-loan recipient. In developing countries, micro-loans are often a means to help women shift from subsistence farming to more lucrative and financially rewarding forms of production and trade. This fact is consistent with research conducted by McElwee and Riyami (2003) who examined businesswomen's motivation for entrepreneurship. The theorists argue that usually women focus on stability and enjoyment rather than business growth, which makes micro financing appropriate for stable companies.

In contrast, Sadi and Al-Ghazali (2012) in their statistical research of motivational factors for Saudi women entrepreneurs have established positive statistical relationship between self-achievement and business growth. The scholars argue that self-achievement is an important and

motivating reason for business development (Sadi & Al-Ghazali, 2012). In Maslow's "Hierarchy of Needs" self-achievement/actualization is identified as a higher order need and it can thus be concluded that Saudi women seek access to capital not necessarily to escape poverty but rather to fulfil higher order needs (Maslow & Herzberg, 1954). It can be summarised that micro-loans have been effective in meeting the very basic needs of Saudi women who have no financial resources on their own, however, for a significant number of women who already have managed to establish their businesses, micro-loans are highly ineffective in meeting their financial needs. Saudi women are not so much motivated by their desire to escape poverty when starting and growing a business but rather by their desire to achieve self-actualization. This aspect has thus far not been taken into account in the design and implementation of financial programmes for female entrepreneurs in Saudi Arabia.

Figure 5

Loan Size and Percent of Women-Borrowers



Source: OECD (2011a, p. 16)

The graph presented above demonstrates that women in MENA region are granted with the smallest sizes of loans in comparison with other regions (OECD, 2011a). As previously mentioned, Saudi Arabia does not participate in any micro-loan programmes for countries of the MENA region initiated by the UN Fund for Gender Equality. Moreover, the micro-loan programmes of other NGOs and governmental organizations are also only very limited in scope. As has been argued, one of the reasons for the small scope and volume of micro-loans to female entrepreneurs in Saudi Arabia may be that this “lending format” is mostly inappropriate to meet the specific needs of Saudi women wanting to start or grow their businesses.

2.7.1 Equity Financing

Apart from micro-loans, other financing options such as equity financing, which includes venture capital, are

available in MENA region too. However, there is a lack of data whether these options are available for women-entrepreneurs in Saudi Arabia (OECD, 2011a). Equity financing occurs when business owners sell a portion of their firm to one or more investors in exchange for their capital. In turn, these investors receive an ownership interest in the firm that entitles them to a share of future profits, and in many cases, voting rights in important company decisions. (OECD, 2011a)

It is argued by Carter, et al (2001) that equity financing is an appropriate option for women entrepreneurs since this kind of financing can lead to rapid growth and high returns. However, it has already been mentioned that the majority of women-led organisations are low growing and investors have little intention to buy a portion of women's business in Saudi Arabia (OECD, 2011a). Moreover, as Constatinidis (2006) has highlighted, women entrepreneurs are much less likely to seek out equity financing than men. If women choose equity financing to grow their businesses they often rely on family members to invest in their businesses through equity, or they take out credit card loans. The latter is a particularly inappropriate type of loan because it is commonly associated with high cost. In Saudi Arabia, equity financing is available to a small part of female entrepreneurs who have growing and perspective companies. It is unclear, however, whether equity financing is available

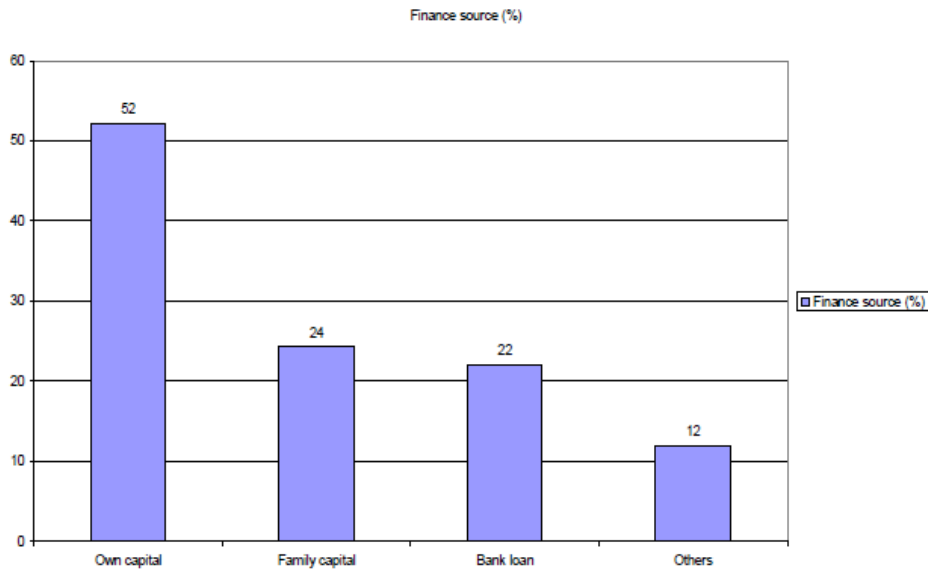
but underutilized, or whether such financing options are simply not available to female entrepreneurs in Saudi Arabia.

The expansion of the availability of equity financing should be one major goal of programmes seeking to improve women's access to capital in Saudi Arabia. It is argued by Carter et al. (2011) that female entrepreneurs in Saudi Arabia may be inspired by women who have set up their own venture capital enterprises such as Women's Equity Fund, Inroads Capital, and Women.com (OECD, 2011a). Helping women build financial networks that benefit other women and their businesses may be an effective way to address the financial needs of women entrepreneurs in Saudi Arabia. Moreover, this approach would in fact empower women as women-owned venture capital firms would provide women with power over investment decisions and make them less dependent on traditional channels of financing that are frequently male-dominated and consequently biased towards women (Constantinidis, 2006).

The figure below shows that equity financing for SMEs in Saudi Arabia dominates over debt financing (Almosallam, 2008). However, it is not known what percentage of SMEs belongs to women-entrepreneurs in Saudi Arabia. It is therefore impossible to determine from this graph to what extent women use equity financing to grow their businesses.

Figure 6

Financial Sources for SMEs in Saudi Arabia



Source: Almosallam (2008, p. 41)

Ahmad (2011) has presented data that suggests that 82.2 percent of Saudi women-entrepreneurs use their savings for financing their SMEs, 12.9 percent - friends and family sources, 10.4 percent - personal bank loans, eight percent - government grants and two percent - commercial bank loans (Ahmad, 2011, p. 612). Equity financing, however, was not assessed by Ahmad (2011). Future research will have to address this gap in research to provide valuable information to policy-makers and other stakeholders interested in facilitating business growth of women-led companies in Saudi Arabia.

2.7.2 Other Business Development Support

Women entrepreneurs in MENA region also have access to business development support (BDS), which is non-financial (Stevenson, 2011). It should be emphasised that BDS for women began to emerge in the MENA region in the early 2000s and to date still has a weak infrastructure. The causes of this are two-fold. Part of the lack of BDS and weak BDS infrastructure can be explained by the dominance of informality in doing business, the prevalence of micro-firms, and women's low participation in the role of business owners (Stevenson, 2011). In addition, women prefer to operate informal businesses because of the difficulty of legal procedures to make it formal, i.e., register the firm (OECD, 2012; Carter et al., 2001).

The more significant reason, however, is that the Saudi government has thus far failed to develop comprehensive BDS programs that target female entrepreneurs owning SMEs. This is explained by the low level of Saudi government efficiency in registering women enterprises. Thus, many Saudi women rely on other counterparts to complete the registration process or choose not to register their firms at all (Welsh et al., 2012). Additionally, Ahmad (2011) in his empirical investigation revealed that the majority of female entrepreneurs who participated in the study rely on their male relatives in order to proceed through the registration process, which

confirms the previous statement. The major limitation of Ahmad's (2011) research is that the scholar used a very limited number of research participants, which does not lead to generalizations and also which did not represent the entire population of female entrepreneurs working in Saudi Arabia.

A more significant problem is, however, the lack of BDS programmes aimed at women. For example, The Saudi government has since the late 1990s invested in so-called "business incubators" (Al-Mubaraki & Schröl, 2011). Business incubators were first developed in the United States in the 1950s. By the late 1980s they had gained popularity across the globe and particularly in countries that tried to increase growth in the SME sector. According to the National Business Incubator Society, a business incubator is:

A business support process that accelerates the successful development of start-ups and fledging companies by providing entrepreneurs with an array of targeted resources and services. These services are usually developed or orchestrated by incubator management and offered both in the business incubator and through its network of contacts. A business incubator's main goal is to produce successful firms that will leave the program financially viable and free-standing. Critical to the definition of an incubator is the provision of management guidance, technical assistance and consulting tailored to young, growing companies. (Al-Mubaraki & Schrodell, 2011, p.436)

As the definition cited above demonstrates, business incubators could have the potential to meet the needs of female entrepreneurs as they provide a variety of resources and services that have been identified in the previous section

of this paper as relevant to female entrepreneurs in Saudi Arabia. Alshumaimri, Aldridge, and Audretsch (2010), for example, reports that the resources and services provided by business incubators in Saudi Arabia include office space, legal support, networking assistance, and marketing assistance. Another goal of business incubators is to achieve effective technology transfer from research to industry (Alshumaimri, et al, 2010).

Salem(2014) maintains that Saudi Arabia has focused on creating business incubators in order to create employment in the local economy and to boost SME growth in an effort to boost incomes, share wealth among wider segments of the population, and to increase the country's GDP. Evidence from the relevant literature suggests that business incubators are an effective means of diversifying the economy of countries such as Saudi Arabia that depend heavily on one specific industrial sector, in this case, the oil industry. Salem(2014) further argues that the business incubators initiated by the Saudi government since 2010 focus on helping companies with low financial capacity.

The business incubators currently implemented in Saudi Arabia can be divided into various types. Alshumaimri, et al (2010) maintain that the most important type of business incubators currently existing in Saudi Arabia are university-based business in nature. This type of business incubator provides clients with access to office space, knowledge,

technology, and other salient services. The facilities and human capital already in place at universities is thus shared with individuals, frequently graduates in the engineering sciences, who want to pursue a career as entrepreneurs (Alshumaimri, et al., 2010). Alshumaimri, et al (2010) also point out that business incubators in Saudi Arabia have a relatively high degree of involvement from the private sector that tries to improve the business eco-system for SMEs in Saudi Arabia.

Apart from providing entrepreneurs with training, access to knowledge and resources, business incubators in the KSA also serve the purpose of stabilizing existing SMEs (Salem, 2014). The Saudi Incubator Network, for example, tracks start-ups and established businesses and "intervenes" by offering advice on business planning and strategy, training, networking opportunities, and other resources. Further, Salem(2015) maintains that overall, Saudi business incubator activities have been effective in helping Saudi Arabia take the first steps in transitioning to a knowledge-based economy that creates employment opportunities and successfully contributes to the diversification of the Saudi economy.

Significantly, the researchers cited above have mentioned female entrepreneurs in the contexts of their assessment of Saudi business incubators only in passing. None of the identified goals and objectives of business incubators in Saudi Arabia that were identified by the authors included the

promotion of female entrepreneurship. This seems to indicate that rather than focusing on female entrepreneurs or "gender mainstreaming" the interests of female entrepreneurs in the overall rationale and implementation of such programs, business incubators in Saudi Arabia focus on developing the SME sector in general.

It is true that women entrepreneurs represent only a small fraction of all Saudi entrepreneurs. On average, there are only one percent of self-employed women and less than three percent of women-employers in Saudi Arabia (Stevenson, 2011). This may in part explain why the available BDS programs such as business incubators do not integrate services specifically for women in the portfolio of services offered. However, it is also true that there are no data on what percentage of women are reached by BDS initiatives in Saudi Arabia and to what extent these programmes are effective. This gap in data collection and tracking is one of the major reasons for the dearth of knowledge about how female entrepreneurs fare in Saudi Arabia and to what extent female entrepreneurs make use of BDS programmes.

It is argued by Acs and Szerb (2007) that entrepreneurs in Saudi Arabia experience the lack of communication with the government authorities, which may be the reason for the poor financial support of small enterprises. The Saudi government fails to create bureaucratic structures and agencies that focus citizens' needs by engaging in outreach and creating an

appropriate organizational culture that focuses on serving the public and particularly stakeholders such as female entrepreneurs. The study of Acs and Szerb (2007) shows that lack of communication between regulatory authorities and businesswomen affects growth of small companies as well as entrepreneurial activities in a negative way (Acs and Szerb, 2007).

On the other hand, it is reported by Stevenson (2011) that despite the fact that the government provides BDS initiatives for SMEs in the Kingdom, Saudi female entrepreneurs do not actively participate in training programmes. This researcher explains this fact by the existence of the low availability of these services, poor information availability, and poor women oriented business development support services (Stevenson, 2011). Moreover, as has been argued earlier with regard to business incubators, promoting female entrepreneurship has not been one of the primary objectives of BDS. Hence the programmes often fail to adequately address women's needs.

While a significant number of business incubators are initiated and supported by the private sector, Almosallam (2008) states that among BDS initiatives for SMEs in Saudi Arabia some programmes are initiated by government institutions. These BDS initiatives are varied in scope and purpose. For example, the Saudi government has funded the

increase of Saudi Credit Bank capital, which is supposed to benefit SMEs seeking the funding needed for expansion and growth. The sponsorship initiative of the Saudi Industrial Development Fund likewise was designed and implemented by the Saudi government to make funds for industrial development of specific cities and regions within the country available. Grants to farmers from the Agricultural Bank are intended to help farmers modernize their equipment and farming methods and thus boost output and economic growth.

Training courses delivered by the Public Organisation for Technical Education and Vocational Training (Almosallam, 2008) are intended to give younger Saudis the relevant vocational skills that will not only boost their employment opportunities but also stimulate the sector of SME. Finally, the Chambers of Commerce in Saudi Arabia operate with the express purpose of serving SME owners and helping them promote their services and products (Almosallam, 2008). In addition, there are also a number of non-governmental BDS initiatives targeting the SME sector. Among non-governmental BDS initiatives in Saudi Arabia is, for example, the Khadijah Bint Khuwailid Businesswomen Center (Zeidan and Bahrami, 2011). The centre has the express purpose of helping female SME-owners promote and grow their businesses. The centre provides a range of services to its members such as networking opportunities, business support,

training, professional development, and advice on regulatory procedures, and legal requirements.

Although research has identified a few initiatives that target SMEs in general and women-led SMEs in particular, very little is known about the efficacy of these efforts in helping women grow their businesses effectively. There are no data on whether the aforementioned initiatives have been successful and what effect they had on the number and success of women-led SMEs. It thus remains unclear how these initiatives have affected SME performance in terms of helping an SME survive, grow, or increase its profits. Another problem associated with research pertaining to BDS for SMEs in Saudi Arabia is that most studies are case studies with a strong regional focus. Almosallam's (2008) empirical investigation, for example, does not cover the whole country of Saudi Arabia, only the enterprises in Riyadh. This is problematic as Riyadh is one of the major economic centres of Saudi Arabia and hence is not representative of the economic development initiatives in other parts of the country. The limited scope of Almosallam's (2008) study influences the validity of the findings due to the possible regional differences in the country (Fritsch & Mueller, 2008). Moreover, generalizations about the whole country of Saudi Arabia cannot be made based on the limitations described above.

2.7.3 Role of Funding Initiatives and BDS Services

A significant number of research studies have demonstrated that BDS and funding initiatives targeting women can be effective in helping women start and grow their businesses. McKenzie and Woodruff (2014) conducted a comprehensive literature review of research pertaining to business training programmes and entrepreneur evaluations in developing countries. The authors maintain that many BDS Services, particularly training, has been recognized as important for SME or micro business owners in developing countries because this population often lacks knowledge of effective business practices that are commonplace in the developed world (McKenzie & Woodruff, 2014). For example, research has found that SME owners in developing countries often fail to mix household and business finances, do not perform proper accounting, or only engage sporadically and ineffectively in marketing efforts. Likewise, knowledge gaps in effective inventory practices and the absence of clear financial goals create significant problems for SMEs in developing countries.

Most studies reviewed by McKenzie and Woodruff (2014) evaluated training programs for SME owners in developing countries that met the specific needs identified above. The authors maintain that the majority of studies evaluating the effectiveness of training programs for SME-owners in

developing countries suffer from low statistical power, measure the impact of training only for one year post-intervention, and fail to measure attrition rates, revenues and profits effectively (McKenzie & Woodruff, 2014).

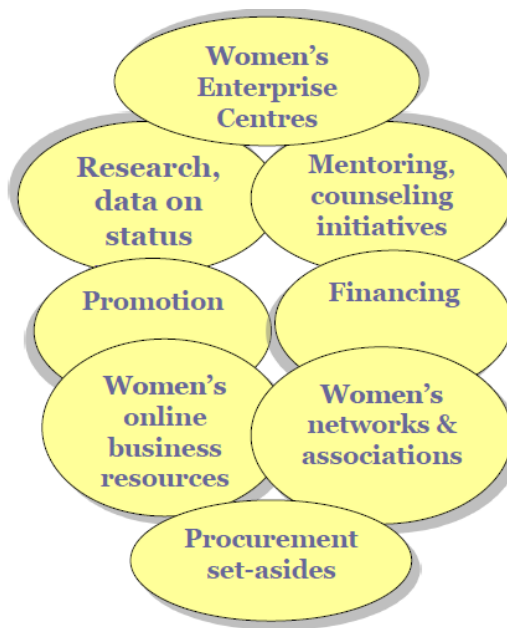
Despite these methodological shortcomings, the authors identify some positive developments in their meta-analysis. Specifically, McKenzie and Woodruff (2014) maintain that a few, well-designed studies provide a relatively high level of evidence that training has a positive effect on profit. Moreover, training was found to have relatively little effect on survivorship of existing companies; however, there is strong evidence that training facilitates the start-up of companies by helping future business-owners launch their businesses more quickly (McKenzie & Woodruff, 2014).

With regard to gender differences, McKenzie and Woodruff (2014) also make an important observation: while existing male-owned firms seem to have improved survivorship when owners receive training, the same cannot be said of female-owned existing companies (2014, p.3). In fact, training for female owners of existing businesses had zero and/or negative effects on survivorship (McKenzie & Woodruff, 2014). According to the authors, typical business training involves group instruction, one-on-one training, or training as part of a competition (McKeznie & Woodruff, 2014). The curricula of training courses included basics of finances, business

planning, marketing, and know-how related to navigating the regulatory environment.

While McKenzie and Woodruff (2014) maintain that overall, the evidence for the efficacy of BDS programmes for women is limited the authors also maintain that future research will have to improve methodologically to allow policy-makers to make informed decisions about BDS programmes. One issue that has not been resolved in research or policy practice pertains to the question of whose responsibility it is to design and implement BDS programmes. BDS initiatives can be delivered not only by women's business associations but also by the government, non-governmental organisations (NGOs), universities, business associations and private professionals (Stevenson, 2011). The following illustration included in Stevenson (2011) helps to better understand BDS initiatives, their scope and content:

Figure 7: BDS Initiatives



Source: Stevenson (2011, p. 27)

As the illustration above shows, BDS initiatives are comprised of several elements. Women's Enterprise Centres is one of the most important elements, as they are able to deliver many of the services of BDS programmes. For example, Women's Enterprise Centres can offer mentoring and counselling, training in financing, and offer women the opportunity to network and form associations that promote their business interests. Online resources, the promotion of women's businesses, and procurement set-asides are other important elements that effective BDS initiatives should include. Finally, BDS programmes ideally also enable women to do research or access research that pertains to the business environment they operate in and thus allows them to make informed strategic and business decisions (Stevenson, 2011, p.5).

In this context, it is important to highlight that research literature thus far has failed to provide a high level of evidence for what constitutes a best-practice approach to BDS programmes for women. While regional differences of women in the developing world certainly affect the specific needs of women, a best practices approach to BDS should enable policy-makers and other stakeholders to select and implement BDS initiatives that utilize training methods and services that create the greatest benefit for female entrepreneurs.

It is essential to mention that women in the MENA region lack an entrepreneurial education (OECD, 2011a, p. 8). Moreover, 65 percent of the population in MENA are considered illiterate (OECD, 2012, p. 12). Although Saudi Arabia was able to cut its illiteracy rate among its younger population (15-25 years of age) in half the early 1990s (from 18 percent to nine percent), women were just a decade ago still significantly more likely to be illiterate than men (Roudi-Fahimi & Moghadam, 2003, pp. 16-18). Moreover, in a policy brief pertaining to women's education in the MENA region, Roudi-Fahimi and Moghadam (2003) observe that the quality of women's education needed to improve dramatically to give women equal employment chances and to mitigate the gender gap. More than a decade later, the gender gap in terms of education has still not improved for Saudi women. Although women's enrolment in

tertiary educations has increased from 35 percent to 37 percent, women are still less likely to receive post-graduate education (Alexander, 2011).

The Saudi postsecondary education system is comparable to the educational system of the United States in some ways (Alexander 2011). For example, the last three years of what Americans would call secondary school are comparable to high school in the U.S. in that students are required to take classes that are supposed to prepare them for college. However, educational practices are strongly influenced by Islamic systems, traditions, values, and customs. While female education traditionally took place in the home and focused on learning the Quran and Sharia law, women at least since the 1960s have had access to elementary, secondary, and post-secondary education that at least in theory was equal to that of men (Alexander, 2011).

In the early 2000s, the Saudi government made an effort to make female education more equal to that of men by appointing the Ministry of Higher Education the responsibility to oversee female education. Previously, the Department of Religious Guidance had oversight over female education and educational institutions for women (Alexander, 2011). This transition along with the massive expansion of post-secondary educational programmes for women has allowed an increasing number of women to receive graduate degrees. This expansion of

educational opportunities was made possible through massive investments by the Saudi government and the cooperation of foreign educational institutions that set up "secondary" campuses in Saudi Arabia (Onsman, 2011).

These efforts were not targeted at women exclusively but are rather an effort by the Saudi government to develop a workforce that is capable of meeting the challenges of the future (Onsman, 2011). The education of men and women continues to be separate; however, both men and women have benefitted from the investments of the Saudi government in educational institutions. The Prince Mohammad Bin Fahd University, for example, was established in Al-Khobar in 2006; it features both a male and a female campus to ensure that men and women have access to education without violating the strict gender segregation that is customary in Saudi Arabia (Al-Dali, Fnais, & Newbould, 2013).

With regard to the skills and knowledge necessary for successful entrepreneurship, Saudi men still enjoy significant advantages. Talented Saudi men often study abroad on state-sponsored scholarships (Alexander, 2011), which was for a long time deemed inappropriate for women. Although the number of female Saudi students studying abroad has risen, many Saudi families still determine that studying abroad may be inappropriate for their daughters (Alexander, 2011). Studying abroad not only provides men with better opportunities to

acquire foreign language skills but also gives them access to better education and international networking opportunities.

However, as part of the "female Saudization" efforts of the government, training and education for women has increasingly focused on teaching specific skills that are beneficial for later careers as entrepreneurs (Al-Fawaz, 2014). Alexander (2011), for example, reports on the findings of a study that assessed the efficacy of leadership training for female students at the Prince Mohammad Bin Fahd University. The study conducted by Alexander (2011) consisted of a pre-test/post-test research design in which female students' attitudes towards leadership and their perceptions about their own capabilities as leaders were tested before and after their participation in a leadership course at the university. The author found that the educational intervention was somewhat effective in improving women's beliefs in their own abilities as leaders; however, the author also notes that female students who participated in the educational intervention predominately still believed that leadership was "men's business." The results of this study indicate that educational intervention aimed at teaching women relevant entrepreneurial skills such as leadership will have to be improved. Secondly, the findings of the study indicate that women's perceptions about their capabilities as leaders and entrepreneurs suffer from a deeply engrained cultural bias towards male superiority.

Another issue that has been identified with regard to female education as it pertains to entrepreneurship and workforce participation in Saudi Arabia is that only a very limited number of professions or industry sectors are deemed appropriate for women. Al-Fawaz (2014, n.p.), for example, reports that although "Saudi women have the potential to prove their talent in several industries" the Saudi Ministry of Labour only considers "dress-designing, manufacture of ready-made clothing, jewelry, assembling computers and other electronic devices, chocolates, sweetmeats, perfumes and cosmetics" appropriate for women wishing to pursue entrepreneurial careers.

Moreover, women working in these industries either as labourers or business owners, "must not be at work before six in the morning or after five in the evening" (Al-Fawaz, 2014, n.p.). The official position of the Ministry of Labour regarding female workforce participation and female entrepreneurship highlights not only some of the barriers that women face in a strongly patriarchal society but also the difficulties of the Saudi government in increasing female economic output while at the same time ensuring that traditional gender roles and expectation are being maintained.

One approach the Saudi educational system could choose to increase the proportion of female entrepreneurship is to make graduate-level business school education more widely available

to women. Gallant, Majumdar, and Varadarajan (2010) investigated the efficacy of business school education for women in Dubai in promoting female entrepreneurship. The authors maintain that the United Arab Emirates (UAE) has made great strides over the last decade in expanding educational opportunities of women. The UAE currently invests five percent of its GDP in education - more than any other country in the world (Gallant, et al, 2010).

In their study the authors recruited 117 female business school students in Dubai and surveyed them not only about their entrepreneurial knowledge but also about their intentions of becoming entrepreneurs. Forty-eight percent of participants in the study had no prior business experience and participants ranged in age from 18-24. The authors found that the young women participating in the study had excellent knowledge of business processes, finance, and other aspects of entrepreneurial knowledge (Gallant, et al, 2010).

Moreover, the participants felt confident about being able to apply their knowledge as entrepreneurs and expressed the desire to pursue entrepreneurial careers in the future. The authors, however, also noted that students who had prior entrepreneurial experience either personally or through others were more likely to express their desire to become entrepreneurs upon graduation. This difference was

statistically significant when compared to students without entrepreneurial experience (Gallant, et al, 2010).

The authors conclude that the findings indicate that it is crucial to create opportunities for young women to gain entrepreneurial experience, particularly if the UAE government desires to increase the percentage of women entrepreneurs. The findings of this study are relevant to Saudi Arabia because of the similarities in cultural, social, and economic background between the two countries. The study has demonstrated that given the opportunity for education, training, and personal entrepreneurial experiences, young women are motivated to pursue careers as entrepreneurs. Creating opportunities for young women to gain first practical experiences in the private sector is therefore crucial to increase the number of women who want to become entrepreneurs. Programmes for young women should include well-designed internship or apprenticeship programmes that are part of the business school curriculum for women.

While Gallant, et al (2010) identify the lack of practical experience in business-related professions as a major obstacle to female entrepreneurship in Dubai, it is very difficult to tell from available data whether or not the same problem applies to Saudi women. In research there is a fair amount of disagreement as to how many women already actively pursue careers as entrepreneurs. For instance, there are

approximately 25,000 of female entrepreneurs in Saudi Arabia who own around 10 percent of the real estate sector and around 20 percent of private companies (Ghafour, 2004, p. 1). This data, however, only accounts for registered and licensed businesses. Unlicensed businesses which make up a significant part of women-owned enterprises in the KSA are not accounted for in this study.

Alternatively, Doumato and Posusney (2003) report that women in Saudi Arabia own nearly 40 percent of the private property and 10 percent of private business all across the Kingdom, which is approximately 15,000 small and medium companies and organisations (pp. 16-18). However, it is not clear which roles and business functions women assume in these businesses. For example, the fact that women own nearly 40 percent of private property is not necessarily an indication of entrepreneurial activities, as women may own private property without actually using this property to generate additional profits. While the cited data provides some evidence that women engage in entrepreneurial activities the full scope of these activities cannot be identified due to lack of reliable data and research. Using educational data it can be assumed that the rate of illiteracy in Saudi Arabia is lower in comparison with other countries in the Middle East and North Africa (Sadi and Al-Ghazali, 2012, p. 101). However, literacy alone is a poor indicator of overall educational

attainment and knowledge of entrepreneurial processes and related skills as it only represents the absolute minimum of educational attainment.

Research suggests that despite higher literacy rates in Saudi Arabia, women face significant challenges in obtaining the skills and knowledge necessary to become successful entrepreneurs. Emphasizing the nexus of theory and practice in entrepreneurship education, Jack and Anderson (1999) argue that it is difficult to teach entrepreneurship because the theoretical aspect of this subject may significantly differ from the practical context. Entrepreneurs' skills require synthesis of both art and science, i.e. being creative and having adequate SMEs management skills. Therefore, training programmes on entrepreneurship may not teach everyone how to be a successful entrepreneur.

In fact, what exactly constitutes entrepreneurship education has been the subject of debate for quite a while. Hytti and O'Gorman (2004) maintain that conceptually speaking, entrepreneurship education is strongly shaped by the specific objectives one attaches to this form of education. The authors identify three specific objectives they believe to be salient in entrepreneurship education in Europe. The first objective is to increase students' understanding of what entrepreneurship is about. As the authors state this objective is typically targeted at the general population or at

individuals interested in becoming entrepreneurs (Hytti & O'Gorman, 2004). This objective is furthermore typically operationalized through media campaigns and outreach events of professional bodies, and most importantly lectures and courses for university students.

The second objective is, according to the authors, "equipping individuals with an entrepreneurial approach to the "world of work" (Hytti & O'Gorman, 2004, p. 13). This objective includes teaching individuals a proactive approach to performing their work either as employees or as employers. The authors maintain that because careers have become "boundary-less" (Hytti & O'Gorman, 2004, p.13), individuals are hired based on a specific skill set they have acquired through practice as well as education. These skills are, as the authors maintain, also important in helping individuals find funding if they should decide to become entrepreneurs. The third objective and arguably the most important one is to teach individuals the skills that are necessary to start a business and become successful entrepreneurs (Hytti & O'Gorman, 2004).

The list of objectives compiled by Hytti and O'Goram (2004) is plausible. However, one clear limitation of their study is that it cannot be easily transferred to cultural contexts outside the European Union. For developing countries or countries such as Saudi Arabia, the objectives of

entrepreneurial education may have to be adapted to meet the specific needs of the target population and the policy objectives of entrepreneurial education. Especially the second objective identified by Hytti and O’Gorman (2004) may only partially apply to Saudi Arabia, as the “boundary-less careers” the authors identify with regard to the European workforce may not exist in Saudi Arabia due to legal restrictions for women and lack of suitable employment opportunities for a younger workforce.

The notion that entrepreneurial education needs to meet the specific needs of the population targeted has also been echoed by Rideout and Gray (2013). The authors conducted a systematic review of research investigating the efficacy of entrepreneurial education. The authors maintain that apart from methodological problems with the majority of reviewed studies, the real question was how to identify which type of entrepreneurial education was a “best fit” for specific populations based on the overall policy objective of the educational offering. In general, it can be argued that entrepreneurial training should provide students with access to knowledge and skills are necessary in order to have a successful entrepreneurship career in their respective cultural and economic context (Jack & Anderson, 1999; Drine & Grach, 2010).

Research suggests that entrepreneurial education plays an important role in increasing the success rate of start-ups and the survival of SMEs. Knowledge obtained from training demonstrates a positive correlation between educational achievements and an inclination for risk-taking, which is important for entrepreneurs (OECD, 2012). Ayinla Alarape (2007) conducted an empirical investigation, in which the researcher tried to assess the importance of training programmes with respect to small enterprises. The researcher discovered that entrepreneurs who ran SMEs and who participated in educational and developing business programmes had demonstrated better results in practice (Alarape, 2013). However, Alarape's (2013) research project was aimed at businesspersons who live and work in Lagos, Nigeria, which can limit the validity of these outcomes for the present research because of the differences in contexts of Nigeria and Saudi Arabia. Nevertheless, the importance of BDS programmes and services has been studied by Alarape (2013) and needs to be taken into consideration.

The findings of the study conducted by Alarape (2013) were also confirmed for a different group and cultural context. Karlan and Valdivia (2011) investigated the question as to whether one can teach entrepreneurship. The authors maintain that financial capital is often seen as key to promoting female entrepreneurship in developing countries;

however, the authors find that there is relatively little evidence demonstrating the efficacy of human capital building measures for micro-entrepreneurs in the developing world.

To answer their research question the authors devised a randomized controlled trial in which one group of female micro-entrepreneurs in Peru participated an educational BDS programme (intervention group), whereas a control group did not participate in an intervention but instead only interacted on a regular basis with the micro-finance bank providing financial capital to them. Participants in the treatment group received thirty to sixty minute educational sessions during their weekly or monthly banking meeting over the course of one to two years.

During these meetings, participants were educated about business strategies, financial planning, marketing, and other knowledge critical to successful entrepreneurship. To measure the effects of the intervention on the treatment group, the authors assessed survival rates and profits of both the intervention and the control group (Karlan & Valdivia, 2011). The authors found that the treatment group did significantly better than the control group on all measures assessed in the study. The authors concluded that business education was not only effective in improving business-survival rates but also in improving profits.

The findings of the study are not only encouraging but they also suggest that providing access to BDS programmes and entrepreneurial education may be a good strategy to reduce the default rate of micro-loans as the women who participated in the educational intervention were also more likely to repay their micro-loans. For investors in Saudi Arabia who may be undecided as to whether they should make capital available to women, available BDS programmes for women may therefore be an indicator of reduced default risk.

Another study conducted by Piperopoulos and Dimov (2014) tested the efficacy of entrepreneurial courses on entrepreneurial ideation. The authors recruited a sample of 117 business students from a major British University. One-half of the participants were enrolled in business courses with a strong theoretical focus whereas the other half of students were enrolled in business courses with a strong practical focus. All students were surveyed using an instrument that assessed self-efficacy.

Students were again surveyed after completion of these respective courses. Their level of self-efficacy and their entrepreneurial intent after completion of the courses were correlated. The authors found that high levels of self-efficacy prior to participating in a theory-focused course were negatively correlated with entrepreneurial ideation after completion of the course. Conversely, high levels of self-

efficacy in students who participated in the practice-oriented business courses were positively correlated with entrepreneurial ideation after completion of the course.

The authors maintain that the findings of their study are significant because they demonstrate that some types of entrepreneurial courses, namely those that strongly focus on theoretical aspects, are less effective in motivating students to become entrepreneurs than courses that focused on teaching practical skills (Piperopoulos & Dimov, 2014). Since self-efficacy and self-confidence were found to be issues among Saudi women thinking about becoming entrepreneurs, the findings of this study are significant. The findings suggest that it may be beneficial to offer entrepreneurial courses to women that focus on teaching practical skills as they pertain to entrepreneurship rather than relying solely on theory.

Despite of significant potential benefits of BDS programmes, Stevenson (2011) argues that women-entrepreneurs in MENA would choose to use personal guidance from their friends or family members rather than professional recommendation from specialised BDS centres. As a matter of fact, less than 5 percent of adults receive any training on entrepreneurship in formal system of education and less than 14 percent get this training after formal education (Stevenson, 2011). However, Stevenson (2011) does not substantiate his claims with any reliable data. Further

studies on finding the reasons of low BDS usage are therefore recommended.

Among possible reasons for limited BDS utilization by women in the MENA region in general and in Saudi Arabia in particular could be lack of BDS centres' professionalism or limited access to information on existing opportunities. Moreover, it is not clear if the staff at BDS centres are trained to address the specific needs of women in terms of communication style and cultural competence. Gender bias in BDS providers or simply the absence of women-focused BDS programmes may be another barrier for women seeking out BDS programmes (Stevenson, 2011).

Finally, high costs of training or lack of understanding of the benefits BDS programmes can provide may be another reason for low utilization rates by women in the MENA region (Drine & Grach, 2010; Stevenson, 2011). Under the cost of training obstacles with travelling to a training spot and time are implied. It is known that one of the constraints to start a business by women is limited special mobility of women in Saudi Arabia (Drine & Grach, 2010). Limited utilization of BDS programmes may therefore have very practical reasons that are related to logistics and constraints that do not allow women to move around freely. "Culturally sensitive" BDS programmes should therefore focus on providing alternative venues of participation in such programmes. Online tutorials or

classrooms, and home visits by BDS staff may be effective in improving participation rates.

Another option that may increase the participation of women in BDS programmes are self-help groups (Govindaraj & Venkatraman, 2012). Using the example of women in agrarian societies of the developing world, self-help groups are a viable solution to disseminate knowledge among female entrepreneurs. In a group female entrepreneurs can address the problems and challenges they may be facing and receive advice and input from peers who may already have successfully mastered similar situations.

Moreover, the self-help format described by Govindaraj & Venkatraman (2012) is empowering to women because it encourages resourcefulness and creativity in entrepreneurial problems. One of the obvious drawbacks of this type of BDS programme is that it may not fit the specific needs of Saudi women who given the financial and technological potential of Saudi Arabia would be better served with expert advice and knowledge on how to start and run a business. However, one of the aspects of the programme described by Govindaraj & Venkatraman (2012) is networking. This aspect of the self-help programme is transferable to the Saudi context and should be an integral part of BDS programmes for women.

In order to evaluate the role of funding and BDS services that promote women entrepreneurship, it is essential to assess the level of grantees' or trainees' satisfaction (Drine and Grach, 2010). Drine and Grach (2010, p. 2) argue that business women have different motivators and barriers rather than men. As it has been mentioned before, women-entrepreneurs in Saudi Arabia are driven by self-achievement rather than profit motives (Sadi & Al-Ghazali, 2012, p. 111).

In this context, another important aspect related to motives and For instance, Bellu (1993) in his empirical investigation establishes an interesting relationship between willingness of males and females to take risks. To be more specific, Bellu (1993) argues that the possibility of taking business risks is more associated with women rather than their male colleagues. Bellu (1993) explains these results by referring to the fact that women entrepreneurs are used to work in more hostile and dangerous environment, which make them more resistant and action oriented. One of the limitations of Bellu's (1993) study is that it only investigated risk-taking behaviour in female entrepreneurs in the United States.

Lim and Envick (2013) conducted a similar study in which they examined risk-taking and entrepreneurial orientation in male and female entrepreneurs. In contrast to Bellu (1993), the authors used a multi-country sample comprised of

participants from the U.S., Korea, Fiji, and Malaysia. The authors found significant differences for risk-taking and entrepreneurial orientation not only across genders but also across countries. For example, male entrepreneurs in the United States were significantly more likely to score high on all risk-taking measures including competitive aggressiveness. However, women scored higher in innovation. Similar findings were reported for the sample of male and female entrepreneurs from Korea (Lim & Envick, 2013). For the sample from Fiji, male entrepreneurs only scored higher in competitive aggressiveness and innovation than women.

Finally, a sample from Malaysia male entrepreneurs only scored higher than women on risk taking. The findings of this study are in so far significant as they demonstrate that cultural differences as well as gender differences play a critical role in determining the level of risk-taking women may or may not be comfortable with I their entrepreneurial dealings. Because similar studies for Saudi Arabian female entrepreneurs are unavailable, no conclusions should be drawn about the willingness about Saudi women to take risks in their enterprises. Moreover, further research is needed identify risk-taking behaviour in female entrepreneurs in Saudi Arabia.

Coleman (2007) argues that education and experience facilitate profitability of enterprises owned by women. However, availability of financial capital does not have a

positive correlation with growth of women SMEs. This means that BDS services could have a greater role in increase of women-entrepreneurs' performance rather than availability of external financing. However, it can be critically remarked that women-entrepreneurs are driven by other ambitions different from knowledge or external capital (Coleman, 2007). Moreover, the author analyses women-owned SMEs in the US, which can influence validity of this findings for Saudi Arabia context due to significant cultural differences. Nevertheless, BDS programmes should focus not only on financial capital but human needs too.

It can be argued that some of the constraints to SMEs development in Saudi Arabia can be bridged by governmental BDS initiatives. For instance, 59 percent of Saudi entrepreneurs consider availability of funding as an important factor in entrepreneurship development and 32 percent give importance to information availability that could favour SMEs development (Almosallam, 2008). However, there are also other barriers that hamper entrepreneurship development such as government regulation (65 percent), marketing (53 percent), manpower (44 percent), technical (41 percent) and organisational (33 percent) issues (Almosallam, 2008, p. 59). Additional evidence on the women-entrepreneurs' opinions on the role of funding and BDS services need to be provided. Governmental BDS initiatives may be used to discuss

the role of funding programmes and business development support services in improving the number and performance of women entrepreneurships in Saudi Arabia.

For instance, such business development organisation as King Abdulaziz Women's Charity Association's Al Barakah Loans Centre, which is situated in Buraidah, provides low-income women with access to financial resources. Young business women who live in rural areas get financial support from the Centennial Fund. Therefore, despite the fact that governmental BDS programmes partially help business women in Saudi Arabia to get access to financing, there are still barriers that do not allow for the effective improvement of the number and performance of women entrepreneurships in the Kingdom.

Funding initiatives and BDS services could also help to integrate innovative marketing and technological instruments into business projects of women-entrepreneurs in Saudi Arabia (Ahmad, 2011). It is known that 56 percent of Saudi women business owners do not have firm's website (Ahmad, 2011, p. 616). At the same time, almost 65 percent of all Internet users in KSA are women (OECD, 2012, p. 13). This constitutes for a great potential among women as entrepreneurs with knowledge on the latest innovations in business-related technologies. Alternatively, in business promotion Saudi women use 'word-of-mouth' (79.7 percent) techniques, brochures (53 percent), bazaars (29.2 percent), allocate information in

printed media (27.2 percent) and use SMS texting (17.8 percent) (Ahmad, 2011, p. 613).

Indeed, Ahmad (2011) in his empirical research points out that governmental and non-governmental BDS programmes do not include practical workshops and courses for women entrepreneurs that may help them gain theoretical and practical knowledge in marketing, technology, and financing. Hence, the lack of marketing and financing courses included in BDS programmes does not allow for arguing that current funding programmes and business development support services significantly improve the number and performance of women entrepreneurs in Saudi.

Interestingly, Welsh's et al (2012) research indicates that BDS services, which can be related to external support, have sufficient impact on SMEs creation by women in Saudi Arabia. Under external support information, financial, physical, legal and human resources are meant (Welsh et al, 2012). It is essential to mention that recent progress in legal framework in KSA should favour increase of Saudi women's activity in business. This means that entrepreneurs' knowledge and external support have significant benefits for venture creation along with family support. However, there is a lack of data on the visible influences of the aforementioned types of support, namely the effect on the number and performance of female entrepreneurs in KSA.

The "Declaration on Fostering Women's Entrepreneurship in the MENA Region" (OECD, 2012) was approved in 2007 and is meant to increase women's participation in formal business. However, further investigations are required to trace the role and effect of this legislative framework in MENA countries. It can be summarised that in spite of significance and great role of funding initiatives and BDS services in women-entrepreneurs' performance, there is a lack of data on how these initiatives influence the number of women-owned enterprises and their performance. Further empirical investigations are recommended in order to bridge the gap between theory and practical situation on the role of funding initiatives and BDS services promoting women entrepreneurship in Saudi Arabia.

2.8 Summary and Importance of the Study

There are numerous research studies available regarding this field; however, there is barely any literature that discusses entrepreneurial behaviour of women and their business activities in the KSA. It could be sufficient to state that any academic literature regarding women in the KSA is quite questionable and also controversial. Involvement of women in the labour force in Arab communities is greatly influenced through culture, which is mainly developed in accordance with Islamic regulations.

There is a lack of research on various social contexts particularly in Islamic societies in which females are economically reliant on men, there is social and familial control over women, and there are limitations on their mobility. These aspects indicate the differences in access of services by females and males regarding education and other major related services. In certain families, women are not allowed to roam around with liberty and cannot go out or interact independently with males. In the existing literature on women entrepreneurship, there could be various credible reasons, and this has led to serious debate among different scholars.

There is an increasing significance of such information, especially since local women in developing nations are venturing in enterprise creation and economic development due to better societal and economic changes in the world (Lerner et al, 1997). In the existing literature, there is barely any discussion on the contribution of women in establishing new businesses and their capability to increase job opportunities, along with the subsequent decrease in poverty and unemployment. Due to these contributions by women entrepreneurs and given this significant gap in the existing literature, it is anticipated that this paper will contribute to the little research regarding women entrepreneurs in KSA, provide further information regarding this sector, and will

provide explanation of various significant topics that are related to women entrepreneurs.

This study aims to provide a basis through which suitable measures could be taken to increase and enhance the development of entrepreneurial activities of women in Islamic societies. It also has the objective of assessing how successful these women entrepreneurs have been in order to improve the understanding of their effect on and their addition to the development of Saudi Arabia. Muslim religious practices can be different between KSA and other MENA nations. For example, driving, flying a plane, or sailing a boat is not allowed for women in KSA. They should have a male representative with them when they want to communicate with government agencies.

If Saudi Arabian women do not have any written permission from their closest male relation, they would not be allowed to travel on any public transportation to travel to various part of the country and to go outside the country. Even for small tasks like obtaining medical care or travelling, women have to receive permission from male guardians before they can perform such tasks. Moreover, in KSA, women have to be covered head to toe in a black robe and veil in order to maintain seclusion. This kind of seclusion and wearing of the robe is an indication that Islamic norms and values are accepted and practised in KSA. All these gender related matters are

structural in nature and are a significant part of Saudi Arabian culture.

In the KSA, women entrepreneurs provide a specifically beneficial focus for study of gender and economic findings. This is because participation of women in the labour force is increasing. The Minister of Economy and Planning (Saudi Arabia, 2007, n.p.) presented that in 2005, women were only 5.4 percent of the entire Saudi workforce. By the end of the 2005-2009 five-year development plan, it was expected that this figure will increase to 14.2 percent.

Moreover, it was indicated by Ghafour (2007) that the Saudi Riyal in bank accounts of Saudi women amounts to 62 billion. This amount is an untapped resource. It appears that Saudi women can avoid the open market and still considerably add to the economic growth of their community by performing hidden economic activities in their homes. This study caters to two aspects of work with regard to women and development of economy. First, the research considers the call by women and development researchers to analyse gender relations by taking into account a household unit of analysis by using micro-level data. Second, this research considers a bigger and slowly progressing paradigm shift that is regarding the new economic progress in the Arab nations. An essential feature of this shift is the increasing emphasis on owner of microenterprises, small-scale entrepreneurs, and particularly female-owned

ventures, which, in comparison to male entrepreneurs, have been observed to have greater payback rates. This unique culture which integrates Arab and Islamic values plays a significant role in managing the business experiences of the Saudi women business owners that were studied.

Al Munajjed (1997) stated that misunderstandings regarding the role played by women in Islamic society can be clarified by understanding the differences between Islamic teachings as a religion and a way of life, and the local cultural norms and traditions which are believed to be a part of the religion.

Medina and Mecca are considered the holiest places in Islam which is why the KSA is referred to as the Land of the Two Holy Mosques. The Al-Saud royal family runs the monarchy government followed by the nation with the help of a council of ministers followed by the nation. Since the eighteenth century, the nation has embedded the teachings of the religion Islam in all its activities. It is now a highly developed society with strong roots. In the 1970s, the country experienced a major economic boom as oil had been discovered in 1938.

It is now one of the richest oil producing nations and wealthy in terms of gas. The economic and social development took place mainly due to the presence of oil and the wealth it

generated. The lifestyle changed as the economic development took place and the children were being sent abroad for education. The structure of the society structure drastically changed due to these aspects (Armstrong, 2000). Also, many enterprising opportunities developed for individuals to grow. Social justice and material growth is being observed in the KSA with the help of extensive economic development programmes.

In 2011, the total estimated population of the nation was 29 million where 54.5 percent were male and 45.5 percent were female. The Central Intelligence Agency (2012, p. 2) states that women are surviving five years more than men and the life expectancy rate for women has also increased between 1975 and 2000. A 71 percent increase has been observed in 2008 as compared to the 16.6 percent in 1970 for the female literacy rates (CIA, 2012, p. 5). Saudi females are now being educated as most of the universities have 58 percent of female students enrolled. The female population is being educated more in 2015 than in the past but unfortunately but this educational progress is not being used in the labour market. The country does not allow females to work which is why this resource remains untapped.

The labour force is only 32 percent female (The World Bank, 2013). The public sector employs the majority of working women and 84.1 percent of women in Saudi Arabia work in the

education sector (The World Bank, 2013). A Saudi woman is very much restricted by the social norms and not just the formal legal issues when it comes to choosing her profession. Many reports in literature explain that culture plays a vital role in shaping the entrepreneurship structure within societies (Cornwall, 1998).

The Muslim society is very persistent in applying the cultural aspects and managing all activities accordingly. The Kingdom follows the *Shari'a* law or Islamic law strongly which is why the religion is embedded within the legal and political environment. The conduct of Saudi individuals is not only shaped but how they function within business organizations is also determined. Hence, the women in the KSA and several other MENA regions do not have the same opportunities to avail as the men of the same society.

A restricted role is common for the women of the Islamic society as per traditional laws. They need to remain within their homes or attend private parties as they are not welcome in public. The society is subjected to unique social norms which are why the women are provided with educational opportunities along with health protection but the female entrepreneurs are not given any political and economic opportunities.

Hence, the development plans of the KSA are being highly affected. Any changes which were against Islamic and Arab traditions were rejected by the KSA and only those were accepted that met the criteria (Ahmed, 1992).

Women are appreciated in Islam and their roles have been clearly defined. It does not support the status of the women as second-class citizens through rigid old customs along with obsolete traditions being implemented to regulate them. The faith in the religion has been distorted in the world due to the past practices and customs being followed. Men and by large the entire society have taken advantage of the fine line between the religious and secular thinking. They have exploited the teachings and brought forward wrong habits and traditions (Armstrong, 2000).

In Saudi society, the role of women has been minimized by many who use the teachings of Islam as a basis for their beliefs and behaviour. However, the reality of Islam is that men and women are equal at many levels. Men still control the actions and abilities of the women in the public arena even though the political, economic, social and technological changes have shaped a new social society structure. This social structure promotes that women be allowed to come out of their homes and participate in the public world. The Saudi society is different from the rest of the societies of the world as they have divided themselves into two parts, men and

women. Islam has not restricted women from working or excluded them from the public world but the culture of this State does not allow any kind of participation (Armstrong, 2000).

Concerns regarding the role of women in public life in many different Muslim countries are frequently expressed in the scholarly and popular press. These issues (which address questions regarding women and work, women and property ownership, women and electoral politics, and women in government) are all subsumed within the discourse that is centered on the emancipation of Muslim women (Amin, 1976). Such questions are not new, but have taken on increased significance as many women in a number of different countries have begun seeking a greater voice and more active participation in the public sphere (Ahmed, 1992; Mernissi, 1996).

Women's leadership is particularly significant in this discussion, with leadership understood generally herein as roles in which individuals are prominent as decision-makers, policymakers, or active participants in determining what decisions are made and what policies are enacted within a society (Sen, 2008). The active agency of women is seen by many analysts as a desirable feature of modernization and development in a number of countries found within the MENA region. MENA, as noted above, refers to the nations of the Middle East and North Africa; MENA countries are largely if not

solely Islamic (Central Intelligence Agency, 2012). There are some substantial variations to be observed in the roles and status of women in MENA countries, some of which are rentier nations that are dependent upon revenues generated by extensive oil and gas reserves while others are among the poorest of the global poor.

With a few exceptions, Islamic women have tended to play very limited roles historically in their cultures and societies at least with respect to public life (Hambly, 2012). Islam has typically portrayed the woman as a key actor in the maintenance of the home and the family and not as an individual who is responsible for public life and public functions including those in government (Ahmed, 1992).

Nevertheless, it is widely recognized that in many cultures in MENA, women do in fact play significant public roles in government both as elected and appointed officials. Ozatagan (2005) points out that in Turkey and Egypt, women have enjoyed the franchise and, simultaneously, have held public sector positions for some time. In contrast, in Iran, Saudi Arabia, and Iraq, women do not hold public sector roles.

This is somewhat surprising in the view of Roudi-Fahimi and Moghadam (2012) because literacy rates among women are significantly higher in Iran at 90 percent than in Egypt at just over 60 percent. One would anticipate that there would be an association between literacy and women's participation

in public life in light of the fact that a regime which values female literacy would also most probably be a regime that valued women's public sector involvement. Whereas women in Iran are largely excluded from decisionmaking positions in public sector organizations, they are nevertheless almost universally literate. Women in Iran also vote whereas women in Saudi Arabia still are not empowered to vote in national elections (Central Intelligence Agency, 2012).

Political participation is considered, said Sen (2008), to be one of the hallmarks of social change. In many countries, including those in MENA, women's movements have focused on empowerment in this particular context. Turkey is an exceptional instance in which women have for several decades played often vital and important roles in public and civil life. When one compares this to Saudi Arabia where women still cannot drive vehicles, it becomes readily apparent that there are some critical differences to be observed among MENA nations.

Thus, to examine political participation in MENA countries, it may very well be necessary to look at other variables including legal codes, education, literacy, poverty rates, and health status. Sen (2008) makes the case that in those instances where women's sociocultural needs are considered to be significant, they are more rather than less

likely to have a voice in the public sector and to be given opportunities for leadership roles.

Understanding the nature of the glass ceiling in the context of Saudi Arabia requires recognition that such a barrier is significantly and fundamentally different from the glass ceiling found in Europe and the United States. As described by Arulampalam, Booth, and Bryan (2007), a glass ceiling by its very nature consists of a gender wage and role gap at the upper echelons of the wage distribution trajectory. In the case of Saudi Arabia, the term more accurately embraces much more than the question of what wages are paid for different work roles or identical work roles. It includes recognition of the fact that Saudi women do not work in the same circumstances or settings that Saudi men consider to be their proper sphere of activities.

It is therefore impossible to simply compare wages, benefits, and workplace roles for men and women in Saudi Arabia. One must go beyond this and look at culture. Elamin and Omair (2010) have pointed out that most Saudi managers and executives along with a substantial number of Saudi males in nonmanagerial positions continue to feel that women should not work outside of the home or, if they do, that they should work within organizations that serve a predominantly if not entirely exclusively female customer or client.

Women in this view are seen as appropriately managing businesses that cater to women rather than businesses that cater to the general public (Elamin & Omair, 2010). Women educators work in the context of female only schools and women nurses tend for the most part to work with female patients. These are differences in the construction of the glass ceiling in the context of Saudi Arabia and as such are significant in any discussion of working women, the glass ceiling, and the Kingdom.

Metcalf (2011) found that where the greatest advances had been made in the three target states with respect to women's empowerment was in the area of postsecondary education. At the same time, all three of the countries are now home to active women's organizations that are committed to involving women in the public sphere. These organizations, said Metcalf (2011), tend to be primarily Islamic and to approach a putatively feminine agenda within the larger context of traditional Islamic values as they influence the roles of men and women.

Metcalf (2011) concluded that it would be inappropriate to judge progress in these countries for women based upon Western models of feminism. Instead, one must explore such questions in the context of the cultures in which they occur. This was a point made by any number of other commentators including Darraj (2002) as well as Rawe (2005). It would be

not only inappropriate but also futile to attempt to assess the effects of the glass ceiling on Saudi Arabian women using the standards that are applied in the United States.

Mellor (2010) examined the status of female Saudi journalists who have become an increasingly significant element within the mass media in the Kingdom. Most of the Saudi women journalists working in the Kingdom today began as writers for women's magazines but they have found new opportunities with satellite television channels and programs. Mellor (2010) pointed out that the professional role of Saudi women journalists began in women's magazines such as *Al Sharqiya*.

This analyst believes that even the best known and most apparently influential Saudi women presenters and journalists are expected to serve as representatives of their country reflecting a modern image of the Saudi kingdom and not as champions of social reforms that are needed in the country. In other words, Mellor (2010) takes the position that the presence of Saudi women on television is conjured and superficial rather than a meaningful reflection of true empowerment for such women.

Mebrouk (2008) conducted a study of the careers of Saudi female nurses, seeking to determine how participation in this profession influences the lives of Saudi women, how nursing in and of itself gives meaning to the Saudi Arabian female

existence, and the values of their experiences in providing care. It is important according to Mebrouk (2008) to recognize that nursing was one of the professions that initially opened up to Saudi females. In collaboration with the World Health Organization (WHO), the Saudi Arabian Ministry of Health opened the first nursing schools with a one year program for men in the late 1950s and, several years later, created similar programs for women.

All Bachelor Science in Nursing programs were, until 2006, available only to Saudi women (Mebrouk, 2008). Whereas nursing in many cultures in the West is viewed as a profession that is respected and valued, in Saudi Arabia it is still a profession with a certain societal stigma attached to it. Nursing in the Islamic context is challenging and the vast majority of Saudi women nurses experience some difficulties in negotiating their careers and in finding support for their professional choices. It is interesting that the glass ceiling effect in nursing in the Kingdom appears to impact primarily upon men rather than women but it is also clear that women who choose this particular career in the Kingdom are not highly regarded.

Women, as noted above, often pursue entrepreneurial work opportunities when they are denied access to the traditional paths to career development (Sadi & Alghazli, 2010). Nahed Taher is a Saudi woman whose entrepreneurial activities

resulted in the creation of the Desert Rose Bank - an Islamic bank that actively serves Saudi women, including working women and women entrepreneurs (Bianchi & Abo Nasr, 2011). According to this successful Saudi woman, there are opportunities available to those Saudi women who are determined to have a career. Taher, according to Bianchi and Abo Nasr (2011), should consider entrepreneurial activity because it is through beginning and operating their own businesses that women will succeed in light of the fact that there are relatively limited opportunities available in the Saudi private sector where women and men continue to be generally segregated both physically and in terms of their workplace roles.

Elamin and Omair (2010) conducted a study involving 300 Saudi males in managerial and executive positions in the Saudi private sector. the purpose of the study was to identify the attitudes of these men toward working females in Saudi Arabia. Results generated by the study suggested that most of these men continued to have highly traditional views of gender relationships and of the relative relationships of men and women in the Saudi workplace. In fact, Elamin and Omair (2010) found that most of their respondents felt strongly that Saudi women should work in career areas or professions that are considered even in the West to be the purview of females: education, social services, nursing, and so on.

One of the problems that these subjects saw as affecting the advancement of Saudi working women is the tradition of maintaining separate office spaces for working women in the Kingdom (Bianchi & Abo Nasr, 2011). Tradition requires that Saudi women who do work in settings where men and women are both found be given extremely private office spaces and that women not be in the company to whom they are not married or related. Clearly, any physical segregation of this kind will have a negative impact upon women's career advancement. For example, Saudi women who participate in mixed gender meetings must do so via videoconferencing. This clearly limits the flexibility of female workers and tends to support the maintenance that would elsewhere be called "the old boy network."

Further explanation of the roles and status of women in the Kingdom and elsewhere in the Muslim world is illuminating. The Qur'an (50-52), in a Medinan sura titled "Women," states that women were entitled to a share of the wealth and goods of their parents and could not be disinherited in favour of their brothers. It further states that men must not look to women for sexual services and to look marriage as opposed to sexual relations outside of the marriage union (Qur'an 53). Many of these rights - to own property, to operate a business, to be educated, to divorce - were common in Islamic societies long before Western (and Christian) women came to enjoy them.

One issue that continually creates debate about the status of Islamic women is centered on veiling. Beginning with the wives of the Prophet Mohammed, Muslim women have been enjoined to wear the hijab, or veil. It is written in the Qur'an in Al-Ahzab 33:59 that the wives of the Prophet Mohammed were expected to veil themselves and to remove themselves from the company of men other than their husband and sons. While initially the requirement of veiling or covering the face was meant to apply to the wives and daughters of the Prophet Mohammed, this practice has become incorporated throughout all levels of Islamic society. Nowhere in the Qur'an is there any specific reference to veiling the face, only of a more general covering (Walther, 1995).

Western media often represent these women as subject to oppression or, in some cases, outright brutality under regimes such as that of the Taliban. It is also true as noted by Darraj (2005) that the assumption is made that Islamic women have always been positioned under Islam as subordinate to men but the reality is that the stated ideology of men dominating women is being contested by social practices. Indeed, if one examines the Qur'an as well as Islamic law and the changes that have taken place throughout the many Islamic societies, it becomes clear that the stereotypical image of Islamic women is gradually giving way despite the fact that there is

resistance to the empowerment of women and their movement into more active roles in the public sphere in some societies.

In the Qur'an (Sura IV: 4), the dowry rights of women were established and the rights of women to retain control of their money was also affirmed. In Sura IV: 7, families are instructed to ensure that women inherit upon the death of parents "a determinate share" though it is true that Sura IV: 11 calls for giving men twice the inheritance given to women, suggesting that males should be given more of the family's wealth perhaps because they in turn will need to support their own families whereas daughters can anticipate the support of a spouse. What matters here is not the relative share of wealth that each gender receives, but the fact that the Qur'an mandates ensuring that female offspring are not ignored in inheritance as was the case in Western society in the Middle Ages when primogeniture ensured that the oldest male child would receive virtually all of a family's possessions.

Further, in the Qur'an (Sura XXXIII: 53), the wives of the Prophet were to be respected and though they were to be approached as if from behind a curtain, this was a matter of respect and not of subordination. In Sura XXXIII: 28-34, the Qur'an says that women who desire to live forever with Allah in Paradise must comport themselves with dignity, modesty, and submission to Allah in order to receive a "rich provision." The proper or most appropriate sphere in which Islamic women

were to exercise their autonomy as identified in this section of the Qur'an was the home, in which women had enormous responsibilities. The veil or chador, to which many Western critics of Islam take such exception is identified in Sura XXXIII: 59 as a form of protection for women in public against the possible disrespect of men. This is not expressed as a punishment for women, but implicitly as a recognition of women's vulnerability to men and one way of protecting women from unwelcome and inappropriate advances.

Similarly, Sura XXIV: 30-31 calls for both believing men and women to behave in a modest manner and to avoid the appearance of impropriety. Modesty and chastity are expected of Islamic men and women. At the same time, Sura IV: 34 does state that men are to be placed in charge of women, because Allah made males to rule over society and women and empowered them with different skills and competencies. Thus, good women are conceptualized as being the obedient, guarding in secret that which Allah hath guarded. As is the case in Christianity's Bible, the Qur'an does position women as necessarily obedient to the will of their husbands and permits men to chastise or scourge their wives if they are not obedient.

Wadud (1999) argued that it is wrong to conclude that the Qur'an strictly delineates the roles of women and the roles of men to such an extent as to propose only a single possibility

for each gender. In the Qur'an, Sura 004.032 makes reference to the fact that to men is allotted what they earn, and to women they earn - a statement that suggests that women are to be regarded as eligible for paid employment as are men. Simultaneously, however, Sura 060.012 says that women coming to take the oath of fealty to the Prophet acknowledge that like men they will not steal, commit adultery or fornication, slander or lie, kill their children, or disobey Allah in any just matter.

Running throughout the Qur'an are prohibitions about marriage between related men and women, the necessity of belief for women, and women's rights to dowries and inheritance. Women, like men, are also able to divorce. However, it must be noted that the Qur'an does not appear to specifically or directly state that all women can and should do is marry, bear and have children, and live within the confines of a patriarchal home. These traditions are central within Saudi society to the present and show no signs of being diminished.

Wadud (2008) believes that since to be female is to be human, women have embarked on a gender jihad not in reaction to the Qur'an and its revelations from Allah to the Prophet Mohammad, but rather the patriarchal control over what it means to be human that has emerged in Islam. This analyst argues that Muslim women have been dehumanized and denied

their God given rights as affirmed in activating Islamic principles by males and not by Allah.

At the same time, Wadud (1999) says within the family, each member has certain responsibilities. With the role of women most prominent within the family, one might come to the conclusion that this is the only role available to women within Islamic societies. In many countries of the Islamic world, women like these three have made great strides for themselves in the public sphere and also for other women in their respective countries of Lebanon, Egypt, and Syria. They certainly demonstrate that there are many different roles increasingly available to women that could be fulfilled by men. At the same time, Wadud (2008) says that gender justice is often absent in many societies particularly as the nuclear family in Islam has taken the place in some instances of the extended family. At the time of the Prophet, women had no responsibilities beyond childbirth and rearing, but this has changed and women's citizenship is increasingly linked to life outside of the confines of the family.

These are the fundamental teachings of the Prophet Mohammad as found in the Qur'an. There is nothing in these teachings that calls for the oppression or the mistreatment of women. No intelligent individual can deny the fact that in some Islamic communities or societies, women are not in fact treated as called for in the Qur'an. The abuse of women by

groups such as the Taliban is not the product of the Qur'an, but rather is the product of a group of Muslims who have failed to recognize the true meaning and value of the word of Allah. It is equally true as described by Darraj (2005) that modern Muslim women are no longer largely confined to the home and many have moved not only into the labour market as professionals, but also into the political sphere.

These changes are the result of the wave of modernization that is occurring throughout the world and as a consequence of the prolonged hostilities and wars in the Middle East and elsewhere that have decimated the ranks of adult males and made it necessary for adult women to take a more direct role in supporting the family by working outside the home. As education has become more accessible to both males and females, women have become prominent change agents in this field as well.

When the entrepreneurial activities of women are to be discussed, it can be stated that their business depends upon the wide relationship system which includes the community, friends and the family. A commercial license could not be legally obtained by a woman unless a male manager was hired and evidence was presented. This rule was present till 2005 and she also required permission from a guardian in case she needed a bank loan or wanted to do some business. The businesses being run by females are referred to as small

businesses or then have a workforce of less than 50 or less employees. Even after the restrictions being imposed upon the females, it has been observed that 20,000 organizations are being owned by the Saudi businesswomen and 21 percent of the total private sector volume investment is brought about by women (Saudi News Agency, 2007).

At present, there is a vast increase in the business ventures formed by the women and they are also joining the workforce at organizations. The National Commercial Bank stated that as of 2006, the women of the Kingdom owned 40 percent of the real assets, 20 percent of the stocks and 18 percent of the current bank accounts. Some 3,000 commercial licences have been extracted by women in their own names in Jeddah and the number is greater in the city of Riyadh (Arab International Women's Forum, 2006, n.p.). Women-only light manufacturing plants have been set up by women who are enterprising and in the city of Jizan there was an overwhelming response towards the development of a women-only shrimp processing factory. Jizan is a city in Saudi Arabia which is present in its West coast and is considered an underdeveloped region. Lubna Olayan, the CEO of the multinational Olayan Financing Group, was provided with the opportunity to participate as the key note speaker at the Jeddah Economic Forum in 2004. She was the first Saudi businesswoman who was provided with this honour.

Hourani (1995) also points out that a number of nationalist movements in many Middle Eastern countries in the first half of the twentieth century gave an impetus to the movement for the emancipation of women there. Governments and foreign missions opened schools for girls and the desire to generate all the potential strength of newly independent Middle Eastern nations gave a new meaning to the emancipation of women. However, it would not be until the latter half of the twentieth century that a distinctly Islamic woman's movement or movements began to emerge in traditionally conservative Middle Eastern societies.

Hourani (1995, p. 439) states that over the course of the twentieth century, various changes "had taken place which were bound to affect the position of women in society. One of them was the spread of education: in all countries, even in the most conservative societies of the Arabian Peninsula, girls were now going to school." The degree of literacy among women, though still lower today than among men, has also increased significantly and in some countries, virtually all women of younger generations are both literate and well educated. Simultaneously, this has resulted in the movement of women in some Middle Eastern into paid work outside of the home. In other states, such as Egypt, women have become politically active and have assumed roles in government as elected and appointed officials (Hourani, 1995).

Contemporary feminism in the Middle East often takes two forms. Susan Darraj (2002, pp. 15-16) notes that in Iran, feminism often presents a fairly conservative face. For Irani women and many of their sisters in other Islamic countries of the region, the symbolic wearing of the chador and the veil is less significant a comment on their status than Westerners believe.

Darraj (2002, p. 16) also points out that the history of Arab feminism "is long, layered, and impressive" and that in fact Arab feminists have created nongovernmental organizations (NGOs) in countries including Egypt, Tunisia, and Morocco while more informal service oriented organizations led by women play some of the same roles in many other Middle Eastern nations.

Ghada Osman (2003) presented an in-depth analysis of Muslim feminism in contemporary Egypt, noting that Muslim feminists do not reject traditional dress codes, including the veil and the chador and that these women have also participated in the revival of religiosity that also characterizes the region. While a Western point of view suggests that such a shift marks a regression or a return from the modern to the archaic, anyone seriously interested in understanding Islamic feminism must recognize that what matters in Islamic countries is not necessarily what one wears, but the control one has over one's own destiny and the

rights that one has to participate in public and civic society.

These are points that are well taken and which, unfortunately seem to elude the Western feminists who believe that for Islamic women to achieve emancipation, they may need to leave Islam itself (Walther, 1995).

In Kuwait, the Majlis recently voted to permit Kuwaiti women to exercise the right to vote in forthcoming national and regional elections. This is a major advance in a traditional Islamic country that has achieved, since its liberation in the 1990s from the invasive forces of Iraq, a new set of alliances with the West. Julie Rawe (2005) has reported that the case is quite different in Saudi Arabia where women are not allowed to drive and in which an intensely patriarchal Saudi society and government has resisted Islamic feminism.

These are positive changes indeed. Pinar Ilkcaracan (2002) reported that in 2002, Islamic women representing nongovernmental organizations and international organizations from Algeria, Egypt, France, Lebanon, Morocco, Pakistan, Palestine, Syria, Tunisia, Turkey, and Yemen held a conference in Turkey at which issues impacting on the lives of women in the region were discussed and action plans developed. Among those issues were sexuality and the politics of power, virginity, violence against women, honor crimes, female

genital mutilation, freedom of mobility, reproductive and sexual health and human rights, and political activism. The women at this conference, as described by Ilkharacan (2002) represent a fairly broad cross-section of Islamic feminists who recognize that action at the local, national, and international level first, to educate Islamic women about the truth of the Koran and their right to treatment with dignity and equality must be undertaken. Secondly, this conference illustrates the growing appeal of activism among Middle Eastern women who want to become more participative in all of the institutions of the civil societies in which they live.

Saudi and other Middle Eastern women continue to struggle against many forces that are aligned against their freedom. At the same time, Islamic feminists are not abandoning their faith as they challenge patriarchal societies and governments to extend their freedom. What has emerged is a uniquely Islamic feminism suitable for countries undergoing dramatic changes.

3.0 Chapter 3 Research Methodology

3.1 Introduction

In the present chapter, the methodologies used to carry out this study are reviewed. In the first section, the philosophy, logic and approach are discussed. This is followed by the summary of the qualitative approach as the second section. Lastly, it can be stated that a social constructionist inductive ontology has been observed for the purpose of this study and through this chapter the logic and procedures are presented as well as sampling details and ethical guidelines followed.

3.2 Research Methodological and Philosophical Issues

3.2.1 Logic and Conceptual System Development

An abductive logic which includes the inductive and deductive approaches although common in management investigations has not been used because it is often preferred when a quantitative post element is necessary (Creswell, 2012). The social constructionist approach which comprises commonly a series of exploratory or in-depth interviews was preferred for this investigation given the lack of existing theory and knowledge base surrounding the nature of Saudi social entrepreneurship. The main logic for this study is therefore provided by the inductive approach and is essential for use the social realities.

3.2.2 Establishing Dynamics and Ontogeny of Research Domain

A philosophical foundation is present for each research study conducted. In order to state the epistemological research interest for the research along with the limitations, it is essential that all researchers must extract the assumptions present within their study. With the help of these assumptions, it would not only be possible to determine the use of different theoretical lenses but also provide structure to the research process.

3.2.3 Research Paradigm

The research process considers a thorough analysis of the philosophical ground as a critical step as it is the basis upon which the business research study exists (Brand, 2009). The perception of the researcher is shaped by the values, generalization and set of beliefs regarding the research subject and all these aspects are part of the research paradigm. Before the research study is carried out, it is essential that a suitable research paradigm be chosen. This action is critical to the success of the research and must be able to answer the relevant research questions. Different sets of research questions can be answered by the different research paradigms present in the social sciences. With the help of quantitative research, the researcher may state generalizations regarding the populations. A statistical

analysis is conducted in a quantitative research. Often this positivist ontology is favoured by researchers who prefer causal relationships as governing the nature of the phenomenon under investigation. On the other hand, the qualitative research extracts the perceptions, experiences and meanings of the individuals at hand (Bryman, 1989) and is preferred as an ontology by researchers who assume that the phenomenon under investigation is more fluid and dynamic and governed by meanings and shared interpretations between researcher and respondents, i.e. reality is an iterative process derived through shared interpretation.

A further analysis can be conducted upon the research paradigm differences by breaking it down. For instance, the functionalist, critical, post-modern and interpretive theories are part of the social science research (Brand, 2009). The interpretive lens provides a subjective view and is able to state a socially constructed view of the situations in this paradigm. They may also be referred to as the phenomenological and constructionist strands respectively.

Within the functionalist paradigm, the quantitative research is usually conducted (Brand, 2009). At the same time, the social constructivist and phenomenological schools of thought believe that the reality is socially constructed and is different for each individual (Watzlawick, 1984; Shotter (1993)).

However, these findings have been identified as incompatible and non-reconcilable by Brand (2007). Mixed method approaches are those where the qualitative and quantitative research methods are combined along with their relevant paradigms. Such mixed methods are very useful for the researcher and are commonly used. This is mainly because they are provided with a complete analysis of the social phenomenon that has been observed by theoretical and philosophical perspectives. At the same time, it is extremely essential to keep an account of the limitations, weaknesses and strengths of the paradigms. The shortcoming of mixed methods research, however, is that an inherent assumption is made that positivism is preferred, as often qualitative or inductive phases precede quantitative or deductive phases. Given the shortcomings of accessing a large sample of Saudi female social entrepreneurs, the lack of existing knowledge surrounding their behavioural and attitudinal dynamics and the need to generate new theory as opposed to testing theory through causal relationships, a pure social constructionist is therefore selected.

In the present research, therefore a social constructionist philosophical paradigm is used. Such a paradigm assumes that apart from personal perceptions, there are no existing independent realities - they must be generated through an iterative researcher-respondent interaction

process. Furthermore, the main focus of this study complex and deep rooted and often personal and sensitive issues which have shaped entrepreneurial decision making, thus making an iterative research process more conducive. Theory building and meaningful concepts are also essential which is why a phenomenological/social-constructivist view would be observed.

3.2.4 Social Constructivism and Phenomenology as Epistemology

The paradigm of social constructionism is as already stated used as the ontological position for guiding the research process. As a result the epistemological position adopted is phenomenology. Essentially this is because - other than the nature of the subject matter - the researcher's own preference for assuming that social reality is complex and cannot be predetermined in causal and affect relationships as is the case in the critical realist ontology and post positivist paradigms. In the latter ontology and epistemology the researcher assumes that reality is existent but it is imperfectly apprehendable and this assumption is based on the fact that individuals interact with consequences and the antecedents. Cook and Campbell (1979) consider such an ontological position as critical realism since they require that all reality claims should be scrutinized thoroughly through fixed variables and relationships between them, often testable only through survey or experimental methods.

Falsification procedures are present in all research reports but those findings which have not been subjected to such procedures can be regarded true (Guba & Lincoln, 1994, p.110). Data richness and consideration of intra-paradigm critiques are the two reasons due to which qualitative techniques are often used. All aspects of the reality or phenomenon may not be observed by the researcher in the present study as there are limited researches present in literature and it consists of an exploratory nature. It is believed that by using an inductive design although an imperfect investigation can only be presented, the richness which is generated can produce a more accurate picture of the important parameters surrounding the subject matter.

The research inquiry which consists of a transitive epistemological dimension and an intransitive ontological dimension is part of multiplexity as Bhaskar (1998) points out. The happening and events taking place around us have certain mechanisms and structures behind them which can be observed through the transitive dimensions. Also, the basic research questions as part of this report and the approach adopted are both aligned.

3.2.5 Philosophical Assumptions

The inquiry in phenomenological research comprises of philosophical assumptions that are based upon basic beliefs or

assumptions (see Guba & Lincoln, 2005). The world view or philosophical paradigm adopted for this research is social constructionism. According to the system of social constructionism the veracity of research can be established through ethnicity or using the reflexivity if the researcher to gain deeper insights in discussing with respondents from the same ethnicity and understanding the nuances involved and thus an subjective investigation is possible (Brand, 2009).

The social constructionist perspective therefore allows the researcher the flexibility to adapt to individual respondent needs and issues without compromising the responses but rather sees this as an important mechanism to derive important issues which otherwise may not be possible from fixed survey type questions. Through this perspective, the researcher can make use of the bias that may result in open interview questioning to his or her advantage. Constructivist principles are therefore seen as fluid and dynamic rather than fixed and stable but this offers their primary advantage. Through this process, thorough information would be collected by the researcher at a micro-level. In the next phase of the process, these issues can be collated or classified into key themes which can then be constructed into a framework to understand the phenomenon. Hence, through this method, the entire research process is supported by the best world view

held by the researcher regarding reality and its social construction (*Brand, 2009).

3.2.6 Research Approach

Within the overall research process, it is the research approach which helps guide the theory use of the researcher (Collis & Hussey, 2003; J.W. Creswell, 1994; Saunders, Lewis, & Thornhill, 2009). The deductive and inductive approaches are the two main research approaches (Sekaran, 2006). Three basic characteristics are used to explain the deductive approach (Saunders, 2009). AT first, it helps explain the causal relationship present between variables. Secondly, quantitative data can be collected and lastly the results are used for generalizing. Several issues have however been noticed for this kind of approach (Bryman & Bell 2015). For instance, the measurement process being used may provide a sense of artificial accuracy or lack of precision. It is also possible that obvious implications of daily life are not reported and the theory driven approach does not allow to accurately represent the social phenomenon.

On the other hand, it is the inductive approach - used in this study - which believes that through observation of the empirical reality, theory can be developed (Collis & Hussey, 2003). Focus groups or interviews are conducted as part of this method for data collection. This data is then analysed by

the researcher and new models or theories are established. Using this approach, it is possible to extract the deep insight of the respondents. Hence, the idiosyncrasies of the situation at hand can be grasped efficiently (Bryman and Bell, 2015).

This method also consists of certain issues which must be considered. During data collection, the opinion of the researcher is presented which may lead to personal biases. The results of this data cannot be generalized or replicated and the data interpretation is also affected by bias or subjectivity (Bryman & Bell (2015). Reflexivity or the researcher's own cultural self-identity and how this can be used to enhance the derivation of responses from respondents who share the same cultural self-identity is an important feature of this approach. The researcher's own background as coming from Saudi Arabia and being a female who has experience in working within a social entrepreneurship enterprise which helps other women social entrepreneurs is an additional source to complement the level of reflexivity possible. The researcher is thus able to understand the respondents at three levels: (a) As a Saudi national and Muslim, (b) As a Saudi female citizen and (c) As having worked in a social entrepreneurial enterprise which works to help Saudi female social entrepreneurs.

3.2.7 Justification for Chosen Methodology

As initially stated, research on female entrepreneurs in Saudi Arabia leaves much to be desired. Not only is there a marked dearth of research that focuses on female entrepreneurs in Saudi Arabia but the quality of these studies is also often compromised by the lack of reliable data. This is not only true for quantitative studies but also for qualitative studies. For example, quantitative studies often suffer from lack of data collection points that would track female economic activity in the kingdom. Qualitative studies on the other hand suffer from lack of access to participants and cultural/religious barriers that often make interactions between researchers and their participants difficult. The author argues that both problems are not only interrelated but speak to the fact that women are a structural minority that is virtually invisible in research and policy-making processes. Because of this, the author believes that a phenomenological approach as chosen for this study makes a valuable contribution to making the voices of Saudi women, and particularly Saudi female entrepreneurs heard.

Since this study is aimed at identifying the motivations of female entrepreneurs in Saudi Arabia, their needs, and the obstacles and barriers they experience when trying to start a business, it is of pivotal importance to collect qualitative data directly from women who are currently

undergoing the process of starting a business or have recently started a business. The proposed research method is a best fit for the research questions under consideration.

The author deliberately chose not to use a mixed method approach for this study because given the scope of this research project a mixed method approach would not have been feasible. The Saudi government does not track data on female entrepreneurs and as mentioned in the previous sections of this paper many women run "unregistered" businesses, which makes it particularly difficult to collect reliable data on female entrepreneurs. Likewise, since many female run enterprises are registered under the name of male relatives, it is extremely difficult to draw a representative sample of female business owners, or even identify potential participants in numbers needed to conduct meaningful quantitative data analysis. While there is undoubtedly a need for quantitative research on female entrepreneurs in Saudi Arabia, the present study would not be able to collect appropriate data for such a study. The author hopes, however, that other researchers will in the future conduct much needed quantitative research on female entrepreneurs in Saudi Arabia.

In the present study, the author will focus on getting a cross-section of opinions and perceptions from female entrepreneurs through in-depth interviews. This will enable the researcher to identify common themes and sentiments among

these women. This information is important because it can help policy makers, non-governmental organizations, and other researchers gain important new insights that will potentially inform policy decisions and determine future research directions. The author believes that the phenomenological research approach is best suited to identify the needs of female entrepreneurs and to help advocate on behalf of these women with various stakeholders including the government and financial institutions. Ultimately, the data collected in this study will enable policy makers to design better programs aimed at female entrepreneurs.

Finally, the author hopes to make visible the many ways in which Saudi women experience religious, social, cultural and economic restraints in their own society. By conducting this research and letting women speak for themselves, the author hopes to contribute to the reduction of gender inequality and to promote women's rights in Saudi Arabia.

3.3 Research Ethics

The research process gave special attention the research ethics at all points of data collection, analysis and other stages. The University of Hull guidelines have been followed. It is believed that the participants were provided with complete respect towards their decisions and participation in

the research. They were not forced at any stage. The Data Protection Act 1988 (Data Protection Act, 1988) was applied by maintaining the levels of anonymity and confidentiality. These rules were agreed upon beforehand. Such ethics are required to make the respondents comfortable to provide their honest opinions. The data set was of a sensitive nature which is why the thesis was subjected to copyright and public access was not allowed. Several respondents are high profile in Saudi Arabia and have appeared in the media and press for commentaries, although their names have not been used they had specifically requested no part be used for public dissemination unless within academic research publications.

3.4.1 Qualitative Methodology and Procedures

3.4.2 Sampling

The overall sampling method used in this study is purposive sampling. This judgemental, selective, and non-probability sampling method is frequently used in qualitative studies, particularly when it is critical that participants share specific characteristics; in this case being a female social entrepreneur. This sampling paradigm was implemented using snowball sampling to recruit participants for this study. Initially, the author contacted two Saudi female social entrepreneurs known to him through an industry guide. Once these two initial participants were recruited and data was

collected, the author asked both participants if they knew of other female entrepreneurs that would be interested in participating in the study. Once the author received contact information for the potential new participants, the author contacted these female entrepreneurs and set up an initial screening interview. During the screening interview, the author checked if the potential participants met the inclusion criteria and if they did, he briefly described the purpose of the study and arranged an appointment for the interview (either over the phone or in person). This process was repeated until the researcher had recruited a sufficient number of participants.

A theoretical saturation sample is also present as after the interview when themes reached a saturation level. The theoretical saturation point was attained after interview thirty two and thirty three were conducted. Interviews were conducted mostly at the office premises of the respondents at their convenience. A phone call email was made to their PAs asking for permission regarding the interview. A follow up letter was also sent in the same regard if more information was needed at this initial stage. These respondents were not provided with any incentive except for stating the fact that it would be beneficial for the women of Saudi Arabia to secure their professional views. The research process was to be

facilitated through the use of expertise provided by the respondents.

The place of interview was the offices of individual respondents, and arranged by the personal assistants of the respondents. Each interview took between 45 and 90 minutes. The length of the interview varied depending on the availability of the participant and their willingness to be forthcoming with information. The interviews were allowed to be recorded but it was required that after analysis all recordings to be submitted to the personal assistants' offices. This commitment was honoured and all recordings were submitted after analysis.

3.4.3 Rationale for Using Research Guide

A semi-structured protocol was followed as a series open ended questions were included. Such a process is considered beneficial as the key dimensions of the concepts were extracted within a natural environment. The interviews would make use of the interview guide present at hand.

To manage consistency within the research, the semi-structured guide (see section 3.4.5) has been applied. Through this template, it was possible to extract the core aspect of the phenomenon. Specific and probing questions also advanced through this process. The categorization took place based on

the probing of consequences and outcomes related to behaviour. Hence, the conceptual framework was developed efficiently. It was required that truthful responses were to be provided by the participants without any hesitation.

Several issues were faced during the qualitative data collection regarding the identification and rigidity of the sample that was selected (Curtis, Gesler, Smith, & Washburn, 2000). All respondents must have the advantage of responding in a willing a clear manner. For this research, the subject decisions, its sample strategies and size have been over ridden by the concept stated by Patton (1990). He believes that at times the individuals are the main unit of analysis. Hence, the primary data collection must be focused upon the individual happenings within a setting along with the affect they are subjected to within this setting. The primary qualitative research issue must be the individual variation.

3.4.4 Interview Pilot

To ensure that the interview questions are constructed in such a way they generate rich data from participants, the author conducted an interview pilot with one female entrepreneur who would not participate in the study but who shared important characteristics with other participants (Turner III, 2010). This pilot interview served not only as a test of the efficacy of the interview questions but also

allowed the researcher to get a better sense of how long the interview would take and what other practical aspects should be considered when conducting the interviews for the study. For example, the pilot interview also allowed the researcher to test recording devices and practice the introductory comments and the informed consent.

The pilot interview revealed that some of the initial interview questions were "leading questions," i.e. they already implied certain expectations about what answers participants would give. The researcher realized that this is undesirable and changed the questions to be more open. After the pilot interview, the author also asked the pilot interview participant whether there was any information that she would have liked to share but was not asked about. Moreover, the author asked the pilot interview participant if she would have included any specific questions or if she had any comments on the implementation of the interview. Based on these comments, the author slightly modified the interview protocol.

3.4.5 Interview Questions

The following list of interview questions was used during all interviews. Where appropriate the author asked individual participants follow-up questions to clarify certain parts of the answer.

1. How would you define performance and what does it mean to you and your business?
2. What factors do you think affect performance the most?
3. What role does your personal educational background play with regards to your business?
4. Retrospectively, what past experiences or "learning moments" were important to you?
5. Which ones helped you in becoming/being an entrepreneur?
6. Who were your role models?
7. How would you describe your family's support for your plan to become an entrepreneur?
8. Did their support matter? Why or why not?
9. In your personal perception how does your personal communication style differ from that of other entrepreneurs, specifically men?
10. What are your personal strength?
11. Where do you see your weaknesses?
12. How do you think men and women differ in running a business?
13. What motivated you to start your own business?
14. Did you have a mentor or a support network when you started your business/were in the start-up phase?

15. Are there any professional organizations you belong to?
16. If yes, do you find them helpful to you and your business?
17. How would you describe your entrepreneurial orientation?
18. What do you think about risks and risk-taking in entrepreneurial ventures?
19. How does risk-taking differ in men and women?
20. How would you describe your own personal need for training?
21. Is this need currently met?
22. If so, how?
23. What barriers do you experience as a female entrepreneur?
24. What is holding you back?
25. How supportive is the Saudi government of SMEs?
26. What could the government do to help female entrepreneurs?
27. Why did you choose entrepreneurship over being an employee?
28. In your perception, what is the role of tribalism in Saudi society?
29. How does tribalism relate to you and your business?

30. In your perception, what is the role of new technologies in Saudi society?

31. How does it affect your life and your business?

3.4.6 Interview Process and Content

The interviews were conducted upon a one-on-one basis and data was collected through recordings, in total eight audio recordings were made and the rest, ten on paper note taking as the remainder did not allow audio recordings. It was essential for the interviewer to make sure the activity remains on topic but at the same time she needed to provide flexibility to the respondents to express their opinions. Hence, the respondent was allowed auto driving where she could steer the concepts in any manner but within the context of performance and motivation for their work. She was not allowed to move towards any miscellaneous area during the session.

The researcher then summarised the collected data into an appropriate script. In the script, the information regarding personal terminology, intonation and answers to the interview questions were stated efficiently with a lot of care. Hence, closeness of data was ensured which is essential in the case of qualitative data analysis (Boyatzis, 1998). Semi-structured interview approach was adopted which includes the non-standardized interviews. Semi-structured interviews are a sensible choice for this type of research because the general

interview questions allow the researcher to ask the same set of questions to participants while asking individualized follow-up questions to participants. This allows for a more natural flow of the interview and enables the researcher to ask "dig in deep" with follow-up questions when appropriate (Creswell, 2012). The flow of conversation determined the omission and the inclusion of the questions (Leech, 2002). These semi-structured interviews were considered most appropriate for the exploratory nature of research project. Through this approach the researcher is allowed to raise the relevant questions at any point of time to further clear out the phenomenon. Furthermore, the respondents are allowed to think aloud about the phenomenon and the environment which surrounds them.

With the help of face to face interviews, it was possible for the researcher to extract the truth and maintain the level of confidentiality desired by the respondents. The topic is of sensitive nature which is why this aspect was critical to success. The respondents may hesitate to make prejudice remarks or be scared of being judged which is why they may not answer truthfully. However, through this kind of approach, the researcher was able to provide them with a comfortable and trusting environment. An interview guide was adopted keeping in mind the sensitivity of the topic. A thorough exploration of the concept was achieved through this process. Literature

was reviewed to present the final interview guide and incorporate all desired aspects related to the phenomenon.

3.4.7 Data Analysis Process

Thematic analysis is a process of encoding data which makes use of the categorization, comparison and contrasting techniques of the categories and units at hand. These are field texts which provide a conceptual understanding of the experiences or the phenomenon and are eventually constructed into a larger theme (Butler-Kisber, 2010). The present research also makes use of the thematic analysis technique. The context which is present within the text material field can be extracted through these themes (ibid). For the purpose of uncovering experiences, the thematic analysis can be used efficiently. It also helps to sought experiences (Paskins & Peile, 2010) and form inner-relationships between perceptions and feelings (Bird, Wiles, Okalik, Kilabuk, & Egeland, 2009).

The initial phase of the analysis must be to read, reread and reflect upon the dataset responses in order to familiarize with the data thoroughly (Warren & Karner, 2005). Later on, the data must be categorized based on the identified theme. This process is referred to as open coding and can be done manually or electronically. The common themes present within the dataset can be extracted through cues provided by differences, similarities and the patterns.

There are two kinds of thematic analysis according to Butler-Kisber (2010) which are the fine grained and coarse grained phases. When the analyst is required to familiarize herself with the dataset, it is known as the coarse grained analysis. In this process, broad categories are identified after repeatedly reading the material (Butler-Kisber, 2010). While reading, the thoughts and inferences are noted to keep track. The purpose of this activity is to provide broad open coding level themes. Although this analysis conducted took into consideration the fact that half of the scripts were in summary note form on paper, due to respondent considerations and conditions, the process was followed as closely as possible.

Further, the fine grain analysis requires that for a theme an identified course be analysed in a thorough manner. The broad thematic categories are refined during this process and identification of the maps allows to reflect to reflect the relationships present within these themes (Butler-Kisber, 2010). The uncovered theme visualizations and the inter relationships are carried out by the concept mapping which is the final step (Butler-Kisber, 2010) .

Within this research, the theoretical framework has been formed using data coding, categories and sub-categories and facilitating the significant data convergence. Through this categorization various constructs and dimensions have been

discovered. After the coding process, some additional themes were observed which were not part of the theoretical framework initially. Hence, it was possible for the data to speak on its own. The conceptual framework was developed through the emergent thematic map.

The statements present were clear to understand and it was possible to form categories and sub-categories. The analysis was supported by the theoretical analysis that was extracted from the themes and concepts. The methodology chapter follows the in depth analysis.

3.5 Canons for Evaluating Research

The purpose of this chapter is to discuss the validity, reliability and ethics related to the research. Reliability and validity as part of the quantitative research requires the accuracy of the data that has been collected. On the other hand, when results can be replicated and generalized, the qualitative data is considered valid and reliable. The validity and reliability concepts as part of the qualitative research are worth discussing as this kind of research is subjected to various epistemological research interests and makes use of various research methods.

3.5.1 Validity

If the findings are accurate according to the requirements of the reader, researcher or participant, the

research is considered valid (Creswell, 2009). Hence, the study needs to be credible, authentic and trustworthy in order to be valid. The responses were transcribed with the help of experts, i.e., the investigation supervisor, which is why validity remained consistent throughout the report. Conceptual findings help bring forward face validity and these findings are based on consumer data through the experts of the industry. The advantage part of this report is that the experienced and expert individuals have been interviewed. Hence, it can be stated that the report consists of face validity as the conceptual framework was brought to the attention of the human resource department before the actual survey was implemented.

3.5.2 Reliability

The approach of the researcher when carrying out the research provides the level of reliability in the qualitative analysis. The consistency present across several projects or researches is considered reliable qualitative research (Creswell, 2012). Reliable procedures must be used in order to make sure the research is reliable. Such procedures include the checking of transcripts and any summary notes for obvious errors or mistakes, making sure no drifts take place in the code definition while the analysis process takes place and implementing a second evaluation to make sure the interpretation of the data remains similar. Transcript and

note reliability can be maintained through member checks of the transcripts (Hycner,1985). Code drifts can be prevented by defining clear codes and revisiting them at all times while the process of analysis is in place.

Relevant and sufficient information was provided to the respondents regarding the nature of the study to help ensure credibility. For the post positivist inquiry, the basic themes help provide the level of validity (Lincoln & Guba, 1985). Such an activity enables the respondent to collect the desired information before the interview is actually conducted.

The sufficient and realistic constructs of reality are related to credibility which can be attained through literature and conceptual framework development (Lincoln & Guba, 1985). By matching data and theoretical research, the level of credibility can be achieved.

3.5.3 Triangulation

In qualitative research, validity relates to whether the findings of your study are true (Golafshani, 2003). "True" in this context means that the findings accurately reflect the situation. Reliability in qualitative research on the other hand means that the results of the study are trustworthy and credible (Golafshani, 2003). Both concepts are closely related and require that qualitative researchers take extra steps to ensure that their study is valid and reliable.

To ensure that their study has reliability and validity, qualitative researchers engage in a process called triangulation. For the present study the researcher used data triangulation. In this specific form of triangulation, the author uses multiple data sources to ensure that the results of the study are plausible and accurately reflect the situation. In addition to the data collected in interviews, the author conducted an extensive literature review and conducted a member check of the transcribed interviews and data analysis. The literature review allowed the researcher to contextualize and evaluate the data collected in the interviews more effectively. For the member check, the author gave the interview transcripts plus the preliminary data analysis for each interview to the participant. Each participant was able to tell the researcher whether or not the responses given during the interview were accurately recorded and interpreted by the researcher.

3.6 Summary

Qualitative data collection and its analysis have been presented as part of this section. The research process reliability, validity and ethical issues have been discussed.

Chapter 5 will attempt to present the main findings as verbatim quotes and discuss the findings. Typical to

qualitative thesis presentation, both findings and discussion are conducted jointly.

4.0 Chapter Four: Findings

The following section of this thesis will summarize the findings as they pertain to the objectives of the study. A discussion of the findings' implications will follow after each section. The table below gives a brief overview of the contributions of this study as compared to other studies on female entrepreneurs in Saudi Arabia.

Factors related to objectives	Study	Known Factors	Contributions of Present Study
Objective 1: to assess the needs of female entrepreneurs in Saudi Arabia.	Alkhteeb & Sultan 2014 Abouzied, 2015	<ul style="list-style-type: none"> 76.6% of female employment is in education, 10.9 percent are in health and social services, and 6.1 	<ul style="list-style-type: none"> Explains the motivation of social entrepreneurs & why women choose entrepreneurship over employment; how this relates to their role in society and

	Kareem, 2014 Dacin, 2002	percent are in general administra tion • Saudi women wish to participat e politicall y	their families
Objective 2: identify different financing options available to female owners of small and medium enterprises in Saudi Arabia and	Vandervelt , 2014	• The UN and the IMF provide comprehens ive programs for micro- loans in developing nations, yet not in Saudi	• Assesses financing options for women in KSA

<p>discuss their efficacy in meeting female entrepreneurs' financial needs</p>	<p>ACS, Desai, & Hessels, 2008</p> <p>Sigalla, 2012</p> <p>OECD, 2011a</p> <p>Green,</p>	<p>Arabia</p> <ul style="list-style-type: none"> • Micro loans to female entrepreneurs have beneficial effects for communities • 54% of Saudi women encounter obstacles in securing financing • Female 	<ul style="list-style-type: none"> • Assesses women's financial needs in SKA and perceived benefits • Identifies the nature of obstacles • Identifies sources of
--	--	---	---

	2003	entrepreneurs in the West use internal, rather than external sources of financing	financing in Saudi women
	Ahmad, 2011	<ul style="list-style-type: none"> • Saudi government promotes loans for SMEs 	<ul style="list-style-type: none"> • Identifies women's perceptions about Saudi SME programs
	Shalaby, 2004	<ul style="list-style-type: none"> • Financing for women-led enterprise is rare in KSA 	<ul style="list-style-type: none"> • Identifies financing opportunities available to participants
Objective 3: to evaluate	Alsahlawi & Gardener,	<ul style="list-style-type: none"> • Women seek 	<ul style="list-style-type: none"> • Investigates how social

<p>the role played by non-government organisations in providing financial and non-financial support to the women in Saudi business</p>	<p>2004 Al-Ahmadi, 2011 Ahmed, 1992 Ghafour, 2004 Fordahl 2005 Hamdam, 2005 Alsahlawi & Gardener, 2004</p>	<p>more expansive civic roles; want to be involved in public life through formal and informal venues</p> <ul style="list-style-type: none"> • Saudi Arabia invests in educating women on college and university level, including MBA 	<p>entrepreneurs utilize non-governmental resources, formal and informal resources</p> <ul style="list-style-type: none"> • Assesses the need and availability of practical training/job training for women that may not be covered through university or college
--	--	---	--

	<p>Darraaj, 2002</p> <p>Peijman, 2004</p> <p>Wadud, 2013</p> <p>Rawe et al., 2005</p> <p>Raphaeli, 2011</p>	<p>programs</p> <ul style="list-style-type: none"> • Tribalism and conservative gender norms are among the biggest obstacles faced by women in public life 	<ul style="list-style-type: none"> • While other studies take a macro/structural perspective this study shows how women perceive of their role in society, as female entrepreneurs, and as members of a family
--	---	---	---

4.1 Objective 1 - Needs of Female Entrepreneurs

Objective 1 of the present study was to assess the needs of female entrepreneurs in Saudi Arabia. To address this objective, the author asked participants a series of questions

about their enterprises and their needs (see interview questions in 3.4.5). The following section provides a cross-section of responses given by participants. The responses are organized by themes that emerged during data analysis.

4.1.1 Personal characteristics of participants

Participants in the study came from a wide range of personal and educational backgrounds. Full time, Saudi female social entrepreneurs were interviewed for the purpose of this investigation. Between them they have 350 hours years of experience within this domain with an average individual experience of 12 years. In total, 33 respondents comprised the final sample. In total 15 were senior and experienced with over 20 years' experience, 6 with medium range of experience of between 10-15 years and 7 with less than 10 years' experience.

The Saudi female entrepreneurs were analysed regarding their level of experience. In the managerial level or key informant interviews, it is the total experience years used as the indicator for sample knowledge. The 10 years of expertise within the industry has been regarded as the basic expertise level which also increases the industry expertise. Hence, an individual would have vast knowledge regarding the phenomenon if an average of twenty years is present. The following quotes from the interview give an overview of the personal

characteristics and experiences of the female entrepreneurs who participated in the study.

Fatima, an entrepreneur of fifteen years' experience related that:

"I did an MBA from Cass Business School in 1995 and everything I learnt I just applied to my business model. I think without this knowledge I wouldn't be able to create a successful partnership involving 50 small businesses in over 12 villages today."

Sophia, an entrepreneur with ten years' experience, similarly related that:

"My parents' support was instrumental as my father is a very successful businessman and I always wanted to follow in his footsteps. His business managers helped me a lot gain experience and advices from them all the time every step of the way"

As Rahima, with twelve years' experience, states:

"I travelled everywhere with my father, a very successful businessman. He used to take me along on his business trips everywhere. I learnt everything I know from him but also the support I needed to set up my organisation all came from his support. If it wasn't for his inspiration on my life I couldn't do it. He inspired me not by just

skills development but also by his altruism his willingness to help poorer people in need"

Aisha, an entrepreneur with over twenty years' experience and with a successful organisation supporting over 200 women, stated that:

"My husband has always been very supportive of my initiatives and has never once told me to stop what I'm doing and stay at home as many other husbands in my country and culture would do. So I think attitude of husbands is crucial in helping Saudi women have the confidence to develop the skills they have picked largely from the inspiration of their fathers"

Salma stated:

"Of course my father is not unique. In my culture as many Saudis are successful business men but many Saudi business men do not support their daughters to become independent and make their own decisions. Similarly many husbands also won't support their wives to lead independent careers as this is against our traditional cultural values. Of course this is changing very fast in my country and we are seeing more men supporting their wives to work also which is wonderful to see".

Discussion

The individual characteristics of the participants varied greatly. However, one common characteristic were their extensive experience as business owners. Many individuals in our sample had at least 10 years of experience. It would seem successful engagement in this field depends on years of experience also which is also similar in the literature. According to Unger, Rauch, Freese, and Rosenbusch (2011), human capital or financial limitations could be faced by less educated women, and this could constrain their business attempts. On the other hand, for a woman entrepreneur to settle her business there was need for managerial skills and specific strengths in developing new ideas and communicating with people. It was observed by Unger, et al (2011) that the firm's performance and entrepreneur's years of previous industry experience have a positive correlation. They also observed that years of self-employment and industry experience are the main predictors of success of women entrepreneurs. But, the authors noticed that firms owned by women were usually younger than firms owned by men and they had less work experience. Therefore, their work has a dearth of socialisation practices, no contacts or network, and family roles.

In our sample the average age of entrepreneurs was 37 showing that for Saudi women at least an average age of ten

years was needed to create what they considered a successful social entrepreneurship. Although this was a qualitative sample and cannot be generalised given the age range of our small sample it is feasible to assume that at least age is correlated with experience for this sample.

Our sample also showed that when an environmental perspective is considered, family impact and specifically the influence of parents has been observed to be the initiator of small business career interest. It was presented in Bunger, et al (2011) study that 33percent of Canadian women entrepreneurs who were surveyed mentioned that their fathers were also entrepreneurs. This makes sense since a parent and child relationship does lead to independence and builds the characteristic of striving hard to achieve success.

The individual characteristics highlight the impact of resources, specifically managerial skill, age, the level of education, occupation of parents, and entrepreneurial firm performance. Several respondents related the importance of either one or a combination of these factors as influencing overall performance. Fatima's response, stated above, for example highlights the importance of her MBA education in supporting her enterprise. Significantly, the responses of all other women cited above indicate the importance of having the support of male family members. In our small sample of 33 women interviewed, 18 related their success to their parents

and of those 17 specifically to their fathers showing the strong evidence for this assertion. Many women related that their fathers were also entrepreneurs and played a critical role in helping these women set up their own enterprise. The help they received from these informal support networks ranged from receiving hands-on training in a family business to having access to the familial business support network. Likewise, the encouragement of husbands and other male relatives was perceived of as important to the success of the enterprises.

This dual initial father and husband maintenance formula was expressed by almost all women but they also stated that it was not a common feature in Saudi Arabia although there was recent evidence of this changing. They expressed that it was more common probably in the upper middle classes and higher social classes, the bourgeois class of the Kingdom and that more work was needed to create a values shift across the entire social spectrum

The notion that family support was critical, however, also has another dimension. The sentiment expressed by Rahima that inspiration came from fathers was a strong theme throughout the interviews. Almost all expressed the same sentiment that not only skills and hard skills came from their fathers but that fathers inspired them at a deeper seated level with their philanthropic or pro social behaviours

towards others. This is in so far significant as the women interviewed for this study have looked to male family members and particularly fathers as role models. This is, however, not surprising because these women are trailblazers in that they are the first generation of Saudi women to venture into a world that was traditionally not accessible to them.

4.1.2 Performance

In order to meet objective 1 in this study, the author included interview questions that allowed participants to elaborate on their perceptions of performance and its drivers. Following the phenomenological paradigm used in this study, the author wanted to know how the participating women related performance to their own enterprises and what they believed to enhance their entrepreneurial performance. The questions were also intended to reveal women's perceived needs in enhancing performance. The section below provides a cross-section of the answers given by respondents.

Jamila said that:

"Performance is everything. We need to initiate the most efficient and effective techniques in our businesses and it's the responsibility of funders and sponsors to facilitate this performance. Performance is so important for us, what is the point of running a business if it not functioning efficiently"

Salima also observed that:

"There are many issues that can affect our performance from support we get to our personal attitudes to success and work style to the environment. Performance is key though to everything we strive hard to do otherwise why do what we do"

On performance and management practices, Yasmin states,

"I pride myself on my working style and communication skills. I'm a good negotiator and very diplomatic. Unlike Saudi men who can be aggressive my style is similar to most Saudi businesswomen much more calmer and diplomatic and this makes us better at what we do. "

Aisha also noted,

"What has made my organisation so successful has probably been my ability to avoid conflict with partners and communicate effectively. I consider this the most important asset I have got as I've always been a good communicator and this has helped me secure and convince sponsors to support me further but also to instruct my employees and volunteers in a positive motivating fashion."

As Javeyria stated,

"I think we women entrepreneurs have a natural instinct to help other women and men who are struggling and who need help. We don't like to see people suffer this is the nature of women. I'm not saying men are not like this but rather than for women it's more natural, it's part of our personality structures, how Allah Kareem has made us. I find this very common in myself and my fellow women entrepreneurs that our ability and inclination to nurture support In others is embedded in our natural empathetic styles"

Discussion

Performance means the act of performing; that is successfully conducting an act; utilising knowledge such that it is different from simply having that knowledge. But, performance appears to be operationalized in various ways (Lerner, Brusck, & Hisrich, 1997), due to which it is difficult to perform cross-comparison. Profitability, growth in employees, and survival are some of the most commonly used operationalization. Performance was a key and easy to relate theme from the respondents.

Four distinct measures of comparative performance of business as per gender were defined to include primary performance measures and subjective measures proxy performance measures and entrepreneurial performance measures. Number of

employees, annual sales, growth in sales, return on sales, and growth in employee numbers are some of the most commonly used measures of performance (Lerner, Brusck, & Hisrich, 1997). It was observed that performance of women's business is not too great on measures like employment, sales, and growth. However, it was understood through the study that in measurement of business performance, determinants of gender differences were much more complicated than had been identified in previous studies. In our sample also soft measures were deemed more important as our sample did not place more importance on hard measures such as sales or revenue but rather on personal growth, long term sustainability, satisfaction etc.

Significantly, the respondents repeatedly connected performance with specific gendered management practices. Yasmin, for example highlights in her response the different communication styles of female entrepreneurs. She describes her own communication and negotiation style as less confrontational and more tuned in to the needs of others. This perception was echoed by Aisha, who also maintained that being a good communicator has helped her in negotiating business deals. Yasmin states that women exhibit more pro-social behaviours that affect the way they manage their business. Their goal in running a business goes beyond being profit-oriented and extends into doing good for others.

Unger, et al (2011) stated that negotiating styles of women are different and that it has been observed to have led to considerable benefits to long-term success of the business. In a recent study, a genetic basis for special social skills and empathy in women were investigated. It indicated that firms that were established and run by women had better performance since women have better communicational skills to deal with suppliers, employees, and customers.

Some respondents also placed strong emphasis on strategic planning. They argued that they always committed to rigorous audits -- a risk assessment for instance - an approach they had incidentally learnt commonly from their MBA educational backgrounds. This strategic vision and ability to plan should come as no surprise as linked to performance as the literature is replete with theories and evidence to show this link between strategic vision and performance.

In the personality traits or characteristics perspective, Endres and Woods (2009), as well as Marino, Strandholm, Steensma, and Weaver (2002) contend that the most successful entrepreneurs in any era tend to be those individuals who have a definitive and observable array of skills and traits that distinguish them from others. For example, these individuals are likely to be more comfortable with risk than non-entrepreneurs. They are also less uncomfortable with uncertainty than others, not resistant to change, and able to

recognize opportunities because they are alert to the environments in which they live. Perhaps as significantly, Prince (2005) says that successful entrepreneurs are excellent communicators who are able to connect with others and to display some level of charisma. However, it should be noted that Gerber (1995) rejects the notion that there are distinctly "entrepreneurial personalities" and asserts that entrepreneurs are best differentiated from others according to behavioural characteristics.

The behavioural school maintains that an entrepreneur is aware of his or her capacities, committed to engage in entrepreneurial activities not only for economic reasons, but because of a predisposition toward risk-taking activities and a determination to work with a degree of autonomy in pursuit of an idea. Philipsen (1998) believes that entrepreneurs find it difficult at best to be constrained by the rules and regulations of hierarchal corporations or bureaucratic organizations. They prefer to be in charge of their own business activities and may actually be better at generating ideas and establishing businesses than managing them.

In this context, Endres and Woods (2009) suggest that the different perspectives on entrepreneurial origins often overlap and may not be as easy to differentiate as one might believe. Certainly, entrepreneurs tend to be innovators and to be willing to embrace uncertainty and risk. They do

possess personality characteristics that might be unique, but Robbins and Coulter (2007) claim that the difference between Bill Gates who is an entrepreneurial success who is a successful leader and innovator at an established corporation may be less than one suspects in that both these individuals can be regarded as driven, competent, motivated, and focused on both personal and professional success.

There are therefore many behavioural factors that influence or shape entrepreneurial success. Ability, personality, psychological state, and environment all combine to assist in creating entrepreneurial efforts (Gerber, 1995). The theories briefly discussed herein all have some bearing on the subject.

4.1.3 Goals and Motivations

To better understand the self-perceptions of female entrepreneurs and to identify needs, the author asked several questions pertaining to goals and motivations. The response cited below is representative of those given by a number of other women.

Raisa, an entrepreneur of over fifteen years' experience stated:

"I initially was motivated by the need to do good and to just prove to myself I could do it. I needed a challenge and wanted to push myself to see my own potential. I

found the more success I had the more satisfaction I got in my life and this has continued since with satisfaction growing as I'm helping more and more other women with their livelihoods. I find that Allah Kareem must be happy with my endeavours by helping others and I suppose this is a value I have got from my father."

Discussion

The issue of motivation was discussed in the literature review and became a strong theme which also emerged from the interviews. It is agreed by numerous scholars that the entrepreneur's motivation, at least in part, determines the growth of the business (Burns, 2005). A number of psychological motivations like independence, achievement, locus of control (pull factors) have been the focus of research due to its impact on business start-up; however less focus has been on their association with performance of the business (Burns, 2005). It was observed through studies performed by Endres and Woods (2009) that better profitability and greater profit margin is more likely from women pulled into forming their own enterprises.

Marino, et al (2002) believe that in women-owned businesses, individual motivations and aims like sales growth, revenue, and profitability have been observed to be associated with performance, although in comparison to men, their

performance would be less well. It was identified by researchers that with regard to launching a business; a more complex kind of objectives motivates women. Factors associated with the desire to attain flexibility between work life and family life has a different value for females and males. Moreover, Marino, et al (2002) identified that in women-owned businesses, individual drives and owner/founder aims are linked with performance.

The sample showed evidence of the above factors throughout the interviews as guiding drives and motivations for having started the entrepreneurial work in the first place but also to continue it in the face of hardships and challenges. Many women argued that self-satisfaction was critical and the need to "do something" to live their potential, a form of self-actualisation as Maslow and Herzberg (1954) would describe it, motivated most women to commit to a life of social entrepreneurship. The statement by Raisa cited in the previous section is representative of the responses from other participants. Raisa and others are not only motivated by their own life-satisfaction and self-efficacy but also by creating an environment that helps other women thrive. Moreover, Raisa's comments echo those of others who also stated a faith based core motive which underlies other motives and acts as the key engine to motivate them but also the link

of inter-generational transfer of this value largely from their fathers.

4.1.4. Tribalism, Family, and Training Needs of Women

Entrepreneurs

A reoccurring theme in the responses of the women participating in this study was the close nexus between tribalism, family, and training needs for women. As the responses below reveal, educational opportunities especially as they pertain to practical job training are intimately linked to the issues of tribalism and family.

Maryam stated:

"Of course *Wasitha* is not as strong as it was in our parents' generation but it still is strong enough to make our country the most cast based workplace system probably in the world! We just cannot say we have made progress in this area and it is near enough, it is not enough!"

Javeeryia also commented on this issue:

"Yes, we have made progress in what others call our tribalism or what we refer to as *Wasitha*, but we are still an entire generation or more behind other countries. I think only in India is the cast system so strong as it is in our beloved country but as a Muslim country blessed to be home of Islam it is a shame for us we have this racist ideology blocking the path of

progress of our young women wishing to help society, it's a national shame!".

Discussion

At the root of many issues in Saudi Arabia affecting progress for women was highlighted as linked back to Wasitha or Tribalism the concept of favouring individuals' social progress through "contacts" and family references or lineage. As Maryam's and Javeeryia's responses highlight, women are keenly aware of how tribalism affects their lives. All respondents argued that this was holding progress of performance back for Saudi women social entrepreneurs. Indeed Al Qassemi (2015) stated that "across the Arabia peninsula and stretching well into North Africa and Sudan, there is a common bond, perhaps only behind religion and language in importance, that binds Arabic language speakers together... Tribalism in modern day Arabia is alive and well(p. 41)." Tribalism is a clan based system by means of which kinship networks of longstanding are fixed as elements in defining the identity of an individual and his or her position within a group. While tribalism and tribal affiliation is overall weaker now than when the Kingdom was founded in 1932 by Abdulaziz Ibn Saud, it is still a fixture of Saudi Arabian culture.

An essay by Sebastian Maisel (2014) explored the new relationship between tribe and state in the Saudi Arabian context and the position of tribes within Saudi society. For

millennia, tribes were the dominant and traditional forms of social organization in all of Arabia but under Ibn Saud, Maisel (2014) said that the tribes "were forcefully integrated into the newly created Saudi national identity... The ruling class of the kingdom wove selected aspects of the tribes' identity into the national narrative of state building and hegemony(p. 81)."

The tribal agenda in the Kingdom is part of the national discourse. Maisel (2014, p. 101) identified the main topics of the tribal agenda as:

- Specific marriage strategies along tribal lines.
- The role of customary law in the settling of legal disputes.
- The reinterpretation of tribal histories.
- Public debate over tribal solidarity versus tribal chauvinism.
- Debate over increased political participation.
- The primacy of tribal custom and culture vis-à-vis normal doctrines and rules of the state.

Maisel (2014) noted that in the Saudi context tribe no longer refers to a lifestyle or occupation as it once did. It now embraces a social network of kinship, loyalty, and

identity that does not depend or even necessarily reflect former territorial, pastoral, or grazing rights. Saudis still, however, consider the mental divide between tribal and non-tribal groups, exhibiting a type of tribal solidarity and cohesion known as *asabiyya*. With respect to women, tribalism often shapes such aspects of life as potential marriage partners, interactions with other women, employment, travel, and other lifestyle issues.

Maisel (2014) notes that while many Saudi tribal groups have moved away from their traditional pastoral pursuits or other occupations, many others remain committed to a special code of behaviour which is symbolized by adherence to specific social values. For women in particular, tribal affiliation to an even greater degree perhaps than government bureaucracy will shape lifestyle options and choices.

Tribalism is yet another one of the obstacles which negatively impact upon Saudi women. Tribal affiliation according to Al Qassemi (2015, n.p.) can "be a reason for discrimination with regard to jobs and opportunities in the region." Tribal governance not "only entails allocating certain government posts known as "sovereign portfolios" to family members. It also allows for providing preferential placement and admissions to advanced training programs or preferences for loans related to business activity to members of specific tribes (Al Qassemi, 2015, n.p.) It is also

important in the view of this author to acknowledge that the Al Saud family depend not only on strong historical ties to Arabian tribes but also equally strong ties to the Wahhabi movement, which traditionally has sought to maintain women within the private sphere and to significantly restrict their movement within the public sphere of activity.

In this broad context, Amina Wadud (2004, p. 133) stated that "the historical focus on Arab women as progenitors and on the woman's tribe, clan, or group including genealogical and material inheritance was one means for securing the future of that people. Pre-Islamic Arabian kinship groups gave way to tribal societies that were as significant in Islamic Arabia as they were before the revelations of Islam to the Prophet Mohammad. Wadud (2004) said the colonial period further enhanced the significance of tribal affiliations and helped to reduce rather than expand opportunities for women to take on roles outside of the private sphere.

4.1.5 Contributions - Objective 1

As the discussion of the individual themes that emerged during data analysis has shown, female entrepreneurs in Saudi Arabia come from a wide-range of educational backgrounds. One of the major contributions of this objective was to show that women view training and education as vital to performance and success. This nexus has not been shown in other studies.

Moreover, data analysis showed that women become entrepreneurs because they want to make positive contributions to their communities and to a lesser degree gain independence. This finding is in so far significant, as previous research has failed to identify motivations and goals of Saudi female entrepreneurs. Finally, data analysis has shown that tribalism and family values affects women's lives on all levels. This study shows that women gain a lot of strength through the support they receive from their families, yet at the same time tribalism also holds women back because it limits their choices and freedom.

4.2 Objective 2 - Available Financing Options

Objective 2 of the present study was to identify different financing options available to female owners of small and medium enterprises in Saudi Arabia and discuss their efficacy in meeting female entrepreneurs' financial needs. Significantly, the financing options are, as the responses reveal, intimately linked to several of macro-factors. Almost all respondents cited these issues, unprompted, as very critical in Saudi Arabia in affecting performance of social women entrepreneurial efforts. Given their importance these are discussed below in detail.

4.2.1 Financing Options

As Yasmin commented:

"*Wasitha* is the biggest problem in my experience for my young women securing grants and funds for their project ideas. I come from a family with strong lineage and it helps secure contracts and signing off of government endorsements but I know of other entrepreneurs who are not so lucky and whose applications for the same funding may take many months or may not even be accepted. So yes we have many initiatives in place to help young women now to secure training needs and grants but still getting these and securing these depends largely on what references you can provide or whether you have a strong family lineage connection. *Wasitha* still rules in this country and this is affecting performance of great ideas from young social entrepreneurs seeing their ideas come to live"

Maryam also highlighted that:

"If *Wasitha* did not exist in Saudi, young women's ideas could become a reality and have an equal footing to men's projects. Now women have two barriers to overcome in this country, first they are women which in Saudi is an obstacle in the first instance then they need *wasitha* which can make or break their applications for grants and project approvals from the government authorities. So although TVTC program is wonderful still applications depend on *Wasitha*, so what's the point. Get rid of

Wasitha then see real change in our country but then Saudi would not be Saudi if *Wasitha* did not exist, it won't change overnight it might take several generations efforts still. Maybe when the newly educated class from abroad come home to secure good policy making jobs they can trigger a cultural change but this is only a dream in Saudi Arabia, one that doesn't look to happen anytime soon I'm afraid and because of this efforts by young women social entrepreneurs will always be hindered as a result"

Discussion

As the two responses cited above demonstrate, tribalism and traditional values permeate all levels of Saudi society - even financing. An extensive search of literature did not reveal that tribalism per se has been studied in the context of its impact on the financing options for female women entrepreneurs. However, Shmailan (2014) did point out that tribal norms and mores are directly linked to the likelihood that Saudi women will be permitted by male guardians to pursue higher education, much less to become members of the workforce either as employees of an organization or as entrepreneurs on their own. This may also imply that women are judged by patriarchal norms when applying for loans or interacting with other bureaucratic structures.

Family comes first for Saudi women regardless of their socioeconomic status. Shmailan (2014) stated that in Arab nations females experience substantial cultural obstacles when it comes to business. This same analyst wrote that "in Saudi Arabia the development for women is much slower than in other Arab countries which may be due to strong tribal traditions regarding the perception of women in the Kingdom and the pressure on the not to step out of line (Shmailan, 2014, p. 8)."

When combined with spatial and institutional constraints negatively affecting women's access to training and credit for developing an entrepreneurial business, tribal issues are significant. One must also acknowledge that such constraints are likely to be most readily observed among the Kingdom's "settled" Bedouins - tribes that have given up pastoral and nomadic lifestyles but which continue to maintain strong ties to family, clan, and the larger tribal group.

4.2.2 Bureaucracy in Saudi Arabia and Its Effects

The problem of bureaucracy was mentioned repeatedly by women in the sample. The responses provided below provide a cross-section of the responses given by women on the issue.

Saima, an entrepreneur, explains:

"Although great improvements have been made in educating women in our beloved country especially with sending

scholarship students abroad for PhDs, etc. in tens of thousands and women included, it will still take another generation's efforts to make these initiatives come to fruition. We have a long way to go to catch up to the type of transparency you see in the UK for instance. In Saudi there is still loophole after loophole favouring men and inhibiting advancement of young women's efforts to succeed in business. Women are still living in an ancient culture which sees their roles at home looking after the children. We are far behind Muslim countries like Turkey for instance that have more equal treatment of both genders".

Yasmin, an entrepreneur with over fifteen years' experience, highlights this issue as follows:

"Yes, things are getting better for women in Saudi Arabia but we have a long way to go still. Families are still thinking very traditionally and unless you have a business family already it's difficult to encourage young women in our families to break the mold and do MBAs for instance or help in third sector type initiatives".

Jemima, an entrepreneur, noted:

"Although young Saudi females are coming back from the States or UK or even Japan with PhDs, they come back into a man's world where men are favoured for jobs in

companies. There are no complaint procedures here or laws to protect gender discrimination - rather the opposite the laws exist to keep women segregated and if that means not going into top posts and jobs they are qualified for then so be it the law states."

Maryam states:

"The positive initiatives by the government to set up establishments for female education and training are wonderful. This is clearly progress in the right direction but we still have so much what they call in the UK "red tape" which hinders progress and development. Unless the systems and procedures don't change, no number of training facilities will make real change"

Fatima, for instance, commented that:

"The TVTC program is wonderful, it's exactly what was needed but with so many such wonderful initiatives in our country there are still deep rooted problems which are hindering such schemes becoming successful. I know of several of my women who applied to such schemes but the amount of paperwork involved and references required still asking for *Wasitha*, or tribal preference as you know in our country, was shocking. One young girl had a good contact, her father's friend whose name carries some weight and her application got processed in days - the

other one didn't have any *wasitha* and it took her application four months to get processed on exactly the same issue. This is the real problem we have to change".

Discussion

The issue of bureaucracy was referred to constantly by the female sample as hindering good intentions of working in this field and negatively affecting performance throughout all efforts for social entrepreneurship. This issue should come as no surprise as Saudi Arabia is home to a deeply entrenched government bureaucracy which offers citizens a variety of public services at the individual and group levels (Al-Mizjaji, 2001) but also is filtered with thick layers of administrative control opening itself to a deeply entrenched bureaucracy.

Indeed, as the wealthiest country in the Third World, Saudi Arabia offers its citizens free hospitals, schools, universities, highways, interest free loans for entrepreneurial business creation, and a variety of other services at the municipal and national levels. According to Almad Al-Mizjaji (2001m p. 270), "the Saudi bureaucracy has been exerting its full capacity to implement its policies for the cause of development socially, economically, and educationally." One would therefore expect that bureaucratic public sector agencies and organizations in the Kingdom of Saudi Arabia would be involved in providing training and other

career or vocational development services to Saudi women as well as Saudi men.

This is, in fact, the case. Education is one important area which has witnessed remarkable growth in Saudi Arabia (The Ideation Center, 2015). The government has invested substantial sums of money in its system of public education. This has resulted in a subsequent growth in the number of girls schools also. Despite this, quality concerns remain with respect to the capacity of these institutions to adequately prepare Saudi females for entrepreneurial business creation. The Ideation Center (2015, n.p.) reported that over the half century, the government of the Kingdom has "succeeded in building an educational infrastructure that has led to an increase in school and university enrolment as well as a reduction in illiteracy rates."

Inhibiting the capacity of Saudi bureaucracies and their service delivery agencies to provide for the training and vocational and/or educational needs of Saudi females are a number of constraints. A key problem is that while the Basic Law of Governance in the Kingdom makes it compulsory education for those children aged up to 15, after the age of 15 many Saudi choose to terminate their daughter's education.

Saima's answer attests to this problem. However, she also states that the government invests money to send girls and

women abroad to receive an education. She states women receive high quality education and advanced degrees abroad, however, when they return to their country, these educational jobs are not matched with adequate employment opportunities or career choices. This sentiment is shared by Yasmin, who views believes that the influence of traditional family values often interferes with women's advancement in the marketplace.

Further, according to The Ideation Centre (2015, n.p.), Saudi women who do obtain either higher education degrees or technical certification find it difficult to obtain meaningful employment outside of the home due to the persistence of laws requiring the segregation of the sexes in the workplace. Jemima's response cited above highlights this problem.

Saudi Arabia in 2012 was ranked 131 out of 135 by the Global Gender Gap, an organization that assesses equality between men and women (Buchanan, 2015, n.p.). Four segregated vocational training institutes targeting women have been opened in the Kingdom since 2013. These single sex colleges are being operated under grants from the Saudi government with the assistance of a number of British universities. These colleges are focusing on providing training in subjects linked to enabling women to work from home such as business administration, information technology, and design. The goal, according to Rose Buchanan (2015) is to provide Saudi women seeking entrepreneurial business opportunities with the skills

and knowledge needed for success while simultaneously enabling them to work from home and thereby avoiding the necessity of obtaining permission to work outside the home. Maryam's answer reveals that women are appreciative of the investments the government makes in their education and careers.

The Royal Embassy of Saudi Arabia in Washington, D.C. (2015, n.p.) reported that "there are numerous public and private training institutions that produce thousands of graduates in the technical and mechanical sciences, health care, agriculture, teaching and other areas every year".

Equally significant is the Technical and Vocational Training Centre (TVTC) (2013), authorized by Royal Decree No. 30 which called grouping all Saudi technical institutes and vocational training centres under a new umbrella. Supreme Decree No. 7/h/5267 called for attention to technical training and technical colleges in order to create new paths for higher education. TVTC (2013) is also responsible for overseeing the activities of the Women's Incubator and Training Center, a joint venture between the International Organization for Knowledge Economy and the Enterprise Development (n.p.) and a Saudi government agency. The goal of this effort is to create and operate science and technology parks and business incubators specifically for entrepreneurial women. Several women in the sample related that they had either taken

advantage of these opportunities or encouraged their young female protégées and daughters to do so.

Additionally, TVTC, in cooperation with the Ministry of Labour, called for replacing expat women working in the retail, decorative arts, design, jewellery and fabric sectors with Saudi women. The government, under the aegis of TVTC, is training Saudi females in 23 specializations in seven fields in 16 female only institutes across the Kingdom. Further, the Ministry of Education is providing these young women with stipends, salaries, and tuition to attend two year training programs at home and two year programs in Ireland, Great Britain, and New Zealand pursuant to earning a Bachelor's degree (TVTC, n.p.).

One of the more salient findings from the data analysis was that financing options for women are virtually non-existent in Saudi Arabia. Programs such as the TVTC sponsored programs are targeted at both genders, creating additional competition for women. Backing for budding entrepreneurs (both male and female) who participate in this TVTC sponsored program will be provided by the Credit Bank of the Kingdom. Financing for start-up entrepreneurial businesses will be provided to those program graduates who are interested in this type of business activity. It is anticipated that in Riyadh alone, more than ten thousand Saudi youth will receive this training (TVTC, 2013).

Additionally, TVTC, in cooperation with the Ministry of Labor, called for replacing expat women working in the retail, decorative arts, design, jewelry and fabric sectors with Saudi women ("Saudi Arabia - Expat Women..." n.p). The government, under the aegis of TVTC, is training Saudi females in 23 specializations in seven fields in 16 female only institutes across the Kingdom. Further, the Ministry of Education is providing these young women with stipends, salaries, and tuition to attend two year training programs at home and two year programs in Ireland, Great Britain, and New Zealand pursuant to earning a Bachelor's degree.

Several respondents thought the TVTC program was positive but also expressed serious concerns all linked back to the issue of culturally embedded bureaucracy.

In his research focused on female entrepreneurs and government bureaucracies in Saudi Arabia, Abdul Shmailan (2014) examined the motivation for entrepreneurship among Saudi women as well as their perceptions of obstacles to successful entrepreneurial activity and the role of the government in either facilitating or inhibiting such activity. The research revealed that many female entrepreneurs or prospective entrepreneurs in Saudi Arabia do not feel that government organizations provide them with the same level of training and development assistance, especially financing, given to Saudi males. This is despite the fact that official

Saudi government and ministerial reports indicate that a substantial emphasis is now being placed on providing Saudi women with training and educational opportunities.

Deborah Amos (2015) noted that there are many more Saudi women entering the workforce and that these women are being benefitted by the Saudization policy which seeks to limit and ultimately replace the huge number of foreign workers in the Kingdom by encouraging private sector businesses to hire Saudis. Women are also included in this project but more Saudi women seem to be attracted toward entrepreneurial business development than to working in traditional business settings in part because of the physical segregation of workers in such settings. However, there is still a marked dearth of available financing options for Saudi women who want to start their own businesses.

There is, therefore, no doubt that the Saudi bureaucratic apparatus is such that it necessarily responds to the culture and traditions of the Saudi people. This means that while many actors in the Saudi government including former King Abdullah have been extremely proactive in moving women into positions in Saudi public and private sector organizations, the Kingdom remains highly patriarchal and business as well as public sector activity is dominated by men (Hamdan, 2005). As the next section of this analysis will demonstrate, Saudi culture, family traditions, and tribalism are influential in

shaping all aspects of women's lives including their training and entrepreneurial potential.

4.2.3 Contributions - Objective 2

The major contribution of Objective 2 is that it demonstrated the limited options of women in obtaining financing and other resources from the government. Particularly bureaucracy emerged as a major road block in receiving access to financial and other resources. Not only was bureaucracy associated with "red tape" but the data analysis conducted in this study also showed that the Saudi bureaucracy had a high level of "built-in" gender bias that made it difficult for women to take advantage of existing sources of funding and training programs for entrepreneurs.

4.3 Objective 3 - Non-Governmental Organizations

Objective 3 of the present study was to evaluate the role played by non-government organisations in providing financial and non-financial support to the women in Saudi business.

4.3.1 Networking and Professional Organizations

Several questions in the interview pertained to the role of non-governmental organizations in meeting women's needs. Significantly, networking - both formal and informal - emerged as a major theme; the responses cited below attest to the importance of networking.

Rahima stated:

"Networking although not as common in the man's world is growing and getting better in this field for Saudi entrepreneurs with more formal organisations being set up to support us and others and create joint training and supporting mechanisms. "

Shamila stated:

"Organisations are now being set up by successful women entrepreneurs to link each other and to support the sector through training and skills development and advice workshops which is excellent to see. In my time this didn't exist but networking is critical and this could help a new generation of younger women entrepreneurs to gain the skills faster through more efficient networking mechanisms"

Discussion

For a substantial period of time, networks have been claimed to be important for the survival for women-owned businesses. Women are aware of their capability of establishing relationships. Several important networks that are positively related with business performance have been suggested by International Organization for Knowledge Economy and Enterprise Development, 2015). These include support systems, business associates and friends, mentors, and

advisors, women's groups, and participation in trade associations. One of the ideal methods of developing a business is to utilise informal mentoring supportive relationships. These relations facilitate a new entrepreneur to counter any constraints that limit success, growth, and personal satisfaction. Nevertheless, women are also frequently excluded from some social networks or informal information networks, for instance old boys' network, male-only clubs, and business lunches compared to men, because of dearth of time.

The study sample felt that in comparison to men, a scarcity of peer support networks was faced by women entrepreneurs in Saudi Arabia although different women entrepreneurs and industry associations are present. These associations are considered as a platform where women entrepreneurs form networks and share information and experiences. These associations were used for carrying out training programmes, workshops, and seminars regarding leadership, motivation, entrepreneur development and even provide other ways of support. This is because of the fact that women might not be part of these associations since they could be overfilled with family and business obligations. This causes constraints in the women entrepreneurs' capability to obtain informal advice and peer financing and even the information networks required for growth and survival. This could lead to difficulty for women entrepreneurs to form

networks which are quite useful for the survival of businesses.

4.3.2 Entrepreneurial Orientation and Social Support Networks

To better understand how women position their businesses in the marketplace, the author asked participants several questions about entrepreneurial orientation and social support networks. The answers given below highlight the importance of these two aspects and their relation to each other in the perception of female entrepreneurs.

Salma in this study's sample argued,

"Risk is essential and risk taking as without it we can't innovate. Only problem is that risk is often feared of in my culture especially by women and this can only be overcome more easily by having a supporting culture which encourages risk taking behaviours. I learnt early on risk taking behaviours are good for business from my MBA in MIT in 1997 but it has to come natural and that makes it even more powerful".

Yasmin proposed that:

"Parents should be motivated to keep encouraging their children, especially their daughters to move towards entrepreneurship. Previously, most parents were employees and so would expect their children to do the same. But many new enterprises have been introduced due to better

economic growth and increased awareness among people regarding entrepreneurship. The focus on entrepreneurship has increased in the recent years due to success stories of women entrepreneurs and the need for further employment opportunities that opened up because of economic growth. Focus of parents has also increase as they consider businesses and even encourage their children to venture into entrepreneurship. Degree programs in entrepreneurship or even the subject of entrepreneurship is being made compulsory in a number of universities. It is believed that if entrepreneurial parents encourage their daughters to venture into entrepreneurship, then the attempts of universities and government will not lead to outstanding outcomes if there aren't many parents who are entrepreneurs."

Yasmin continued by pointing out that:

"However, if my recommendation is correct, then the present number of women who become part of entrepreneurship will lead to a bigger group of women entrepreneurs in the next generation. The working style of men and women entrepreneurs is different. It should be understood by women entrepreneurs that business training and obtaining access to technical networks is quite essential if they wish to succeed. Therefore, this

opportunity should be fully utilised by women entrepreneurs by being members of these associations."

Sophia stated her views as follows:

"The support provided by a spouse is of much significance. It is through their support that women entrepreneurs are able to put in more time to the ventures and take part in useful activities of these associations."

Discussion

Many respondents argued that "entrepreneurial" is usually related with creative or enterprising with respect to obtaining resources that are required by entrepreneur for developing and growing her business. The characteristic of innovativeness helps women entrepreneurs to move towards new things, which are products, technology, and market, while risk taking is needed when women plan to move into comparatively bigger business. According to Endres & Woods, 2009), the traits of strong will-power, confidence, and courage are required in a Malaysian women entrepreneur so as to be successful and be efficient and have the ability to make goods and services, at competitive prices and in a steady supply. Salma, for example, emphasized the importance of accepting risks and even taking risks in making strides towards becoming a successful entrepreneur. However, she also highlighted that

Saudi Arabia is a risk-adverse society. Moreover, women in particular are expected to choose risk-avoiding behaviours and hence she had to unlearn these cultural norms and expectations. She states that her MBA education helped her understand that risk-taking can be sensible as part of good management practices.

Significantly, all respondents emphasized the importance of social support networks such as family members and friends in taking the risk of becoming an entrepreneur. Yasmin, for example, proposed that parents should motivate their children to become entrepreneurs even if this career choice is unprecedented in their own families. Yasmin maintains that families should view entrepreneurship as a viable option for their daughters to grow professionally and become financially secure. This view is in so far remarkable as it also conveys the notion of female independence and self-determination - two notions that Saudi society has often vigorously tried to repress.

Yasmin's response also implies that the current generation of female entrepreneurs views itself as trailblazers that will create a better social support network for the coming generations. Younger women will not only have role models but also mentors who will address their needs for guidance and growth. Yasmin's response also conveys a notion that was echoed by many a participant, namely that it is

necessary to build and promote professional organizations in Saudi Arabia that cater to the specific needs of female entrepreneurs. As gender segregation continues to be a serious issue that often hinders women's daily lives, this approach would also conform to cultural and religious expectations.

From a social network perspective, to be accomplished and attain success in a man's world, women presently do not have to lose their femininity. They should be competent and objective and bring in improvements so as to show their abilities in the business world (Endres & Woods, 2009). Moreover, a significant role is played by spouses as they can motivate their entrepreneurial wives to be part of activities in these associations. In order to have easier access of information regarding Government assistance for women entrepreneurs, women non-governmental organisations (NGOs) and groups should network. Through the proactive involvement of associations that represent women entrepreneurs, many more would get to know about the different facilities and support programs.

4.3.3 Training and Women Entrepreneurs

Adequate training appears to be one of the most critical needs of women who want to start a business. The responses cited below speak to the educational options of women in Saudi society and the need for educational and training programmes

aimed at women. One of the respondents, Sophia, is a director of a training programme for women and has hence intimate knowledge of the specific needs of Saudi women in gaining access to adequate training.

Suraiya noted her feelings on this issue as follows:

"In certain Islamic communities like Saudi Arabia, communities have familial and social control over the right of decision-making of women, women have restrictions on mobility which indicates differential access of female and male education and other training provided to venture into entrepreneurship, and women are mostly economically reliant on men. Furthermore, as most of the education and training is gender-segregated, it would not be socially or culturally wrong to provide women-only entrepreneurship training. This has to and is changing positively but it has taken many, many years"

Sophia, a director of a training programme, observed:

"A number of women-only training programmes are provided throughout the world and are similar to Saudi Arabia in several ways: World Bank programmes in Yemen, Pakistan and Malaysia for instance. I know of university programmes in India, a women-only MBA programme in Luton city in the UK. Our training programme was benchmarked against some of these, it is also worthwhile to mention

that our training was not performed to evaluate which particular training approaches would be suitable for women in Saudi and which ones would not be. This information would be useful, but our main objective was to obtain a general idea regarding women-only training and then move towards identifying certain aspects. This is because appropriate entrepreneurship training in Saudi Arabia is provided by there is confusion regarding its access and availability"

Discussion

All individuals possess entrepreneurial skills, however, these skills only appear when awareness is created, motivational factors are provided, and self-confidence is developed besides attaining managerial skills for addressing problems and measuring the risks of daily business operations and development. Research indicates that through training and on-job assistance; these skills could be acquired and this would help in initiation and developing new businesses. But, it is a dearth of training facilities and advisory services that are identified to be the major reasons for the non-existence, weak performance, or even failure of women entrepreneurs (Endres & Woods, 2009).

In addition, if incorrect training or advisory service is provided, it would not be helpful, particularly when they are not able to access social capital or are not able to operate

well in bigger social institutions (Chrisman et al., 2005). When attempting to maintain relationships that are significant for success and where social institutions have strong influence on the development and facilitation of relations, any hindrance to these forces could impede the chances of success. Institutions usually mould and control the relations between individuals. Therefore, certain institutional and political settings are more appropriate for entrepreneurship than others (Minniti, 2004).

4.3.4 Information and Communication Technology (ICT) Revolution

Closely related to the issue of training is the issue of Communication Technology and its impact on Saudi society and female entrepreneurs. As the sound bites from participants below highlight, training related to new communication technologies is mostly missing.

Jemima said that:

"Progress in any nation depends largely on technological issues and yes we are making great strides in this but still we have a lot to do compares to western economies or even more emergent economies like Malaysia or Turkey. When I visit these places and see their infra structures, modern systems and designs especially related to IT systems where they have all the latest hard and soft

systems in place as well as everyone trained in using them as a normal workplace norm it makes me feel sad we are still so behind them despite our vast wealth”

As Aisha also states:

“We have a lot of money but we still are late in investing this money in building up our economy into a digital community. Yes our government has invested billions but only in hard and software, not in people training and not making it a part of our culture. We need more training especially to facilitate social entrepreneurial initiatives.”

Saima also commented that:

“I’ve seen great strides made in technology usage in my country over the past fifteen or so years but again we are behind other countries. When I visit other countries it puts me to shame. My colleague in Kuwait told me recently look you have more wealth than us but in our country everyone is trained in using IT but in Saudi IT is still new”.

Discussion

Another critical external environmental factor expressed by the majority of the sample was the issue of information and communications technology or ICT on progress for social women

entrepreneurs. The information and communication technology revolution has undoubtedly had a major impact upon educational and training programs across the world as well as in Saudi Arabia. However, as the two responses from participants cited above demonstrate, in the perception of female entrepreneurs the country still has a long way to go. Jemima, for example, indicates that the country still lacks critical infrastructure that would allow entrepreneurs to take advantage of the affordances of modern communication technologies. Likewise, Asha states that not only infrastructure but also adequate training and education is lacking. All respondents were keenly aware that Saudi Arabia had fallen behind other countries and that female entrepreneurs in Saudi Arabia were at a greater disadvantage than their peers in other Islamic countries such as Malaysia.

Buchanan (2013) reported that Saudi women are now being provided with opportunities to study at a number of technology-oriented vocational training institutes in the country. However, according to participants, this is not entirely true. It is therefore not clear whether or not technological training has taken centre stage in the Kingdom, for both men and women who are expected to be in the forefront of the kind of economic diversification programs that will ultimately reduce the dependency of the Kingdom on extractive

industries. The findings of the present study somewhat seem to contradict those made by Buchanan.

That said, Hamadan (2005) pointed out that while Saudi women may be receiving training in IT and related fields, the question of who this training will ultimately impact upon entrepreneurship remains unanswered. No studies in the literature specifically linking the variables of IT, CT, training, and Saudi women entrepreneurs were identified. What one finds are brief reports indicating that there are training programs focused on technology that include Saudi women. This is therefore the first study within this field which places ICT as a major issue affecting social women entrepreneurial activity in the kingdom.

For example, a recent report in *Arab News* stated that General Electric has partnered with a number of universities in Saudi Arabia to offer technology training to Saudi women engineers. GE has invested Saudi riyals 22 million over the past three years to support 60 Saudi university students with 30 such students drawn from among the population of Saudi women engineers (*Arab News*, 2015).

Similarly, Galileo by Travelport, one of the world's largest distribution system providers, has recently opened the first ever "women only" technology training program for travel agents and agencies in Jeddah, Saudi Arabia. The program is

designed to familiarize female travel agents with new technology used in the field and to facilitate women's movement into this particular booming sector (Eturbonews, 2009). This kind of training is seen by many as essential in assisting women that desire opportunities to acquire technology skills.

Cisco has created a countrywide technology training effort under the aegis of the Cisco Networking Academy that is boosting career options for women (Kaye, 2013). A Cisco certificate is awarded to women who complete Cisco's program which focuses on information technology training and integrates such training into academic programs in the Kingdom's institutions of higher learning.

Throughout the Middle East, Kaye (2015) reports that there are 70,000 individuals enrolled in Cisco Networking Academy courses of which 36 percent are women with fully 42 percent of all Cisco students in the Kingdom being female. The classes are provided online as well as in person and are useful in preparing entrepreneurial and other women for effective use of new technologies including VOIP. As Kaye (2015) has noted, "more women who have access to programs such as those Cisco sponsors, are out of the home and boosting the local economy... and considering the constraints women endure in Saudi Arabia on a daily basis, the best path toward having more of a say in their country is to have even a bigger

piece of the economic pie - and boasting technical skills their brothers may very well lack(p. 12)."

It is also important to acknowledge the role assigned to TVTC by the Ministries of Education and Labor in Saudi Arabia (TVTC, 2014). The new Girls Higher Institute of Technology is an important training initiative that has full backing from the Saudi government and which is an important element in bringing technology training to the Kingdom. Women in particular are benefitting from these programs and appear to be responding to the new opportunities for acquiring advanced technology training. Whether or not this then translates into expanded female entrepreneurship in the Kingdom cannot be predicted with accuracy at the present time.

Sivakumar and Sarkar (2014) state that the Council of Saudi Chambers of Commerce and Industry is one of the key actors in providing support for female entrepreneurs, including those planning to work in the IT sector. Once again, however, the problem is that such training is delivered in women only, segregated classrooms and programs. The cultural constraints in the Kingdom which require that for the most part men and women work, train, and study in segregated facilities may inhibit women's capacity in many obvious as well as subtle ways. When one considers further that Saudi women seeking to become entrepreneurs or to work outside the home must first have the permission of their fathers',

husbands, or male guardians, one must acknowledge the structural challenges future women entrepreneurs must overcome. Lack of resources and lack of empowerment are key barriers that Saudi women continue to confront. As Sivakumar and Sarkar (2014) note, women entrepreneurs regardless of how well they are educated and trained, do not enjoy the freedom of their male counterparts.

4.3.5 Contributions - Objective 3

The major contribution of Objective 3 was to shed light on the role non-governmental organizations play on helping female entrepreneurs in Saudi Arabia. The data analysis found that the non-governmental support for women needs expansion; however, a number of professional and industry organizations already offer some support to women. Especially in the areas of new communication and information technology, the current offerings for female entrepreneurs are few and far apart.

Chapter 5: Summary and Conclusion

5.1 Summary

The primary questions that guided the present study were,

- What are the particular influences on performance of Saudi women social entrepreneurs and training requirements of current and prospective women entrepreneurs?
- In order to increase effectiveness of Saudi women entrepreneurs, what are the topics that will provide the primary management skills?

The data analysis has generated a number of salient findings that answer the questions posed in this study. Specifically, the present study made the following findings:

1. Female entrepreneurs desire access to better training not only to hone their entrepreneurial skills but also to take advantage of the affordances of modern communication technologies.
2. Cultural norms and tribalism hold women back from reaching their full potential as entrepreneurs. This not only has negative effects on women's access to financing but also on their abilities to access education and other resources.
3. The financing options for women are very limited, except for one state-sponsored program women were not aware of

other "official channels" they could use to finance their businesses.

4. Non-governmental organizations such as professional organizations for women are still lacking; participants expressed their wish that such organizations would expand their offerings to women.
5. Female entrepreneurs highlighted the importance of social support networks, especially families and male relatives (fathers, husbands) in setting up their business and becoming successful.
6. Women were motivated to become entrepreneurs out of a desire to become self-sufficient and make a positive contribution to their community.

5.2 Conclusions

5.2.1 Implications of Findings: Theoretical and Managerial Perspective.

As we know social entrepreneurship in general, is the search for opportunity without considering the resources that are presently being used (Stevenson, 2011). When explained in detail, social entrepreneurship is regarding the environment conditioning opportunity, it is a process in which new opportunities are discovered, opportunities are evaluated and exploited, and involved individual decision-makers who perform these activities. There are numerous limitations that prevent

many determined Saudi social entrepreneurs from considering and taking up new opportunities in a fundamentally resource-constrained environment like the social position of women in an Islamic society such as Saudi Arabia. Many opportunities are lost due to hindered access to resources and the existence of social risks. Both these factors are more severe in developing and Islamic societies. Despite these issues, many Saudi women have also been successful as entrepreneurs and their new businesses are aligned well with many theoretical models that emphasise different inter-related concepts: value creation); agency of change and innovation; resourcefulness or use of resources; the pursuit of opportunity; planning; and feasibility (Burnett, 2000). Lately, there are more esoteric theories that study entrepreneurs in socially constricting or resource-constrained environments through concepts like embeddedness, regulatory focus, cognition, and social structuration (Burnett, 2000; Gerber, 1995).

The concept of embeddedness is regarding the role of entrepreneurs in a society and its formal institutions (like family and even gender). According to Aldrich and Cliff (2003, p.573), "transformations in the institution of the family have an effect on the rise of new business opportunities, business start-up decisions, opportunity recognition, and the resource mobilisation process". Even though this theoretical aspect is in context with the non-Islamic society of North America, it

has an overall relevance with regard to family as a social structure in which entrepreneurial activity is involved. The authors integrated embeddedness and structuration theory in a similar manner, stating that being embedded in the social structure leads to new opportunities and enhances performance. It is evident from their works that through embedding, entrepreneurs were able to utilise the aspects of the environment. Therefore, recognition and realisation of opportunity are both conditioned through the entrepreneur's role in the social structure.

It is proposed through this North American research that women entrepreneurs in Saudi Arabia are similarly embedded in their social structuration and so they should perform accordingly (Jack & Anderson, 2002). The entrepreneur is involved in a self-realising process in all these theoretical models and is mostly against social hindrances. Regarding Saudi women, these models are theoretically pertinent, particularly when supported through empirical work in order to substantiate the notion that there are particular requirements of women entrepreneurs.

Gender-only initiatives have been criticised by Orser and Riding (2003) as it supports instead of removing gender stereotypes, incorrectly prepares women to be part of the competition in wider markets, and it encourages poor investments in possibly low yield businesses. However, Singh

and Vinnicombe (2003, p. 294) have stressed that women-only training have a significant role in development of next generation of female leaders and in their career improvement. The research findings of Saudi Arabia seem to be supportive of the latter perspective within the Islamic community context and it proposes that there is much need for women-only training programs and other capacity-building programs. But to entirely confirm these implications, there is need for further study in a broader variety of Islamic and non-Islamic communities and in various geographic locations.

Globally, many gender difference have been indicated among business owners at different levels: individual (motivation to business ownership, time management, planning and delegation, owners' occupational background, etc.), personal (being taken seriously, readiness of men to do business with women, lack of respect), and institutional (program eligibility criteria, access to advisory and training services, and terms of lending, etc. (Brown et al., 2002; Brush & Hisrich, 2002; Carter & Anderson, 2001). In effect, these differences become combined in certain Islamic societies where women are suppressed and discriminated because of traditions and socio-cultural values in the name of religion. It is quite challenging for women in such communities to venture into economic activities, but the strong, brave, and fortunate ones who do go ahead end up facing dearth of access

to (and control of) capital, particularly social capital, business premises, production inputs, land, information and technology, and mainly capacity-building activities like advisory services or training to operate and maintain their initiatives. Their opportunities to attain technical and business management skills are supposedly hindered due to their limited communication with men. Subsequently, this limits the development of their entrepreneurial prospects.

Nevertheless, it appears that through women-only training, women could have rare opportunities in specific social contexts to acquire the skills and tools required to operate and handle their own businesses. It would also enable them to share the particular challenges that they go through as women; to observe and be encouraged through the success stories of other females from the same society and culture, to analyse their strengths and weaknesses, and to satisfy their pursuit for excellence in a supportive and socially-adequate environment where they can judge their own experiences in comparison to other women.

Moreover, it is suggested through the given theoretical positions and preliminary empirical data that small, and locally-concentrated businesses in low-tech industries is selected by majority of women entrepreneurs who are socially restricted in some way or the other. They seek business options that are not scalable. Dearth of access and control

over land, capital, production inputs, information and technology, business premises, qualifications and/or experience, adequate child care, and most importantly adequate assistance from business development agencies and training facilities is faced by those who work in growth-focused businesses.

Another reason for further study is that incorrect collection and use of social capital leads to restraints for women (not just Muslim women). This is because it prevents access to adequate decision-making circles, which leads to limiting their likelihood of obtaining essential management and financing resources. In particular, it is stated that one same reason obstructs their access and success rate with financial sources. It is also indicated through these findings that a significant difference in performance of women entrepreneurs can occur through management and technical training experience, besides adequate support of business development agencies (also comprising of venture investors).

Women-owned enterprises are usually micro, small or medium sized. The development of these kinds of enterprises is easy which is why they are subjected to stiff competition and low growth levels. Entrepreneurship has not been regarded as a career for women, which is why they are not interested in developing it further into a large enterprise. Mostly women have sole ownership for their business since the majority of

women-owned businesses are small (Richardson et al., 2004; Robb, 2002). Based on the nature of the business, they either work on their own or hire only a few employees. This limitation is present mainly because there are hindrances in achieving bank loans, other finances or then the capital investment is also limited for their business operations. In Australia, extracting business information, managing finance and locating advice are some of the major issues of the women entrepreneurs (Still & Walker, 2006). Most of the enterprises formed by women are family based where the workforce comprises of family members or close friends. Hence, it is observed that by limiting the working force, the women are sub-consciously reducing the level of risks in their enterprise. The scholars also state that it is cheap to finance women entrepreneurs as their business is small as compared to the male entrepreneurs (Hill et al., 2006).

A survey research was conducted upon the successful women entrepreneurs to extract their personal characteristics. The aspects part of their personality were hard work, persistence, autonomy, competitiveness, innovation, objective to achieve personal goals and high income, a strong mission and vision, leadership qualities as well as risk taking abilities (Fagenson & Marcus, 1991). The women entrepreneurs lack the presence of high level executive experience, previous venture creation experience and are subjected to interrupted careers

which are why their organizational structure is highly flexible. The structure is also based on the philosophy of the team and developed personally (Chaganti, 1986). Women in the professional world are subjected to various difficulties and barriers which they need to overcome in order to have a successfully developed organization (McKay, 2001; O'Gorman, 2001).

Women entrepreneurs are subjected to various influences during their professional development and each female is faced with different opportunities and challenges (Amit, 1994; Woldie and Adersua, 2004). There are push and pull factors which are present (Marlow and Carter, 2004; Robinson, 2001). An environment which forces women to bank on their business ideas, goals and objectives is known as the push factor and the positive developments of the individual is the pull factor. Elements of necessity usually form the push factor category and these elements may include the requirement of flexible work schedule, advancement opportunities, higher income, high job satisfaction, opportunities at work, reduced redundancy and less working hours. Women are usually pushed to develop their own business out of frustration from the private work environment or the government offices (Gray & Finley-Hervey (2005). Such entrepreneurs have been referred to as the necessity entrepreneurs by the Global Entrepreneurship Monitor (GEM) as their work options have now become unsatisfactory or

not available at all. When considering the pull factors, the women usually carry out the business to feel self-accomplishment and have the desire to help other individuals. The characteristics would include independence, wealth desire, entrepreneurial drive, power, social status, autonomy and self-fulfilment. These women are also in the search for the desired work and life balance (Moore, 2002). Such entrepreneurs have been referred to as opportunity entrepreneurs by GEM (Minniti et al., 2005).

In the developing nations, it was the push factors which were highly evident (Dhaliwal, 1998)). When analysing the women entrepreneurs in the developing nations, empirical evidence showed that both push and pull factors is present in the developing nations and in the developed nations the women were successful based on their drive for achievement.

Socio-cultural issues are affecting the women entrepreneurs in the developing nations, which is why they need to adopt appropriate strategies to overcome these issues. Many researchers believe that women want to spend more time with family which is why they start their own business. Self-employment allows flexibility and if they are able to efficiently manage all tasks, they would not require outsourcing or influence from outside. Pull entrepreneurs are expected to perform better than push entrepreneurs and the ones which both characteristics excel in the professional

world (Amit, 1994)). Hence, the motivations of women entrepreneurs can be presented based on thorough research, but it is not possible to explain them as part of empirical evidence.

Strategic management, problem solving and decision making are enhanced in an organization where there is diversity and presence of women who can present their unique ideas. However, the establishment and growth of businesses is hindered due to certain aspects when women are present (Haynes & Helms, 2000; McManus, 2001; Welter, 2004).

In the MENA region, the barriers which contribute towards shaping the business enterprise owned by women are responsibilities towards the family, gender bias, instability of politics, high production costs, poor infrastructure, limited market information access, limited funds and finances, unfavourable business environment and a poor support system. Also there exists a stereotype where all entrepreneurs are expected to be men or masculine.

The credibility of women as entrepreneurs in Saudi Arabia must be increased to help the businesses grow (Baron et al., 2001; Carter et al., 2001). On time demand for abilities, skills and time for women entrepreneurs is difficult to manage which is why it is considered another hindrance. The women are required to fulfil household responsibilities, take care of

their children and manage other personal aspects which are why they cannot invest their complete time in growing their business. The women are also unable to travel to destinations or to other institutions like banks to gain advance on credit. They are unable to attend training programs and seek for efficient suppliers or creditors. Nations like Ethiopia, Mali, Morocco, Senegal, Bangladesh, Zimbabwe and Co[^]te d'Ivoire, were observed where it was found that the women lacked time in their daily routine (Karim, 2000). This issue is present in many other nations as well. The success of women entrepreneurs is very much dependent upon the support provided by the family members along with the husband.

The purpose of this study was to analyse the characteristics associated with women social entrepreneurs in the Kingdom of Saudi Arabia. Much literature is not present upon the businesses run by women but through analysis it was found that the women owned enterprises are present with the help of social and family relations. The service sector has been tapped by women in Saudi Arabia like the rest of the world and this is done with limited capital. The pull factors are responsible for developing motivation within these women. Other factors which are responsible include the flexible working conditions, the need for independence, providing jobs, taking advantage of market opportunities and society contribution. Many of the respondents who were part of this

study were educated from high learning institutions like the rest of the developed nations but they still consisted of limited knowledge regarding business activities, experience levels and other essential management skills for the business operations. The Arab societies are mostly traditional; Saudi Arabia is also this kind of a society where women entrepreneurs are not considered influential and powerful leaders. These women consist of a low social status when compared to the male counterparts. This limitation hinders their growth and development in terms of business professionals.

The Muslim culture is conservative, the societal norms are strong and the environment is not gender neutral which is why the women entrepreneurs are subjected to complex issues. The mobility of these business women as well as their interactions with the outside world is very much restricted. Hence, these cultural aspects may also be considered as vital barriers in the development and achievement of the objectives of the women entrepreneurs.

The role of women is submissive, supportive of their male counterparts and docile in the Islamic society specifically in the Arab society and culture. Outside the home, any participation of these women is not appreciated. However, there are some ladies who have been able to bring about strong competition against the men with their strong personality

traits. Characteristics such as enthusiasm, confidence, determination, high need for achievement, dedication, hard work and high level education have all contributed towards their development.

Such activity clearly shows that the women are taking charge of their own lives in Saudi Arabia and are interested in changing the culture of a male dominated society or support. It is required that the policy makers thoroughly understand the role of the women in the society and develop policies to help them enhance the economic and social development of the nation.

The developed nations all over the world have provided opportunities to women to participate in the business world, but in Saudi Arabia they were presented with limited resources. The analysis in this study clearly shows that even with such limited resources they have been able to gain success. Two strong connections were essential for the Saudi business women, firstly the family networks and the other was the outside sources like women business associations or other female business associates. Saudi women usually receive their business funds for a small enterprise development from their husbands or father or other family members. Within the Saudi community, these women have been able to develop themselves after overcoming issues like limited access to formal capital,

lack of support services, gender discrimination, bureaucratic red tape and limited business networks.

Another issue observed was that the women entrepreneurs have issues with the social market networks, constraints in mobility and also stiff competition. Limited competition from men is subjected upon these women entrepreneurs as they choose a business which is compatible with their personal characteristics, background, education, training and capital investment. Even after overcoming the issue of competition and limited social networks, the women due to the society culture were required to carry out their business activities closer to their home.

Hence, it can be stated that gender stereotyping has not stopped the women entrepreneurs in Saudi Arabia from gaining success but it is the low society expectation that is also hindering their performance levels.

5.2.2 Entrepreneurial Efforts

Assad (2013) described female entrepreneurship in the Kingdom as being driven in part by the emergence of access to various social media as well as by the engagement of women in social issues. This analyst notes that for many female entrepreneurial actors in Saudi Arabia, the Internet has proven to be a vital tool not only for generating interest in

a for profit business, but also in organizing women for networked activities.

At a recent conference under the aegis of the Arabnet Digit Summit in Riyadh, Assad (2013) reported that women in Saudi Arabia were identified as using the Internet to promote their businesses and to make contacts with likeminded peers. From Facebook to Twitter, to Instagram, these women are using an effective communication channel to reach both target markets and possible partners. However, as Buckner, et al (2012) indicated, social entrepreneurship in Saudi Arabia is limited inherently by the fact that the NGO sector itself is somewhat small and this sector has been characterized by limited financial resources, challenges regarding legal registration, interference from authorities, and a high rate of failure.

Nevertheless, Welsh, Memili, and Al-Sadoon (2012) reported that the Saudi woman entrepreneurs are transforming the Saudi women are viewed around the world. Female entrepreneurs in the Kingdom face a number of challenges that are common in the context of entrepreneurship but also must addresses issues of the Saudi government and the country's conservative culture. The Saudi government and Saudi families are the primary sources of support for Saudi women entrepreneurs who are perceived as ambitious, positive, and persevering.

As described by Welsh, et al (2012), Saudi women are being encouraged to move into the workplace and to engage in entrepreneurial activities by the royal family. Princess Jawahir Bint Naif is one of the representatives of the royal family who has taken a lead role in facilitating social entrepreneurship among Saudi women. Other key Saudi royals participating in this process include Princess Najla Bint Abdul Rahman, herself a social entrepreneur who works to provide opportunities for Saudi women seeking financing for new ventures.

It is important to note, however, that social entrepreneurship itself is somewhat limited in Saudi Arabia ('Social entrepreneurship forum focuses on new media's role' 2013). At the Ninth Creativity Ebdaa Forum, sponsored in part by the Saudi Labor Ministry and Princess Jawahir, the topic of social entrepreneurship was addressed by a variety of participants who made the case that social entrepreneurship will be necessary to combat unemployment and to provide meaningful opportunities for Saudi women seeking greater participation in public life.

At the 2013 Conference, Nora Al-Shaabani pointed out that social entrepreneurship is an important subject in the context of the Kingdom and its economic needs as well as the multiple issues that it must confront with respect to women's rights and empowerment. Al-Shaabani also stated that "the Ebdaa

Forums wanted to take the lead" and to become a focus for encouraging women social entrepreneurs (Social entrepreneurship focuses on new media's role, 2013, n.p.). Thus, when entrepreneurship and women are considered in tandem in the Kingdom, one finds that there are formal efforts underway that are designed to provide new opportunities for women seeking both economic advancement and desiring to participate in bringing about social change.

One example often used to characterize social entrepreneurship among Saudi women is that of Norah Magraby, co-founder and green consultant at Naqa'a Environmental Enterprise (Magraby, 2012). This organization provides environmental sustainability solutions to Saudi companies, combining a social need for a green initiative with the Islamic obligation to take care of the environment.

Magraby (2012) describes herself as having become socially active and oriented toward entrepreneurial business development during her years in college in the United States. Her organization provides both technical solutions to businesses seeking to "go green" and educational programs on sustainability and environmentalism. According to Magraby (2012), while there are a number of environmentally focused NGOs in Saudi Arabia, her firm is unique in that it both educates and provides technical support and expertise to its

target market. This kind of business activity reflects the fundamental premises of social entrepreneurship.

Magraby (2012, n.p.) stated that social entrepreneurship in Saudi Arabia has "slowly been growing in the past few years. In Saudi Arabia, you find a lot of charities, NGOs, or profit based business but social entrepreneurship is still a very new concept that people are still grasping... There's a huge misunderstanding when it comes to the definition of social entrepreneurship." Far more typical in the Kingdom are traditional entrepreneurial activities that are centered on small and medium scale for profit enterprises.

Sivakumar and Sarkar (2012) focused on socio-cultural and educational constraints faced by SMEs (small and medium sized enterprises) in Saudi Arabia, particularly those that are created or operated by women. These analysts noted that throughout the Kingdom, a number of local Chambers of Commerce are taking lead roles in facilitating networking between different enterprises, businesses, and entrepreneurs and particularly in helping entrepreneurial women seeking assistance in starting businesses.

Funding for such activities is obtained in part from the Prince Sultan bin Abdul Aziz Fund to Support Women's Small Enterprises. Sivakumar and Sarkar (2012) reported that this fund has supported some 30+ projects to date, opening the

coffers of the organization to aspiring entrepreneurs who are then provided with a training course as well as assistance in developing business plans and establishing their businesses. Further, to promote women's leadership, the Prince Mohammad bin Fahd Leaders Preparation Center was established in 2009 to offer leadership skill training to females from age six to 25. Additionally, the Saudi Chambers of Commerce and Industry provides Women's Sections that educate Saudi women seeking entrepreneurial assistance and offers mentoring.

Sivakumar and Sarkar (2012) do point out that entrepreneurial Saudi women must obtain permission from males to open such businesses, must locate all women staff in women's sections with separate entry, and have a male agent as their representative. Social constraints continue to limit the scope and extent of social and other forms of entrepreneurship among women as do legal and educational constraints. Women receive fewer grants from the Saudi Industrial Development Fund than do men.

Negatively impacting upon Saudi women are such obstacles as the lack of experience and training, family obligations, time management constraints, governmental bureaucracies, and limited financial resources (Sivakumar & Sarkar 2012). The areas in which women entrepreneurs are most likely to be involved are found in the service sector. To the extent that many of these entrepreneurial businesses provide some type of

social or supportive services (e.g., counselling, legal assistance, and health care) one might be tempted to conclude that there is a greater participation of Saudi women in social entrepreneurship than is readily apparent.

Saudi businesswomen with an entrepreneurial orientation continue to require the presence of a male manager known as a *muaqqib* to represent their affairs and to immediate for them. This makes it difficult for researchers, said Sadi and Al-Ghalzali (2012), to assess the extent to which entrepreneurial Saudi women are more concerned with social issues than with economic ones.

The purpose of this study was to explore the characteristics associated with women social entrepreneurs in the Kingdom of Saudi Arabia in terms of their performance. Much literature is not present upon the social businesses run by women but through an inductive approach it was found that the women owned enterprises are present with the help of social and family relations. The service sector has been tapped by women in Saudi Arabia like the rest of the world and this is done with limited capital. The pull factors are responsible for developing motivation within these women. Other factors which are responsible include the flexible working conditions, the need for independence, providing jobs, taking advantage of market opportunities and society contribution. Many of the respondents participating in this

research project were educated from institutions of higher education in the developed nations but they still consisted of limited knowledge regarding business activities, experience levels and other essential management skills for the business operations. The Arab societies are mostly traditional; the KSA is also this kind of a society where women entrepreneurs are not considered influential and powerful leaders. These women consist of a low social status when compared to the male counterparts. This limitation hinders their growth and development in terms of business professionals.

Such activity clearly shows that the women are taking charge of their own lives in the KSA and are interested in changing the culture of a male dominated society or support. It is required that the policy makers thoroughly understand the role of the women in the society and develop policies to help them enhance the economic and social development of the nation.

The developed nations all over the world have provided opportunities to women to participate in the business world, but in the KSA they were presented with limited resources. The analysis in this report clearly shows that even with such limited resources they have been able to gain success. Two strong connections were essential for the Saudi business women, firstly the family networks and the other was the outside sources like women business associations or other

female business associates. Saudi women usually receive their business funds for a small enterprise development from their husbands or father or other family members. Within the Saudi community, these women have been able to develop themselves after overcoming issues like limited access to formal capital, lack of support services, gender discrimination, bureaucratic red tape and limited business networks.

Another issue observed was that the women entrepreneurs have issues with the social market networks, constraints in mobility and also stiff competition. Limited competition from men is subjected upon these women entrepreneurs as they choose a business which is compatible with their personal characteristics, background, education, training and capital investment. Even after overcoming the issue of competition and limited social networks, the women due to the society culture were required to carry out their business activities closer to their home.

Hence, it can be stated that gender stereotyping has not stopped the women entrepreneurs in Saudi Arabia from gaining success but it is the low society expectation that is also hindering their performance levels.

5.3 Recommendations

Though Alsahlawi (2004) points out that the role of women in economic activities in Saudi Arabia is still limited, this

is rapidly changing. The opportunity to work in Saudi Arabia is controlled by social and cultural traditions. Many of these traditions are seen as restrictive. For example, working women are not allowed to share office spaces or gathering spaces with their male counterparts or to participate in face-to-face meetings with men. This is viewed by some businesses as presenting very real difficulties which are very hard to overcome. However, Alsahlawi (2004) stated that a number of liberal, forward-looking businesses in Saudi Arabia are meeting this challenge. By allowing women to work in environments that respect and reflect social norms, these businesses are helping Saudi women achieve their goals and objectives with respect to using their skills and education.

Social entrepreneurship is, apparently, an area of interest for many Saudi women - but there is limited research on the nature and extent of this particular phenomenon. There are reports described above indicating that more and more Saudi women are engaged in such activities, and there is growing support for women's aspirations in the Saudi government.

There are many voices raised in the Kingdom in support of greater empowerment for Saudi women. There is a Saudi feminist agenda but it is not the same as the feminist agenda in the United States or even in other predominantly Muslim countries. As noted earlier in this analysis, Saudi Arabia is

an extremely conservative and very traditional culture in which the maintenance of separate spheres of activity for men and women has long been the norm.

This study has highlighted the key issues involved in any analysis of social entrepreneurship as it exists in a specific setting - a setting that has proven resistant to change or modernity for some time. Nevertheless, Saudi women are experiencing the pull of the entrepreneurial challenge and the desire to make a difference in the economic and cultural environment. With continued support from government it is probable that this trend will continue.

The findings from the literature review warrant a number of recommendations that will be discussed in the following section. One of the most salient findings is that there is a marked lack of research pertaining to female entrepreneurs in Saudi Arabia. Data pertaining to female economic activity is not tracked effectively in the KSA and hence it is very difficult for researchers to fully assess the scope of female entrepreneurship let alone provide high quality research studies that adequately describe the needs of female entrepreneurs in Saudi Arabia. Because of the lack of data collecting infrastructure, for example through government agencies or professional organizations, obtaining a representative sample of participants for research studies already poses a major challenge to researchers. Consequently,

this researcher recommends that the government and professional organizations such as chambers of commerce, BDS programmes, and other organizations interacting with female entrepreneurs in the KSA begin to systematically collect data on female entrepreneurs. Establishing this data collection infrastructure is important in promoting further research and in generating research evidence that can then be used to make informed policy decisions.

Since research into female entrepreneurs in Saudi Arabia is only in its infancy, findings from this present study and other studies can only be viewed as preliminary and somewhat incomplete. For example, to date there is a very low level of certainty about the specific industry sectors women choose for their start-ups and business ventures. While it is known that women prefer unlicensed, home-based businesses (Moghadam, 2013), it is not clear what specific businesses women own and to what industry sectors these businesses belong. Gaining insights into these specifics of female entrepreneurship in Saudi Arabia is, however, important to understand what specific needs these women have. For example, if research shows specific clusters in some industry sectors, professional organizations that address the specific needs of female entrepreneurs working in these sectors could be initiated. This would allow women to get specific advice and engage in

networking that can have a direct positive effect on their businesses.

Apart from the recommendation that research into female entrepreneurs needs to be expanded, some other recommendations that pertain to policy initiatives can be made. The review of literature and the present study has made it clear that a number of barriers to female entrepreneurship are system-immanent. For one, the promotion of the SME sector through public and economic policy is only a recent development in Saudi Arabia. SME sector development through business incubators, expanded access to higher education, knowledge transfer from universities into industry sectors, and Sharia-compliant financing options have only begun to emerge during the last decade. Consequently, SME entrepreneurs whether male or female face many of the same obstacles in securing financing and obtaining access to knowledge and information pertinent to their enterprises. To mitigate this problem, the author recommends the systematic expansion of programmes aimed at promoting SME growth. The expansion of such programmes should be guided by best practice approaches that have been developed in other countries while taking regional cultural and social specifics into account. The business incubators created by the Saudi government and private stakeholders represent an excellent start; however, the expansion of the SME sector requires that the Saudi government takes bolder

policy steps to create a business ecosystem in which SMEs can flourish.

The second system-immanent problem is gender-inequality. Restrictive laws, regulations, and cultural expectations towards women constitute a major barrier to female entrepreneurship in Saudi Arabia. If the growth of women-led SMEs is indeed one of the policy goals of the Saudi government, as has been claimed (Ahmad, 2012), the government must take steps to expand the freedom of women and promote true gender equality. For example, women must be able to move around freely (this includes driving cars and leaving the house without a male chaperon) and must receive equal consideration under the law. Their legal rights should be strengthened and their access to high quality educational opportunities must be improved. In recent years, the Saudi government has made significant investments in the educational sector. However, educational opportunities for women who are educated separately from their male cohorts have lagged behind and have not provided enough business-focused educational opportunities. One of the findings from the review of literature was that business school courses that focus on practical aspects of entrepreneurship had a positive impact on entrepreneurial ideation in students (Gallant, Majumdar, & Varadarajan, 2010). Based on this finding, educational offerings for female college students enrolled in business

school courses and aspiring female entrepreneurs should include the opportunity to gain practical experiences. This could either be done by creating internship programmes for women or establishing apprenticeship programmes for women. Both internship and apprenticeship programmes that are created through the cooperation of educational institutions and private sector stakeholders would have several benefits. Part from giving women much needed practical experiences in entrepreneurship and potentially boosting entrepreneurial ideation in female college students, the government would also have the opportunity to steer women into specific industry sectors the government considers appropriate for women. Moreover, these programmes would give women the opportunity to build human capital by networking with peers.

A third system-immanent problem identified in the review of literature pertains to the availability of financing options. As previously mentioned lack of access to financing is not only a problem for female but also for male entrepreneurs. The cause of this problem is Islamic laws that prohibit interest rates and thus create very little incentive for commercial banks to lend money to entrepreneurs. While it is unlikely that the Saudi government would go against Islamic law in its regulation of the banking and financing sector, the government in conjunction with private sector stakeholders and NGOs could create venture capital programmes that give out

loans to female entrepreneurs. These programmes, would, however, have to go beyond providing start-up funds to women. One major problem identified in this study was that female entrepreneurs often lack access to funds required to grow their businesses. So apart from providing funds for start-ups, these programmes would also have to give out loans on a continuing basis to allow female-owned SMEs to grow effectively. The financing of these programmes could be partially financed through taxes and a reciprocal system in which entrepreneurs who have successfully grown their businesses through these loans would be required to return a certain percentage of their profit into the general fund to help the next generation of female entrepreneurs. Similar projects are, of course also a viable option to promote general SME growth in Saudi Arabia.

Finally, existing BDS programmes such as business incubators should be expanded and improved to meet the needs of women. Existing business incubators have all the characteristics of meeting women's needs, yet currently they fail to effectively engage female entrepreneurs. The reason for this is not only that the business incubators mostly cater to men, especially when they are connected to universities but also that women often lack information about the opportunities for business support available. So apart from expanding existing BDS programmes, the author also recommends creating a

media outreach campaign that serves the purpose of disseminating information about available programs to women and encouraging women to seek out professionalized support. Furthermore, BDS programmes should focus on helping women build human capital. Networking programmes and mentorship programmes would be two feasible approaches to facilitating this process.

Saudi Arabia possesses enormous oil wealth but overdependence on this particular economic sector has created an economy with limited diversification and what has been characterized by some analysts as a bloated, underproductive public sector (Lindsey, 2010). Under the leadership of King Abdullah bin Abdul Aziz al-Saud, the government in the Kingdom of Saudi Arabia has focused on improving the human capital of the nation by financing the education of young Saudis who bring marketable skills and a capacity for innovation and entrepreneurship to the Kingdom. About one quarter of each yearly budget goes to education and vocational training in Saudi Arabia. In 2010, for example, allocation for these expenditures amounted to \$36.5 billion (Lindsey, 2010).

The emphasis on education and training in the Kingdom includes both a strong focus on sending some 90,000 Saudis abroad to pursue graduate studies, literally hundreds of thousands of undergraduates who also study overseas, and increased spending on universities and vocational and

technical institutions in the country. King Abdullah has called upon his government to double the number of university students to 1.7 million by 2014 with a strong emphasis on technical, engineering, science, and medical programs and fields of study that are related to the market such as administration and computer science (Lindsey, 2010).

Further, there is a widespread recognition that the private sector business entities in the country are in need of enhanced access to technology training if they are to compete effectively in cyber business operations (Royal Embassy of Saudi Arabia, 2012). Technical training and trainers with local qualifications are in short supply in Saudi Arabia and the Kingdom is eager to improve its system of technical and vocational education and training (TVET) (GIZ, 2012).

Offering technology focused training to business owners is an area of activity that has not been fully explored. Companies such as Oracle, Hitachi, and the Saudi Technical and Vocational Training Corporation (TVTC) are taking a lead role in various aspects of this process, but there is room for expansion of efforts and a direct outreach to business owners as opposed to college or vocational school students (UNESCO, 2012).

As noted above, the Kingdom of Saudi Arabia has for some time enjoyed enormous wealth due to revenues from the oil

sector. The end result of this existence as a rentier state has been felt in several different ways. First, these revenues have financed the dramatic increase in government employment that has created a situation in which individuals obtaining a degree from a Saudi university expect employment in a government bureaucracy (Lindsey, 2010).

This in turn has created a situation in which the country's private sector "is overwhelmingly powered by the foreign workers who make up a third of the country's 28 million residents (Lindsey, 2010, p. 2). The government has now imposed minimum quotas of Saudi employees on companies and decreed that certain businesses including those that depend on technology for marketing and other activities be staffed by Saudis. This Saudization of the private sector is promoted as necessary to limit dependence on foreign labour, create a more dynamic economy, and reduce rising unemployment (Lindsey, 2010).

To that end, a number of university and vocational-technical schools have been established in the Kingdom, some under the aegis of the government and others that are financed by the private sector. One institution, the King Abdullah University of Science and Technology, has taken a lead role in providing technical training. However, the Kingdom of Saudi Arabia (2012) also has established in conjunction with the

private sector some 80 vocational and technical colleges which are expected to graduate some 500,000 students by 2015.

Saudi Arabia's Human Resources Development Fund (HRDF) provides financial support for the training and employment of Saudi citizens (Kingdom of Saudi Arabia, 2012). A maximum of \$400 a month is available during training and \$533 per month on employment for a period of two years. Additionally, there has been a significant outreach to private sector training institutions and businesses. Williams (2012) has noted that that this particular effort has involved players from the giant state run oil company, Saudi Aramco. Nevertheless, despite these efforts and the new TVTC entity, more needs to be done to bring technology training to businesspeople so that small business owners can capitalize upon the Internet as a sales and marketing tool (UNESCO, 2012).

There are a number of players already at work in developing business focused vocational and technological training efforts in the Kingdom of Saudi Arabia. The TVTC is a key actor in this sector, authorized by the Educational Policy Document of the Council of Ministers in the Kingdom and is supported by an assortment of royal decrees. Under the leadership of TVTC, a Technical and Vocational Training (TVT) Strategy has been developed with the following objectives.

Absorb maximum number of students willing to benefit from TVET in order to achieve sustainable development,

- train and develop national manpower in technical and vocational fields according to labour market requirements - both in qualitative and quantitative terms,
- establish strategic partnerships with industry in order to carry out technical and vocational programs,
- achieve an even geographical coverage and increase the number and capacity of Colleges and Institutes (for boys and girls) in all governorates and cities in the Kingdom,
- disseminate awareness among communities about the importance of working in technical and vocational fields, as well as to create an appropriate environment for lifelong learning,
- develop capacity to adapt and deal with changes and challenges based on applied research,
- ensure quality when designing and offering training programs with the aim of gaining national and international accreditation, and
- consolidate the relationship with, as well as the integration of all national educational and training entities (UNESCO, 2012, p. 1)."

Other players include companies such as Hitachi (2012) which has established the Saudi Electronics and Home Appliances Institute (SEHAI), a training academy offering a two year on the job training program using Hitachi components to train Saudi nationals in practical skills and technology, English communication, and professional ethics. In addition to the technical colleges and vocational training schools operated by the government, companies such as Honeywell and Oracle have also established training centres in Saudi Arabia.

Local entrepreneurs such as the Middle East Industrial Relations Consultants and the International House World Organization are taking a lead role in providing training to

Saudi nationals. Taken together, these actors represent a cross-section of public and private sector entities that have thus far focused on technology training for Saudi youth and unemployed adults. Absent is a training program specifically targeting small business owners - and it is this need that must be met to assist the Saudi small business sector in moving forward.

As the foregoing discussion demonstrates, the Kingdom of Saudi Arabia has clearly recognized the need to enhance the technological training opportunities available to its citizenry with the overarching goal of better preparing Saudi nationals for effective employment in a business environment that is characterized by a heavy reliance on computerized and other technologies. Groups such as GIZ (2012) have worked with TVTC to find solutions to employment problems which prevent many Saudi nationals from finding work in the local labour market and ultimately results in a migration of trained Saudis to foreign countries.

The solution to the problem identified herein is to provide outreach and programming directly to Saudi small business owners, operators, and employees. These are the individuals who are most likely to assist in diversifying the Saudi national economy via their participation in importing and exporting as well as retailing and wholesaling. Lindsey (2010) pointed out that technology is recognized by the Saudi

government as moving the economy forward for the foreseeable future. The state currently faces a gargantuan task which involves "reforming the entire educational system, restructuring the country's labour market, and encouraging a cultural shift in terms of attitudes towards work (Lindsey, 2010, p. 5)."

Using the structure of TVTC, it is recommended that a consortium of private training institutions and specialized training institutions be assembled with the specific purpose of recruiting and training small business owners and employees with respect to Internet based marketing, sales, and other activities involving computer technology. The new program would provide on-site training as well as classroom experiences. Presented below is a business plan delineating the details of such a project targeting Saudi women seeking entrepreneurial support.

Under the coordination of TVTC, the proposed entity will be known as the Saudi Small Business Technology Training Institute (SSBTTI). It will identify technology training programs that are available throughout the Kingdom from both public and private sector providers. It will work with these providers to develop a six month to one year long technology training program that is focused on Internet market for small businesses to be offered in the cities of Jeddah and Riyadh and ultimately throughout the country.

The program will be staffed by established trainers and educators who are already employed by participating public and private sector organizations including GIZ (2012) of Germany, Hitachi of Japan, and the various Technical Institutes in Riyadh, Jeddah, Medina, Abha, Taif, Unayzah, Dammam, and other cities. Financing for the new project, which will be staffed with a minimum of 30 to 50 administrators and marketing professionals, will be provided by the annual state budget. It is anticipated that a minimum of \$10 million per year will be needed to finance the administration and marketing of the program and to provide stipends to participants - a tradition that has long been a critical component of the Kingdom's (2012) approach to encouraging its citizenry to embrace education and training.

Stipends will make participation in the program more attractive to small business owners who will also be encouraged to pursue grants and loans from the government to acquire needed technology infrastructure in order to participate in Internet based sales, marketing, and promotional activities. An additional amount of funding will be made available for this aspect of the program which will encourage entrepreneurial business development and expansion in the Kingdom.

A nationwide marketing effort will be undertaken to promote the program and develop recruits for participation.

Advertisements and announcements will be placed in a variety of publications throughout the Kingdom and local Chambers of Commerce and business organizations and association will be given information on program availability.

It should be noted that this brief outline of the business plan addresses the establishment of a non-profit entity as opposed to a revenue generating business. There are such businesses now operating in the Kingdom including programs provided by the Middle East Industrial Relations Consultants (2012) which offers a variety of consultation services in technical and management fields and which already works with small businesses. Companies such as Honeywell, Oracle, and Hitachi have joined in this effort as well.

A company called Al Khaleej Training and Education (2012) is a for profit professional training company that operates an institute granting diploma certificates in information technology as well as 82 New Horizons Computer Learning Centers and other programs that are designed to improve information technology (IT) knowledge and training. By creating a non-profit training initiative, and by subsidizing this initiative with government financial assistance, it is anticipated that the new program will be viewed by potential participants favourably and that it will be enthusiastically

embraced by a growing number of entrepreneurs who are eager to take advantage of the benefits of information technology.

This approach will also include government financial assistance for the establishment of small businesses using information technology. It is therefore most appropriate to position the business as a non-profit organization in which a government agency takes the lead role in program development.

It is clear that the unmet need discussed herein is widely recognized as a critical need in Saudi Arabia and that the government has taken a lead role in addressing this skill deficit (Lindsey, 2010). What is absent is a program that specifically targets small business owners rather than aspiring information technology and other professionals. Ideally, business owners can access this kind of training from any of the already established public and private sector institutions. However, most of the educational institutions in the public and private sector tend to target younger students rather than established business owners.

Programs provided by companies like Hitachi and Al Khaleej have a broader appeal but require business owners or other participants to finance the training themselves. As a government subsidized training effort, meeting this particular technology training need is best served by a public sector non-profit organization that operates under the aegis of the

established TVTC. Such a program does meet an important unmet need.

One must also make reference to the issues raised by New Media as described at the outset of this study. New Media are employed for various purposes including social networking, ecommerce, government interaction with a variety of publics, marketing, and so on and are particularly important to entrepreneurs. In the case of Saudi Arabia as discussed herein, NM appears to be adopted by an ever increasing population of autonomous agents and groups but one would need to classify these groups as having come to the adoption and proliferation of NM rather late in the process.

This is due at least in part to the fact that governments in the region have typically not embraced many of the technological artifacts of modernity as rapidly as have governments elsewhere in the world. It is also important to recognize that in the context of MENA while mobile telephone use and Internet hook-ups have proliferated, governments have been much more rigorous than in the West with respect to regulation and overt censorship.

With respect to business use of New Media, the Saudis have handed down new regulations that criminalize many different activities that became commonplace in Egypt over

the last two years. Any and all criticism, no matter how mild or innocuous that targets the rulers of these two countries is now a criminal offense which can be punished by fines, imprisonment, and in some extreme circumstances, death.

The CIA (2012) does note that the Al Sauds have made many accommodations with Wahhabi Islam in return for the ongoing support of the highly traditional Saudi clergy (and, by extension, most Saudi citizens). The Saudi Ministry of Culture and Information works hand in hand with the Saudi religious police to stamp out what is defined in the Kingdom as in the UAE as blasphemy and inappropriate commentary on Islam.

This country passed into law new and much more rigorous regulations affecting NM use by individuals and groups and impacting upon NM companies such as Twitter. These laws take the form of what can only be characterized as censorship (Freedom House, 2012). It should be noted that Saudi Arabia does not present itself as a democracy. It may have elected assemblies and a rudimentary system of voting but this is a hereditary monarchy in which ultimate power is vested not in the people but in a ruler or rulers. The government in this country does not perceive any obligation to support a free press much less to protect the free speech demands and interests of residents of their countries.

This certainly presents a challenge for companies like Twitter and Skype that seek to do business in the Kingdom. There is of course a possibility that demands such as those in Saudi Arabia for the right to spy on Twitter users will lead Twitter to pull out of the country (Social media crackdown, 2013). At the same time, many of the NM players when confronted by government demands of this sort have given in. Google in China is but one example of this and it is not unreasonable to assume that there is a possibility that Twitter will choose to placate the Saudi government in order to remain invested in the lucrative Saudi market.

One can only conclude that requirements in Saudi Arabia that a blogger or Twitter be licensed are an indication that the Saudi government does not intend to permit these NM tools to be used as they have been used in Egypt, Tunisia, and elsewhere in MENA. The legitimacy of such laws is not the focus of this discussion. No one would deny the right of a sovereign nation-state to regulate commercial activities within its borders. It is difficult at the present time to determine how NM will be shaped by their adoption in Saudi Arabia by entrepreneurial women and others and how the effects of NM will play out over time.

While this set of innovations has been adopted fairly broadly in the MENA region in general and the target countries

in particular, the innovations have not become standardized and still, for the most part, appear to be used by better educated, predominantly urban upper class individuals. With governments in the UAE and Saudi Arabia rigidly controlling access to NM and to Internet service providers as well, there has certainly been a slower rate of adoption of NM than has occurred in more liberal market settings. No projections as to how NM will ultimately impact or be impacted by the cultures of these countries can be offered at this particular juncture.

One must point out that Saudi Arabia does not pretend to be a democracy. Like many of its neighbours, it is a highly conservative country that can be and is resistant to certain types of change. It will undoubtedly be interesting to see how NM use continues to develop in this region of the world where more and more young men and women seek entrepreneurial business opportunities and wish to take advantage of social and new media. .

6.0 Chapter Six: Limitations and Future Research

6.1 Limitations

One of the major limitations of the implemented methodologies is that the current research project does not lead to the development of new theoretical knowledge but it does contribute to the research on the impact of funding programmes and BDS on the performance of women entrepreneurship in Saudi Arabia. This research will help to make recommendation as to what areas of women's needs in entrepreneurship require the most support, how the problems can be solved and whether external help from non-profit organisations is a strong driver of growth and performance of women led enterprises.

The use of only two sources of evidence is another limitation of this dissertation. The data were mainly collected from female entrepreneurs and for the lack of reliable secondary data and statistics on female entrepreneurship in Saudi Arabia, there is a lack of triangulation in this research. Indeed, it would be more beneficial to utilise various data sources in order to triangulate all collected information, which would have a positive effect on the reliability of the outcomes. Excessive reliance on primary data may also become a limitation since

this kind of information has limited validity and reliability. As it was mentioned, the findings of studies using qualitative research methodology cannot be generalized to the whole population of women entrepreneurs in Saudi Arabia. The most serious limitation is the risk that insufficient number of respondents will be gathered. In order to minimise the risk, the search for respondents has started with personal contacts and snowball sampling. The author is aware that the snowball sampling technique will be time-consuming; however, the author still believes that this approach is feasible.

The present report is focused upon a single nation and it is an exploratory research. This study cannot be generalized upon the entire population and the variable being presented should only be used to discover further information. The purpose of this report is to understand the struggles and difficulties faced by women entrepreneurs in a complex cultural environment. The policy makers need to understand these issues and consider them when forming strategies. The development agencies must take into account the barriers and constraints present in order to help the women entrepreneurs of the society.

The limitation present in this report is the lack of access present to the Saudi women entrepreneurs. There are also limited studies present upon this topic in the context of the Arab world or Saudi Arabia. The respondents chosen from

the analysis have been extracted only from the urban areas of Saudi Arabia. It should be thoroughly observed that Jordan, Syria, Bahrain, Egypt, Turkey and UAE are those Muslim or Arab nations that are not taken into account by the GEM. In the future, more research would be conducted to understand the role of women entrepreneurs in the MENA region.

6.2. Future Research

The present study has focused on identifying important factors that promote or inhibit success in female entrepreneurs in Saudi Arabia. The thrust of this research was to shed light on an area that has thus far been vastly neglected by research. The present qualitative study has highlighted the perceptions and the needs of female entrepreneurs in Saudi Arabia and identified actual and perceived barriers women frequently encounter in Saudi society. Future research will have to fill in the gaps left unanswered by this present study. For example, quantitative studies are not only needed to assess the extent to which women in KSA participate in economic activities as entrepreneurs but also what sectors of the industry they participate in and how their businesses perform financially. Moreover, the sample used in this study was highly purposive and hence cannot be generalized to the entire population of Saudi female entrepreneurs. Future research will have to assess the needs of female entrepreneurs of different

educational, regional, and family background and identify differences as they pertain to demographic characteristics of these women. It is very likely that female entrepreneurs in Saudi Arabia are not a monolithic group but rather differ in a number of specific characteristics. Learning more about these characteristics will be essential in developing policies and programmes that cater to the needs of these women.

One of the major challenges for future research will be the creation of effective data collection methods that allow for meaningful quantitative analysis. The author believes that this will not be possible without the support of the government in tracking female economic activity in KSA.

These recommendations reflect as well the proposition that exploring the development of a new model for providing assistance to would be entrepreneurs is highly desirable. As described above, there are mechanisms in place in Saudi Arabia that should be useful in terms of providing the foundation for an effort designed to enhance the training and education of women who wish to become entrepreneurs in the Kingdom. What is needed at this particular stage is the creation of a countrywide effort to coordinate education, training, technology development, and financing in support of entrepreneurship uniquely tailored to meet the needs of Saudi women. As various researchers including Fallatah (2012) have pointed out, when women's ambitions are supported via the

provision of financial and other support systems, they become more likely to undergo the risks that are associated with entrepreneurial business development.

Similarly, as Alzahrani (2012) noted, Saudi entrepreneurial women appear to be most oriented to businesses that allow them to work with a degree of privacy and with the support of male members of their family. There are any number of fields in which women may succeed ranging from businesses that provide retail goods targeting women to government agencies, education, and the healthcare and social services fields. With government providing support for women aspiring to such careers, the path to entrepreneurial success may be smoothed.

Expanding upon the present study by comparing the Saudi female entrepreneurial experience to the experience of entrepreneurial women in other countries in MENA is also desirable as has been suggested above. At the same time, however, one should be cautious when considering Saudi entrepreneurial women in comparison to women from non-Muslim and/or Western countries where as various analysts including Armstrong (2000) and Fallatah (2012) have noted culture is inherently more supportive of the autonomy of women and their independence with respect to making business decisions.

One must recognize the unique construction of Saudi culture and that this culture shapes and informs the lives of Saudi women in almost all aspects of their lives. Failing to understand that this is the case can inhibit the capacity of researchers to draw realistic comparisons between Saudi women entrepreneurs and others. While one might argue that there are undoubtedly personality similarities to be observed when entrepreneurial women are compared across cultures, those similarities are very much minimized when one adds in the variable of culture.

Finally, future research could as briefly suggested herein expand upon the present study to include a larger sample of Saudi entrepreneurial women as well as Saudi women who work in the context of government or the private sector. It is quite clear that Saudi women are now moving into a wider range and variety of jobs than in the past and that this phenomena is being supported by the Al Saud royal family. Because this is the case, it is certainly reasonable to assume that it is possible for the government and the private sector to be more supportive of such impulses and interests.

References

- Abalkhail, J. M., & Allan, B. (2015). Women's career advancement: mentoring and networking in Saudi Arabia and the UK. *Human Resource Development International* 1-16.
- Abdullah, S. (2007). Strengthening Saudi women's rights. *Arab News*, retrieved from <http://arabnews.com/services/print/print.asp?artid-94112&d=25...>
- Abouzied, R. (2015). Saudi Arabia's day of rage passes quietly. Retrieved from <http://content.time.com/time/world/article/0,8599,2058486,00.html>
- Acs, Z. J., Desai, S., & Hessels, J. (2008). Entrepreneurship, economic development and institutions. *Small Business Economics*, 31(3), 219-234.
- Acs, Z. J., & Szerb, L. (2007). Entrepreneurship, economic growth and public policy. *Small Business Economics*, 28(2-3), 109-122.
- Adams, G. & Schvanneveldt, J. (1991). *Understanding Research Methods*, London: Longman.
- Ahmad, S. (2011) Businesswomen in the Kingdom of Saudi Arabia characteristic, growth patterns and progression in a regional context. *Equality Diversity and Inclusion, an International Journal*, 30(7), 610-614.
- Ahmad, S. (2012a) Micro, small and medium-sized enterprises development in the Kingdom of Saudi Arabia: Problems and

- constraints, *World Journal of Entrepreneurship, Management and Sustainable Development*, 8(4), 217-232.
- Ahmad, S. (2012b) Women, business and the law: measuring legal gender parity for entrepreneurs and workers, *Equality, Diversity and Inclusion: An International Journal*, 31 (7), 681-689.
- Ahmed, L. (1992). *Women and Gender in Islam*: New Haven: Yale University Press.
- Al-Ahmadi, H. (2011). Challenges facing women leaders in Saudi Arabia. *Human Resource Development International*, 14(2), 149-166.
- Alajmi, A.S. (2001). Factors that support Arab Muslim in their career roles. Retrieved from <http://search.proquest.com/docreview/250755147?accountid=11243>.
- Alarape, A. (2007). Entrepreneurship programs, operational efficiency and growth of small businesses. *Journal of Enterprising Communities: People and Places in the Global Economy*, 1(3), 222-239.
- Al-Dali, W., Fnais, M., & Newbould, I. (2013). Private higher education in the Kingdom of Saudi Arabia: Reality, challenges and aspirations *Higher Education in Saudi Arabia*, 127-136.
- Al-Fawaz, N. (2014). Industry needs more Saudi women. Retrieved from https://www.zawya.com/story/industry_needs_more_Saudi_women-ZAWYA20141213040046/

[Al Khaleej training and education. \(2012\). Retrieved from
http://investing.businessweek.com/research/stocks
/snapshot.](http://investing.businessweek.com/research/stocks/snapshot)

Al-Mizjaji, A. D. (2001). Public apathy towards bureaucracy as a constraint on the development of Saudi Arabia. *Public Administration Quarterly*, 270-289.

Al-Mubaraki, H., & Schröl, H. (2011). Measuring the effectiveness of business incubators: A four dimensions approach from a Gulf Cooperation Council perspective. *Journal of Enterprising Culture*, 19(4), 435-452.

Al Qassemi, S. (2015). Tribalism in the Arabian Peninsula: It's a family affair. Retrieved from <http://english.alarabiya.net/views/2012/02/03/192332.html>

Al-Rashed, A. (2014). Opinion: Developing education. Retrieved from www.aawsat.net/2014/06/article55332816.

Al Turki, N. & Braswell, R. (2010) *Businesswomen in Saudi Arabia: Characteristics, challenges, and aspirations in a regional context*. Monitor Group.

Aldrich, H.E. & Jennings, J.E. (2003). The pervasive effects of family on entrepreneurship: Toward a family embeddedness perspective. *Journal of Business Venturing*, 18(5), 573-596.

Alexander, N. (2011). Teaching leadership to female students in Saudi Arabia. *Advancing Women in Leadership*, 31(1), 109-118.

- Alkhateeb, T., & Sultan, Z. A. (2014). Role of women in economic development in Saudi Arabia: A case study of Al-Kharj governate. *International Journal of Academic Research*, 6(3), 27-33.
- Almosallam, S. (2008). *Factors Influencing the Entrepreneurial Development of (SMEs) in Saudi Arabia*. University of Nottingham.
- AlMunajjed, M. (2012). Women's employment in Saudi Arabia. A major challenge. Retrieved http://www.ideationcenter.com/media/file/Womens_Employment_in_Saudi_Arabia_FINAL.pdf
- Alsahlawi, K.A., & Gardener, E. (2004). Human resources and economic development: The case of Saudi Arabia. *Journal of Third World Studies*, 21, 175-190.
- Alshemari, N. (2005). 23,000 businesswomen, 213,000 educational women jobs and 2.3 million female students in Saudi Arabia. *Aleqtisadiah Newspaper*, 1.
- Alstete, J. W. (2002). On becoming an entrepreneur: An evolving typology. *International Journal of Entrepreneurial Behaviour & Research*, 8(4), 222-234.
- Alzahrani, S. (2012). Identifying the attributes of success of Saudi female entrepreneurs in garment production: An exploratory study conducted in Saudi Arabia. Kansas State University Thesis.

- Amit, R., & Muller, E. (1995). "Push" and "pull" entrepreneurship. *Journal of Small Business & Entrepreneurship*, 12(4), 64-80.
- Amos, D. (2015). Movement grows in Saudi Arabia to create jobs for women: NPR, 1.
- Arab International Women's Forum (2006) *Arab Women as entrepreneurs*, Issue 12, 1+.
- Armstrong, K. (2000). *Islam*. New York: The Modern Library.
- Arulampalam, W., Booth, A.L., & Bryan, M.L. (2007). Is there a glass ceiling over Europe? *Industrial and Labour Relations Review*, 60(2), 163-186
- Assad, M. (2013). Women's entrepreneurship and social media, 1-2. Retrieved from www.wamda.com/2013/12/trends-women-s...
- Roomi-Azam, M., & Harrison, P. (2010). Behind the veil: Women-only entrepreneurship training in Pakistan. *International Journal of Gender and Entrepreneurship*, 2(2), 150-172.
- Babbie, E. (2004). *Methods of Social Research*. Belmont, CA: Thompson Wadsworth.
- Bager, J. (2013). Forbidden to drive. Retrieved from <http://ideas.time.com/2013/10/25/forbidden-to-drive...>
- Baron, R. A., Markman, G. D., & Hirska, A. (2001). Perceptions of women and men as entrepreneurs: Evidence for differential effects of attributional augmenting. *Journal of Applied Psychology*, 86(5), 923.
- Bellu, R. (1993). Task role motivation and attributional style as predictors of entrepreneurial performance: Female

- sample findings. *Entrepreneurship & Regional Development*, 5(4), 331-334.
- Berger, P., & Luckman, T. (1966). *The Social Construction of Reality*. Harmondsworth: Penguin.
- Bhaskar, R. (1998). Critical realism. *Reclaiming Reality*, 180-193.
- Bianchi, S. & Abo Nasr, D. (2011). Desert Rose bank founder Nahed Taher says Saudi women should work harder. Retrieved from www.bloomberg.com/news/2011-10-30/desertrose...
- Bird, S., Wiles, J. L., Okalik, L., Kilabuk, J., & Egeland, G. M. (2009). Methodological consideration of storytelling in qualitative research involving indigenous peoples. *Global Health Promotion*, 16(4), 16-26.
- Boyatzis, R. E. (1998). *Transforming Qualitative Information: Thematic Analysis and Code Development*. London: Sage.
- Brand, V. (2009). Empirical business ethics research and paradigm analysis. *Journal of Business Ethics*, 86, 429-449.
- Bruni, A., Gherardi, S., & Poggio, B. (2004). Entrepreneur-mentality, gender and the study of women entrepreneurs. *Journal of Organizational Change Management*, 17(3), 256-268.
- Brush, C.G. & Chaganti, R. (1996). Corporate strategies in non-high tech new ventures. *Entrepreneurship: Theory and Practice*, 21(2), 37-54.

- Bryman, A., & Bell, E. (2007). *Business Research Methods*: Oxford: Oxford University Press.
- Buchanan, R. (2015). A small step for female education in Saudi Arabia, 1-3. Retrieved from www.independent.co.uk/student/study-abroad/a...
- Buckner, E., Beges, S., & Khatib, L. (2012). Social entrepreneurship: Why is it important post-Arab spring? 1-9. *Program on Arab Reform and Democracy-Center on Democracy, Development, and the Rule of Law. Stanford University.*
- Bundagji, F. (2005). Small Business and Market Growth in Saudi Arabia, 1-5. Jeddah Chamber of Commerce and Industry, Jeddah, Saudi Arabia.
- Burnett, D. (2000). Hunting for heffalumps. Retrieved from www.technopreneurial.com/articles/history.asp.
- Burns, P. (2005). *Corporate Entrepreneurship: Building an Entrepreneurial Organization*. Basingstroke, England: Palgrave McMillan.
- Butler-Kisber, L. (2010). *Qualitative Inquiry: Thematic, Narrative and Arts-Informed Perspectives*. London: Sage Publications.
- Buttner, E. H., & Moore, D. P. (1997). Women's organizational exodus to entrepreneurship: Self-reported motivations and correlates with success. *Journal of Small Business Management*, 35(1), 34.

- Bygrave, W., & Minniti, M. (2000). The social dynamics of entrepreneurship. *Entrepreneurship Theory and Practice*, 24(3), 25-36.
- Carter, N., Brush, C., Greene, P., Gatewood, E., & Hart, M. (2003). Women entrepreneurs who break through to equity financing: The influence of human, social and financial capital. *Venture Capital: An International Journal of Entrepreneurial Finance*, 5(1), 1-28.
- Carter, S., Anderson, S., & Shaw, E. (2000). Women's business ownership: A review of the academic, popular and Internet literature with a UK policy focus. *ARPENT: Annual Review of Progress in Entrepreneurship*, 1, 66+.
- The Central Intelligence Agency. (2012). World Factbook: Saudi Arabia. Retrieved from www.cia.gov.
- Chaganti, R. (1986). Management in women-owned enterprises. *Journal of Small Business Management*, 24, 18.
- Chamlou, N., Klapper, L., & Muzi, S. (2008). *The environment for women's entrepreneurship in the Middle East and North Africa*, 1-17. The World Bank.
- Chang, E. P., Chrisman, J. J., Chua, J. H., & Kellermanns, F. W. (2008). Regional economy as a determinant of the prevalence of family firms in the United States: A preliminary report. *Entrepreneurship Theory and Practice*, 32(3), 559-573.
- Chrisman, J. J., Chua, J. H., & Steier, L. P. (2002). The influence of national culture and family involvement on

- entrepreneurial perceptions and performance at the state level. *Entrepreneurship Theory and Practice*, 26(4), 113-130.
- Coleman, S. (2007). The role of human and financial capital in the profitability and growth of women-owned small firms. *Journal of Small Business Management*, 45(3), 303-319.
- Collis, J., & Hussey, R. (2003). *Business research: A Practical Guide for Postgraduate and Undergraduate Students*. New York: Palgrave Macmillan.
- Cook, T. D., & Campbell, D. T. (1979). *Quasi-Experimentation: Design and Analysis for Field Settings*. Boston: Houghton Mifflin.
- Cooney, T.M. (2005). What is an entrepreneurial team? *International Small Business Journal*, 23(3), 226-235.
- Cooper, D. R., & Schindler, P. S. (2003). *Business research methods*. New York: McGraw Hill Education.
- Corruption by country - Saudi Arabia. (2014). Retrieved from <http://www.transparency.org/country/#SAU>
- Creswell, J. W. (1994). *Research Design: Qualitative and Quantitative Research Approaches*: Thousand Oaks, CA: Sage.
- Creswell, J. W. (2012). *Qualitative Inquiry and Research Design: Choosing among Five Approaches*. Thousand Oaks, CA: Sage.

- Cromie, S. (1987). Motivations of aspiring male and female entrepreneurs. *Journal of Organizational Behaviour*, 8(3), 251-261.
- Curtis, S., Gesler, W., Smith, G., & Washburn, S. (2000). Approaches to sampling and case selection in qualitative research: examples in the geography of health. *Social Science & Medicine*, 50(7), 1001-1014.
- Dacin, P. A., Dacin, M. T., & Matear, M. (2010). Social entrepreneurship: Why we don't need a new theory and how we move forward from here. *The Academy of Management Perspectives*, 24(3), 37-57.
- Dadfur, A., Norberg, R., Helander, E., Schuster, S. & Zufferey, A. (2003). Intercultural aspects of doing business with Saudi Arabia. Retrieved from www.iei.liu.se/inclek/itbuilding...
- Danish, A. Y., & Smith, H. L. (2012). Female entrepreneurship in Saudi Arabia: Opportunities and challenges. *International Journal of Gender and Entrepreneurship*, 4(3), 216-235.
- Darraj, S. M. (2002). Understanding the other sister: The case of Arab feminism. *Monthly Review*, 53(10), 15.
- Data Protection Act, 1988 (1988). Retrieved from <http://www.legislation.gov.uk/ukpga/1998/29/contents>.
- De Groot, T.U. (2001). Women entrepreneurship development in selected African countries. 28 pages. UNIDO.

Retrieved from

http://legacy.intracen.org/dbms/tirs/TIR_Publication_EK.Asp?DS=MONOGRAPHS&TY=F&CD=10706&ID=29404

De Vaal, A., & Ebben, W. (2011). Institutions and the relation between corruption and economic growth. *Review of Development Economics*, 15(1), 108-123.

Dhaliwal, S. (1998). *Silent contributors: Asian female entrepreneurs and women in business*. *Women's Studies International Forum*, 21(5), 463-474.

Doumato, E. A., & Posusney, M. P. (2003). *Women and Globalization in the Arab Middle East: Gender, Economy, and Society*. Boulder, CO: Lynne Rienner Publishers.

Drine, I., & Grach, M. (2012). Supporting women entrepreneurs in Tunisia. *European Journal of Development Research*, 24(3), 450-464.

Dyer, W. G. (2003). The family: The missing variable in organizational research. *Entrepreneurship Theory and Practice*, 27(4), 401-416.

Easton, N. (2015). Did Saudi Arabia's King Abdullah have a soft spot for women's progress? Retrieved from <http://fortune.com/2015/23/kingabdullah/>.

[Economist Intelligence Unit. \(2006\). Saudi Arabia: Fact Sheet. Retrieved from www.economist.com/countries/SaudiArabia/profile.cfm?folder=Profile-Fact-Sheet.](http://www.economist.com/countries/SaudiArabia/profile.cfm?folder=Profile-Fact-Sheet)

[Education system in Saudi Arabia. \(2014\). Retrieved from www.classbase.com/countries/saudi-arabia/education](http://www.classbase.com/countries/saudi-arabia/education)

-system.

- Elamin, A. & Omair, K. (2010). Males' attitudes toward working females in Saudi Arabia. *Personnel Review*, 39(6), 747-766.
- El Gamal, R. (2014). Saudi Arabia approves \$21bln five year education plan. Retrieved from www.reuters.com/assets/print?aid=usl6...
- Endres, A.M. & Woods, C.R. (2009). Three theories of entrepreneurial decisionmaking: A comparison and appraisal. Retrieved from www.econ_pol.lnisi/paperstorerep/enders.doc.
- Erol, C., & El-Bdour, R. (1989). Attitudes, behaviour, and patronage factors of bank customers towards Islamic banks. *International Journal of Bank Marketing*, 7(6), 31-37.
- Eturbonews. (2009). Training women in the travel agency. Retrieved from www.eturbonews.com/7025/training-women...
- Fagenson, E. A. (1993). Personal value systems of men and women entrepreneurs versus managers. *Journal of Business Venturing*, 8(5), 409-430.
- Fakkar, G. (2007). Removing obstacles to women's business. *Arab News*, Retrieved from <http://arabnews.com/services/print/print.asp?artkd=94112...>
- Fallatah, H. (2012). Women entrepreneurs in Saudi Arabia: Investigating strategies used by successful Saudi women entrepreneurs. Master's Thesis, Lincoln University.

- Fighting free: The paradox of devout Muslim feminists.
(2004). *The Economist*, 373, 1+.
- Fordahl, M. (2005). Saudi Cabinet endorses a plan that calls for more participation by women. *America's Intelligence Wire*, 1.
- Frausto, C. (2000). A woman's perspective on doing business in the Kingdom of Saudi Arabia. *Westchester County Business Journal*, 39(8), 22.
- Freedom House. (2012). Freedom of the press: Saudi Arabia. Retrieved from www.freedomhouse.org/report/freedom-press/2012/saudi-arabia.
- Fritsch, M., & Mueller, P. (2008). The effect of new business formation on regional development over time: The case of Germany. *Small Business Economics*, 30(1), 15-29.
- Fund for Gender Equality. (2014). UN women. Retrieved from <http://www.unwomen.org/en/trust-funds/fund-for-gender-equality>
- Gallant, M., Majumdar, S., & Varadarajan, D. (2010). Outlook of female students toward entrepreneurship: An analysis of a selection of business students in Dubai. *Education, Business and Society: Contemporary Middle Eastern Issues*, 3(3), 1-12.
- Gerber, M.E. (1995). *The E-Myth Revisited*. New York: Harper Collins.

- Ghafour, P. A. (2004). Women to take up business issues. *ArabNews*, 4.
- Ghafour, P.A. (2007). One third of government jobs for women: Sultan. Retrieved from www.saudi-us-relations.org/articles/2007/101/070529-saudi-women.
- GIZ. (2012). Improving the vocational training system. Retrieved from www.giz.de/en/workingwithgiz/8354.html.
- Golafshani, S. (2003). Understanding reliability and validity in qualitative research. Retrieved from: <http://www.nova.edu/ssss/QR/QR8-4/golafshani.pdf>
- Govindaraj, P., & Venkatraman, M. (2012). Rural women empowerment and entrepreneurship development. *Creativity, Innovation and Entrepreneurship*, 1, 255.
- Gray, K. R., & Finley-Hervey, J. (2005). Women and entrepreneurship in Morocco: Debunking stereotypes and discerning strategies. *The International Entrepreneurship and Management Journal*, 1(2), 203-217.
- Guba, E., & Lincoln, Y. (Eds.). (1994). *Competing Paradigms in Qualitative Research*. Thousand Oaks: CA: Sage.
- Guba, E. G., & Lincoln, Y. S. (Eds.). (2005). *Paradigmatic Controversies, Contradictions, and Emerging Confluences*. Thousand Oaks, CA: Sage.
- Gurgoz, Y. (2014). Islamic Apex Institution for Microfinance and Sustainability. *Journal of Economics and Sustainable Development*, 5(18), 159-176.
- Hambly, G.R. (2012). Becoming visible: Medieval Islamic

- women in historiography and history. In *Women in the Medieval World*. Oxford: Oxford University Press, pp. 3-27.
- Hamdan, A. (2005). Women and education in Saudi Arabia: challenges and achievements. *International Education Journal*, 6(1), 42-64.
- Hankinson, A., Bartlett, D., & Ducheneaut, B. (1997). The key factors in the small profiles of small-medium enterprise owner-managers that influence business performance: The UK (Rennes) SME survey 1995-1997. An international research project UK survey. *International Journal of Entrepreneurial Behavior & Research*, 3(3), 168-175.
- Hassan, J. (2006). Independent authority for SMEs likely. *Arab News*, September 14, A1.
- Hausmann, R., Zahidi, S., Tyson, L., Hausmann, R., Schwab, K., & Tyson, L.D.A. (2009). *The global gender gap report 2009*. World Economic Forum. Retrieved from http://www3.weforum.org/docs/WEF_GenderGap_Report_2009.pdf
- Haynes, P., & Helms, M. (2000). A profile of the growing female entrepreneur segment. *Bank Marketing*, 32(5), 28-35.
- Hill, F. M., Leitch, C. M., & Harrison, R. T. (2006). Desperately seeking finance? The demand for finance by women-owned and-led businesses. *Venture Capital*, 8(2), 159-182.
- Hitachi. (2012). Solutions for technology training in Saudi Arabia. Retrieved from www.hitachi.ae/eng

/products/case_studies/sehai/index.html.

Hourani, A. (1995). *A History of the Arab Peoples*. Cambridge, MA: Harvard University Press.

Hycner, R.H. (1985). Some guidelines for the phenomenological analysis of interview data. *Human Studies*, 8(3), 279-303.

Hytti, U., & O'Gorman, C. (2004). What is enterprise education? An analysis of the objectives and methods of enterprise education programmes in four European countries. *Education+ Training*, 46(1), 11-23.

The Ideation Center. (2015). Women's education in Saudi Arabia: The way forward. Retrieved June 21, 2015 from www.ideationcenter.com/ideation_research/ideation_article/women...

Ilkkaracan, P. (2002). Building feminist solidarity. *Off Our Backs*, 3, 18-21.

Indrupati, J., & Henari, T. (2012). Entrepreneurial success, using online social networking: evaluation. *Education, Business and Society: Contemporary Middle Eastern Issues*, 5(1), 47-62.

International Organization for Knowledge Economy and Enterprise Development. (2015). Women's Incubator and Training Center (WITC) in Saudi Arabia. Retrieved from www.iked.org/Activities-Womens...

Jack, S.L., & Anderson, A.R. (1999). Entrepreneurship education within the enterprise culture: Producing

- reflective practitioners. *International Journal of Entrepreneurial Behavior & Research*, 5(3), 110-125.
- Jaafar, A. (2013). Mobile media: Finding the right niche. Retrieved from www.guardian.co.uk/middleeastmedia/mobilemedia.
- Javadian, G., & Singh, R. P. (2012). Examining successful Iranian women entrepreneurs: An exploratory study. *Gender in Management: An International Journal*, 27(3), 148-164.
- Jennings, J.E., & Brush, C.G. (2013). Research on women entrepreneurs: Challenges to (and from) the broader entrepreneurship literature? *The Academy of Management Annals*, 7(1), 663-715.
- Kaiser, J. (2013). The New Media and democratization in the Middle East. Retrieved from <http://yris.yira.org/essays>.171.
- Kareem, M. (2011). The Saudi women revolution statement. Retrieved from www.jadaliyya.com/pages/index/948/the-saudi-women-revolution-statement.
- Khan, G. (2013). The rise of social media in the Middle East. Retrieved from [www.thomsonfoundation.org/news - and- features/blog/2013](http://www.thomsonfoundation.org/news-and-features/blog/2013).....
- Khan, M. R. (2013). Mapping entrepreneurship ecosystem of Saudi Arabia. *World Journal of Entrepreneurship, Management and Sustainable Development*, 9(1), 28-54.
- Kothari, C. (2008) *Research Methodology: Methods and Techniques*. Delhi: New Age International.

- Karim, N. A. (2001). Jobs, gender and small enterprises in Bangladesh: Factors affecting women entrepreneurs in small and cottage industries in Bangladesh. International Labour Organization.
- Karlan, D., & Valdivia, M. (2011). Teaching entrepreneurship: Impact of business training on microfinance clients and institutions. *Review of Economics and Statistics*, 93(2), 510-527.
- Kaye, L. (2013). Cisco training creates job opportunities for Saudi Arabian women. Retrieved from www.triplepundit.com/2013/08/cisco-training...
- Khan, M. R. (2013). Mapping entrepreneurship ecosystem of Saudi Arabia. *World Journal of Entrepreneurship, Management and Sustainable Development*, 9(1), 28-54.
- Khashoggi, J. (2014). Saudi Arabia's education system in the spotlight again. Retrieved from <http://english.alarbiya.net>.
- Kingdom of Saudi Arabia. (2012). Vocational training and labour. Retrieved from www.ic.gov.sa/en/why-saudi-arabia/human-capital/vocational...
- KSA's USD 21bn education push. (2012). Retrieved from www.zawya.com/story/KSA_21B...
- Kuhn, T. S. (1970). *The Structure of Scientific Revolutions*. Chicago: The University of Chicago Press.

- Leech, B. L. (2002). Asking questions: Techniques for semistructured interviews. *PS: Political Science and Politics*, 35(4), 665-668.
- Lerner, M., Brush, C., & Hisrich, R. (1997). Israeli women entrepreneurs: An examination of factors affecting performance. *Journal of Business Venturing*, 12(4), 315-339.
- Lim, S., & Envick, B. R. (2013). Gender and entrepreneurial orientation: a multi-country study. *International Entrepreneurship and Management Journal*, 9(3), 465-482.
- Lincoln, Y. S., & Guba, E. G. (1985). *Naturalistic Inquiry*. London: Sage Publications
- Lindsey, U. (2010). Saudi Arabia's education reforms emphasize training for jobs. Retrieved from <http://chronicle.com/article/Saudi-Arabia's-Education/124771/>.
- Magraby, N. (2012). Social entrepreneur and environmental activist. Retrieved from <https://mosaicofmuslimwomen.wordpress.com/2012/02/08/nora-h-magraby...>
- Maisel, S. (2014). The new rise of tribalism in Saudi Arabia. *Nomadic Peoples*, 18(2), 100-122.
- Marino, L., Strandholm, K., Steensma, H.K. & Weaver, K.M. (2002). The moderating effect of national culture on the relationship between entrepreneurial orientation and strategic alliance portfolio

- extensiveness. *Entrepreneurship: Theory and Practice*, 26(4), 145-160.
- Marlow, S., & Carter, S. (2004). Accounting for change: Professional status, gender disadvantage and self-employment. *Women in Management Review*, 19(1), 5-17.
- Maslow, A., & Herzberg, A. (1954). Hierarchy of Needs. *Motivation and Personality*. New York: Harper.
- Matlay, H., O'Connor, V., Hamouda, A., McKeon, H., Henry, C., & Johnston, K. (2006). Co-entrepreneurial ventures: A study of mixed gender founders of ICT companies in Ireland. *Journal of Small Business and Enterprise Development*, 13(4), 600-619.
- McElwee, G., & Al-Riyami, R. (2003) Women entrepreneurs in Oman: Some barriers to success. *Career Development International*, 8(7), 339-346.
- McKay, R. (2001). Women entrepreneurs: Moving beyond family and flexibility. *International Journal of Entrepreneurial Behaviour & Research*, 7(4), 148-165.
- McKenzie, D., & Woodruff, C. (2014). What are we learning from business training and entrepreneurship evaluations around the developing world? *The World Bank Research Observer*, 29(1), 48-82
- McManus, P. A. (2001). Women's participation in self-employment in Western industrialized nations. *International Journal of Sociology*, 70-97.
- Mebrouk, J. (2008). Perception of nursing care: Views of

- Saudi Arabian female nurses. *Contemporary Nurse*, 28(1/2), 149-161.
- Mellor, N. (2010). More than a parrot - the case of Saudi women journalists. *Journal of Arab & Muslim Media Research*, 33(3), 207-222.
- Mernissi, F. (1997). *The Veil and the Male Elite*. New York: Basic Books.
- Metcalfe, B. (2011). Women, empowerment, and development in Arab Gulf states. *Human Resource Development International*, 14(2), 131-148.
- Middle East Industrial Relations Consultants. (2012). About us. Retrieved from www.meircsa.com.
- Miles, M.P. & Covin, J.G. (2002). Exploring the practice of corporate venturing: Some common forms and their organizational implications. *Entrepreneurship: Theory and Practice*, 26(3), 21-40.
- Minkus-McKenna, D. (2009). Women entrepreneurs in Riyadh, Saudi Arabia. *UMUC Working Paper Series - No. 2009-002*.
- Minniti, M. A., Arenius, P., & Langowitz, N. S. (2005). *Global entrepreneurship monitor: 2004 report on women and entrepreneurship*: Center for Women's Leadership at Babson College.
- Moghadam, V. M. (2013). Women, work and family in the Arab region: Toward economic citizenship. DIFI Family Research

- and Proceedings(Special issue on Protecting the Arab Family from Poverty: Employment, Social Integration and Intergenerational Solidarity). Retrieved from: <http://www.qscience.com/doi/abs/10.5339/difi.2013.arabfamily/>
- Mokhtar, A. (2009). Saudi Arabia: Kingdom appoints first female deputy minister. Retrieved from www.wlum1.org/node/5069.
- Moore, D. P. (2005).4 Career paths of women business owners.*International Handbook of Women and Small Business Entrepreneurship*, 42.
- Movements. (2013). Country spotlight: Saudi Arabia, Retrieved from www.movements.org/pages/841/
- Nasser, F. (2009). Effectiveness of institutional performance of public schools in the eastern region of Saudi Arabia from the perspective of school administrators. *College Student Journal*, 43(4), 1228-1237.
- Naser, K., Mohammed, W. R., & Nuseibeh, R. (2009). Factors that affect women entrepreneurs: evidence from an emerging economy. *International Journal of Organizational Analysis*, 17(3), 225-247.
- Neltovvvn, S. (1998). The rise of women in family firms: A call for research now. *Family Business Review*, 11(3), 215-218.
- Newman, P. (2003). Bias, procedural mishaps and other arbitral blunders.*Construction Law*, 14(1), 26-28.

- New media gaining ground in MENA. (2012). Retrieved from www.tradearabia.com/news/MEDIA_211191.html.
- New Media Trend Watch. (2013). UAE usage patterns. Retrieved from www.newmediawatch.com/markets-by-country/11-long-...
- Nieva, F.O. (2015). Social women entrepreneurship in the Kingdom of Saudi Arabia. *Journal of Global Entrepreneurship Research*, 5(11), 1-35.
- OECD (2011a) *Women's Access to Finance in the Middle East and North Africa (MENA) Region*, MENA-OECD Investment Program.
- OECD (2011b) *Policies and Services to Support Women's Entrepreneurship Development in the MENA Region Government and Private Sector Responses in Times of Change*, MENA-OECD Investment Program.
- OECD (2012) *Empowering Women-Led SMEs: Economic Development and the New Arab World*, MENA-OECD Investment Program
- O'Gorman, C., & Terjesen, S. (2006). Financing the Celtic Tigress: Venture financing and informal investment in Ireland. *Venture Capital*, 8(1), 69-88.
- On the job training chance at GE for Saudi engineers. (2014). Retrieved from www.arabnews.com/news/59763.
- Onsman, A. (2011). It is better to light a candle than to ban the darkness: Government led academic development in Saudi Arabian universities. *Higher Education*, 62(4), 519-532.
- Onyuma, S. O. (2008). Assumptions about microenterprise lending as a precondition for development: A critical

- review. *Eastern Africa Social Science Research Review*, 24(1), 109-134.
- Orhan, M., & Scott, D. (2001). Why women enter into entrepreneurship: An explanatory model. *Women in Management review*, 16(5), 232-247.
- Orser, B., Elliott, C., & Findlay-Thompson, S. (2012). Women-focused small business programming: client motives and perspectives. *International Journal of Gender and Entrepreneurship*, 4(3), 236-265.
- Osman, G. (2003). Back to basics: The discourse of Muslim feminism in contemporary Egypt. *Women and Language*, 26, 73-78.
- Ozatagan, G. (2005). Observations on extending the definition of human capital as a source for explaining regional differentials in Turkey. *METU Studies in Development*, 32(1), 103-123.
- Page, H. (1998). United we stand. *Entrepreneur*, 26(4), 122-127.
- Parker, M. (2007). Women own some 1,500 companies. *Arab News*, March 25. Retrieved from <http://arabnews.com/services/print/print.asp?artid=94112&d=25&m...>
- Paskins, Z., & Peile, E. (2010). Final year medical students' views on simulation-based teaching: A comparison with the Best Evidence Medical Education Systematic Review. *Medical Teacher*, 32(7), 569-577.

- Patton, M. Q. (1990). *Qualitative Evaluation and Research Methods*: London: SAGE Publications, Inc.
- Pejman, P. (2004). Saudi Arabia: Women say religious traditions block their rights. Retrieved from http://www.religiousconsultation.org/News_Tracker/Saudi_women_say_religious_traditions_block_rights.htm
- Philipsen, K. (1998). Entrepreneurship as organizing. Retrieved from www.druid.dk/uploads/tx_pktcreb/ds1998-33.pdf.
- Piperopoulos, P., & Dimov, D. (2014). Burst bubbles or build steam? Entrepreneurship education, entrepreneurial self-efficacy, and entrepreneurial intentions. *Journal of Small Business Management*, 18, 211-221
- Porter, M.E. (2008). Competitiveness as an engine for economic growth: Implications for Saudi Arabia. The Global Competitiveness Forum, January 21.
- Prince, C.J. (2005). Working the net. *Entrepreneur*, 33(77), 56-57.
- Quandl Company. (2014). Saudi Arabia education data. Retrieved from www.quandl.com.
- Raphaeli, N. (2011). Saudi Arabia: Study finds social factors are the chief cause of female unemployment. Retrieved from <http://saudientrepreneurship.com/tag/Saudi-social-issues/>.
- Rawe, J. (2005). Feminism in flower. *Time*, 165, 11-12.
- Rex, K.P. (2005). Strategic business alliances - finding

- strength in numbers. *National Underwriter Life and Health*, 109(42), 21.
- Rheault, M. (2007). Saudi Arabia : Majorities support women's rights. Retrieved from www.gallup.com/poll/103441/saudi-arabia-majorities-support-womens-rights.
- Rice, G. (2004). Doing business in Saudi Arabia. *Thunderbird International Business Review*, 46(1), 59-84.
- Richardson, P., Howarth, R., & Finnegan, G. (2004). *The challenges of growing small businesses: Insights from women entrepreneurs in Africa*: International Labour Office, Geneva.
- Rideout, E. C., & Gray, D. O. (2013). Does entrepreneurship education really work? A review and methodological critique of the empirical literature on the effects of university-based entrepreneurship education. *Journal of Small Business Management*, 51(3), 329-351.
- Robb, A. M. (2002). Entrepreneurial performance by women and minorities: The case of new firms. *Journal of Developmental Entrepreneurship*, 7(4), 356-372.
- Robbins, S.P. & Coulter, M. (2007). *Management*. Upper Saddle River, NJ: Prentice Hall.
- Roudi-Fahimi, F., & Moghadam, V. M. (2003). *Empowering women, developing society: Female education in the Middle East and North Africa*: Population Reference Bureau Washington, DC, USA.

- Royal Embassy of Saudi Arabia. (2014). Education.
Retrieved from www.saudiembassy.net.
- Royal Embassy of Saudi Arabia.(2012). Training in Saudi Arabia. Retrieved from www.saudiembassy.net/about/country-information/education/training...
- Sabbagh, S. (1996). *Arab Women: Between Defiance and Restraint*: Northampton, MA: Interlink Books.
- Sadi, M. A., & Al-Ghazali, B. M. (2010). Doing business with impudence: A focus on women entrepreneurship in Saudi Arabia. *African Journal of Business Management*, 4(1), 1-11.
- Sadi, M. A., & Henderson, J. C. (2005). Local versus foreign workers in the hospitality and tourism industry: A Saudi Arabian perspective. *Cornell Hotel and Restaurant Administration Quarterly*, 46(2), 247-257.
- Salem, M. I. (2014). The role of business incubators in the economic development of Saudi Arabia. *International Business & Economics Research Journal*, 13(4), 853-860
- Saudi Arabia. (2007). *World Report 2007*. Retrieved from <http://hrw.org/englishwr2k7/docs/2007/01/11/saudia14717.htm>
- Saudi Arabia. (2009). *World Report 2009*. Retrieved from www.hrw.org/news/2009/07/saudi-arabia...
- Saudi Arabia: Draft law to punish individuals who use social media to attack Islam.(2012). Retrieved from

www.loc.gov/lawweb/servlet/lloc_news?disp3_1205403260_text.
t.

Saudi Arabia education stats. (2014). Retrieved from
www.nationmaster.com.

Saudi Arabia - Expat women in specific fields to be replaced
by Saudi Women. (2010). Retrieved
from [www.wunrn.com/news/2010/07_10/07_05_10/070510_saudi.h
tm](http://www.wunrn.com/news/2010/07_10/07_05_10/070510_saudi.htm).

Saudi Arabia: Rescind new online restrictions. (2011).
Retrieved from [www.hrw.org/print/news/2011/01/07/Saudi-
arabia-rescind-...](http://www.hrw.org/print/news/2011/01/07/Saudi-arabia-rescind-...)

Saudi tribalism lingers for Kingdom's settled Bedouins.
(2012). Retrieved June 21, 2015 from [www.jordantimes
.com/news/region/Saudi-tribalism...](http://www.jordantimes.com/news/region/Saudi-tribalism...)

Saunders, M., Lewis, P., & Thornhill, A. (2009). *Research
Methods for Business Students*. Boston: Prentice Hall.

Schildt, H.A., Maula, M.V., & Keil, T. (2005). Explorative
and exploitative learning from external corporate
ventures. *Entrepreneurship: Theory and Practice*,
29(4), 493-515.

Searcy, D. (2014). A conundrum for Saudis: Women At work. *New
York Times*. Retrieved from
[http://www.nytimes.com/2014/11/29/business/a-conundrum-
for-saudis-women-at- rk.html?partner=rss&emc=rss&smid=fb-
nytimes&bicmst=1409232722000&bicmet=1419773522000&smtyp=a
ut&bicmp=AD&bicmlukp=WT.mc_id&_r=1](http://www.nytimes.com/2014/11/29/business/a-conundrum-for-saudis-women-at-rk.html?partner=rss&emc=rss&smid=fb-nytimes&bicmst=1409232722000&bicmet=1419773522000&smtyp=aut&bicmp=AD&bicmlukp=WT.mc_id&_r=1)

- Sekaran, U. (Ed.). (2006). *Research Methods for Business A Skill Building Approach*. Delhi, India: John Willey & Sons Inc.
- Sen, A. (2008). Women's agency and social change. In *The Development Economics Reader*. New York: Routledge, pp. 184-204.
- Shalaby, N. (2004) *The Role Of Incubators and Technology Parks as Home for Entrepreneurs in Saudi Arabia*. Riyadh: ECC.
- Shapiro, A., & Sokol, L. (1982). The social dimensions of entrepreneurship. *Encyclopaedia of Entrepreneurship*, 72-90.
- Shear, B. (2013). Saudi Arabia imprisons seven for Facebook protest posts. Retrieved from www.shearsocialmedia.com/2013/07/saudi-arabia-imprisons...
- Shmailan, A. M. (2014). Female entrepreneurs in Saudi Arabia. *Elite Research Journal of Education and Review*, 2, 6-21.
- Shotter, J. (1993). *Conversational Realities: Constructing Life through Language*. London: Sage.
- Shubert, J. (2009). Saudi college women build social entrepreneurship skills. Retrieved from <http://susris.com/2009/07/22/saudi-college-women-build-social-entrepreneurship-skills>
- Sigalla, R. J., & Carney, S. (2012). Poverty reduction through entrepreneurship: Microcredit, learning and ambivalence amongst women in urban Tanzania. *International Journal of*

Educational Development, 32(4), 546-554.doi:

<http://dx.doi.org/10.1016/j.ijedudev.2012.02.011>

Sikdar, A., & Mitra, S. (2012). Gender-role stereotypes: perception and practice of leadership in the Middle East. *Education, Business and Society: Contemporary Middle Eastern Issues*, 5(3), 146-162.

Sivakumar, A.D. and Sarkar, Siddhartha. (2012). Women Entrepreneurs in Small and Medium Scale Businesses in Saudi Arabia. *International Journal of Finance and Policy Analysis*, 4, 25-32.

Skoko, H. (2012). *An Analysis of Entrepreneurship Characteristics in Saudi Arabia The GCC Economies*. New York: Springer.

Smith, D. (2013). Phenomenology. *The Stanford Encyclopaedia of Philosophy*. Retrieved from <http://plato.stanford.edu/archives/win2013/entries/phenomenology/>

Social media crackdown: Saudi Arabia may spy on Twitter users. (2013). Retrieved from <http://rt.com/news/saudi-arabia-twittr-084/>.

[Sodaro, M.J. \(2004\). *Comparative Politics*. Mason, OH: Wadsworth.](#)

Starr, J., & Yudkin, M. (1996). Women entrepreneurs: A review of current research. Wellesley Centers for Women.

- Stevenson, L. (2011) Improving Women's Access to Non-FinancialBusiness OECD-MENA, Women's Business Forum, Paris, September 27
- Still, L. V., & Walker, E. A. (2006). The self-employed woman owner and her business: An Australian profile. *Women in Management review*, 21(4), 294-310.
- Sreberny, A. (2012). New media and the Middle East: Thinking aloud. Retrieved from www.iiumich.edu.
- Swaleheen, M. (2011). Economic growth with endogenous corruption: an empirical study. *Public Choice*, 146(1-2), 23-41.
- Technical and Vocational Training Centers. (2014). Foundation and development of the TVTC. Retrieved from www.tvtc.gov/essay.english-about..
- Training women in the travel agency. (2009). Retrieved from www.eturbonews.com/7025/trainingwomen....
- Transparency International. (2014). Corruption Perceptions Index 2014: Results. Retrieved from www.transparency.org/cpi2014/results.
- Tuncalp, S. (1988).The marketing research scene in Saudi Arabia.*European Journal of Marketing*, 22(5), 15-22.
- Turner, D. W. (2010). Qualitative interview design: A practical guide for novice investigators. *The Qualitative Report*, 15(3), 754-760.
- UNESCO. (2012). Saudi Arabia. Retrieved from www.unevoc.unesco.org/wtdbase_prev3.php?ct=SAU.

- Unger, J.M., Rauch, A., Frese, M., & Rosenbusch, N. (2011). Human capital and entrepreneurial success: A meta-analytical review. *Journal of Business Venturing*, 26(3), 341-358.
- United Nations.(2006) Entrepreneurship and e-business development for women.*United Nations Publication*, 2(1), 1-14.
- U.S. - Saudi Arabian Business Council. (2014). Saudi Arabia's 2014 budget emphasizes long term development. Retrieved from www.us-sabc.org.
- Vandervelt, I. (2014). Resolutions: Female entrepreneurs are key to sustainable global development. Retrieved from <http://www.unfoundation.org/blog/female-entrepreneurs.html>
- Wadud, A. (1999). Rights and the roles of women. In *Qur'an and Woman*. New York: Oxford University Press.
- Wadud, A. (2013). Inside the gender jihad: Women's reform in Islam. *Praktyka teoretyczna*, 8) 249-262.
- Walther, W. (1993). *Women in Islam*.New York: Markus Wiener Publishers.
- Walter, N. (2005). This woman can buy anything she wants... except her freedom. *Marie Claire*, 12(8), 74-78.
- Warren, C.A., & Karner, T.X. (2005).*Discovering Qualitative Methods: Field Research, Interviews, and Analysis*: Boston: Roxbury.

- Watson, J., & Robinson, S. (2003). Adjusting for risk in comparing the performances of male-and female-controlled SMEs. *Journal of business venturing*, 18(6), 773-788.
- Watzlawick, P. (1984). *The Invented Reality: How Do We Know What We Believe We Know? Contributions to Constructivism*. New York: Norton.
- Welsh, D., Memili, E., Al-Sadoon, A. (2012) *Saudi Women Entrepreneurs: A Growing Economic Segment*, Greensboro, NC: University of North Carolina at Greensboro.
- Welter, F. (2004). The environment for female entrepreneurship in Germany. *Journal of Small Business and Enterprise Development*, 11(2), 212-221.
- What is an SME? (2014). Retrieved from http://ec.europa.eu/enterprise/policies/sme/facts-figures-analysis/sme-definition/index_en.htm
- [Whipple, J.M. & Frankel, R. \(2000\). Strategic alliance success factors. *Journal of Supply Chain Management*, 36\(3\), 21+.](#)
- [Williams, L. \(2003\). Big business helps small business work with technology. *International Trade Forum*, 3,16+.](#)
- Williams, T. (2012). Technical colleges in deal with Saudi university. Retrieved from www.globalatlanta.com/print/25594/.
- Woldie, A., & Adersua, A. (2004). Female entrepreneurs in a transitional economy: Businesswomen in Nigeria.

International Journal of Social Economics, 31(1/2), 78-93.

The World Bank. (2013). Saudi education spending.

Retrieved from <http://data.worldbank.org>.

Zamberi, Ahmad, S. (2011). Businesswomen in the Kingdom of Saudi Arabia: Characteristic, growth patterns and progression in a regional context. *Equality, Diversity and Inclusion: An International Journal*, 30(7), 610-614.

Zamberi, Ahmad, S. (2012). Micro, small and medium-sized enterprises development in the Kingdom of Saudi Arabia: Problems and constraints. *World Journal of Entrepreneurship, Management and Sustainable Development*, 8(4), 217-232.

Zeidan, S., & Bahrami, S. (2011). Women entrepreneurship in GCC: A framework to address challenges and promote participation in a regional context. *International Journal of Business and Social Science*, 2(14), 100-107.