

## Saudi women entrepreneurs: A growing economic segment \*

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### Abstract:

The purpose of this study is to explore the sources of knowledge and support for Saudi Arabian women entrepreneurs when starting or operating a new venture. The study examines factors relevant to knowledge base, family support, and external support from outside sources that may influence venture creation. The findings reveal that women are the principal in the majority (55%) of women-owned businesses. A total of 70% of the women own more than 51% of the business and 42% started the business by themselves. Saudi Arabian businesswomen are highly educated, receive strong support from family and friends, and rate themselves as excellent in people skills and innovation. Further research should focus on qualities that contribute to successful women-owned firms in Saudi Arabia. The current study contributes to the literature by focusing on Saudi women entrepreneurs. The understanding of entrepreneurship around the world grows through these findings from a Saudi Arabian context. The results show that Chang, Memili, Chrisman, Kellermanns, and Chua's (2009) model of venture creation is applicable to the broader entrepreneurial and family business population. A discussion of the implications relevant to the business environment, challenges, and opportunities in Saudi Arabian women's entrepreneurship brings this paper to a close.

**Keywords:** Economic development | Saudi Arabia | Women entrepreneurship | Family business

### Articles:

#### 1. Introduction

Research on women entrepreneurs is scarce, despite women's impact on the world economy (Ahl, 2006, De Bruin et al., 2006 and De Bruin et al., 2007). In fact, studies on women entrepreneurs constitute less than 10% of all research in the field of entrepreneurship (Brush & Cooper, 2012). Authors in recent times are beginning to cite the need for more studies on women entrepreneurs in the Middle East. This study answers this call by investigating women entrepreneurs in Saudi Arabia, why and how Saudi women are becoming entrepreneurs, the

characteristics of Saudi women entrepreneurs and the businesses that they launch, the methods of funding, support systems, and skills and business knowledge, as well as the challenges that they face. The decision to study this research question arises because, although the subject of female entrepreneurs is gaining traction—particularly in the popular press and from government entities—studies focusing on women entrepreneurs, particularly in Saudi Arabia and much of the Arab world, are in short supply. This study aims to contribute to a better understanding of Saudi women entrepreneurs, and how this information could impact the success of women entrepreneurs in other Arab countries.

## **2. Women and opportunities**

### *2.1. Saudi women employment*

Thirty percent of women in the Arab World find themselves in unemployment (McKinsey & Company, 2011). AlMunajjed (2010) notes that the active work force in Saudi Arabia in 2007 was 8.2 million, while the unemployment rate for women was 26.9%; almost four times higher than men. Unemployed women are highly qualified, a full 78.3% are university graduates. From 1992 to 2007, the percentage of women participating in the Saudi work force saw an almost threefold increase; from 5.4% to 14.4%. While the majority of working women hold bachelor's degrees, 85% of them work in the primary school education sector. Of the female population in employment, 97% work in the public sector, which is the largest employer of Saudi women; 30% of government employees are female, whereas only 5% of working women have jobs in the private sector. AlMunajjed (2010) observes that the increase in the level of women participants in the work force is a direct result of women's education.

### *2.2. Saudi women entrepreneurs*

In 2005, about 23,000 businesswomen were working in Saudi Arabia (Sadi & Al-Ghazali, 2009); 97% in finance, business services, construction, or wholesale/retail trade. Saudi women own 12% of firms in the country, 16% of which are large manufacturing firms (AlMunajjed, 2010). Alturki and Braswell's (2010) study reveals that female Saudi entrepreneurs are ambitious, positive, and persistent in their pursuit to overcome the challenges they face. A total of 69% of these women are optimistic about the future, and the majority show determination to expand their businesses. Alturki and Braswell's (2010) study also finds that Saudi businesswomen consider ambiguous policies and regulations key issues affecting their success, feel that gender makes social and regulatory interactions more challenging, disagree with the requirement that male relatives play a central role in the business registration process, and overwhelmingly believe that they face more restrictions and requirements than men.

In a similar study, Ahmad (2011) conducts a qualitative analysis on 19 women entrepreneurs, finding that most fall into the category of microenterprises. A total of 75% claim that they had some difficulty starting their businesses; primarily, in finding information, obtaining financing, dealing with bureaucratic procedures, and recruiting workers. These women demonstrate confidence, determination, enthusiasm, hard work, a considerable need for achievement, personal dedication, and capability. In summary, the study gives us three insights: Saudi women

entrepreneurs have a high need for achievement, show a tolerance of ambiguity, and are goal-oriented.

### *3. Conceptual framework*

Entrepreneurs' knowledge base, family support, and external support can be critical in venture creation (Chang, Memili, Chrisman, Kellermanns, & Chua, 2009). Entrepreneurs' knowledge base develops through collecting information, personal events, education, and work experience, as well as gaining exposure to entrepreneurial activities within the community.

Family support usually comes in the form of social capital with two main components: information channels and family norms. Family norms include obligations and expectations, collective trust, identity, and moral infrastructure. Family social capital can enhance entrepreneurs' access to information through: efficient action and exchange; associability through collective goals, actions, and emotional support; and balanced flows between the family and firm. Hence, family social capital can facilitate entrepreneurship through information diffusion and access to markets and resources (Arregle et al., 2007 and Sirmon and Hitt, 2003). The knowledge resources as well as networking and financing that entrepreneurs obtain from individuals outside the family constitute women's external support (Chang et al., 2009). These factors are critical in venture creation among a minority group in the US, and the expectation is that they can also be influential on Saudi women entrepreneurs, given the gender- and country-specific factors.

Brush, De Bruin, and Welter (2009) recognize the need for a unique gender-based framework for the study of women's entrepreneurship. Their model encompasses the 3Ms (markets, money, and management) that entrepreneurs need worldwide to launch and grow their businesses, and adds a further 2Ms unique to women's entrepreneurship (Brush et al., 2009): Motherhood (household and family) (Brush and Manolova, 2004 and Jennings and McDougal, 2007); and Meso/Macro Environment, with societal and cultural norms at the macro level (Carter et al., 2007, Kantor, 2002 and Peng and Heath, 1996), and structures and institutions that are intermediate at the meso level (Carter et al., 2003 and Shaw et al., 2006). In all, the 5Ms framework is highly appropriate for the study of women entrepreneurs in Saudi Arabia, where the 2Ms have a major impact on their influence, practice, and success.

## **4. Method**

### *4.1. Sample*

The questionnaire was self-administered, and derives from an adaptation of Hisrich, Bowser, and Smarsh (2006). The 48-item questionnaire required translation into English and back-translation into Arabic. Pre-testing of the questionnaire took place, with a subsequent adjustment process to adapt to local cultural conditions. Field and online distribution, as well as diffusion through five women's organizations and networking sites, constitutes the data collection method. Data collection took place in 2010.

Of the 235 questionnaires that respondents submitted, 164 are usable, giving a 70% response rate. The respondents range in age from 25 to 44. In terms of demographics, 73% of these 164 respondents are married, 13% are single, and 13% are divorcees, separated, or widows.

#### *4.2. Business profile*

Friends and family represent the main source for business and financial advice; advice from financial advisors is rare. This result confirms Alturki and Braswell's (2010) findings. The low use of bank loans is likely to be a result of Saudi women's unfamiliarity with financial tools. A total of 54% percent of women embarked on their business venture without conducting a feasibility plan, with 37% stating they had confidence in their experience and knowledge in the business field, 23% viewing a feasibility plan as an unnecessary luxury, and 21% expressing unfamiliarity with the concept altogether. Concerning business planning, 5% of women entrepreneurs use an annual budget, 5% engage in long-range planning, 24% engage in seasonal planning, and 67% plan according to demand. Almost all businesses were started either locally or in a neighboring city (98%), and focus only on the domestic market. Only a fraction (1.5%) of respondents started their business internationally or is currently operating internationally. Among respondents, 30% has been in business for less than one year, 24% from one to two years, 22% from three to five years, and 24% for more than five years.

### **5. Analysis and results**

Due to the paucity of research on Saudi women entrepreneurs, an inductive theory-building approach provides a good study method (Locke, 2007). This approach entails gathering and analyzing empirical data to formulate inductively valid concepts, and then either integrating the totality of findings into a new theory or tying together the new findings with an extant theory, thus advancing the field. This study adopts the latter approach, identifying patterns in the 5M components of Brush et al.'s (2009) model within the unique framework of women entrepreneurship in Saudi Arabia. For this purpose, the chi-squared test of the independence of categorical variables (cross-tabulations) and the t-test for independent samples offer good tools for identifying differences between sample means.

The chi-squared test reveals a significant association ( $p = 0.06$ ) between women's own savings as a source of funding and the ownership structure: 57% have to rely on their own savings in comparison to 100% of the non-family business owners. A total of 42% of women started their business alone and another 42% with someone else, while 7% purchased and 9% inherited the business.

The lack of management skills is an obstacle to running a business. The questionnaire asks women to evaluate the following functional business skills: financial, dealing with people, marketing, general management, sales, idea generation/product innovation, and organization/planning skills. Virtually all respondents are confident in dealing with people, evaluating themselves as either excellent (74%) or good (26%). They rate equally highly their idea generation/product innovation (95%), general management (89%), and organizational skills (89%). The other skills (marketing/sales) receive somewhat lower scores, and financial skill is the lowest scoring of all attributes. The t-test for independent samples examines whether average

self-evaluated skills differ between family and non-family female business owners, uncovering statistically significant differences for:

–sales ( $p = 0.025$ ): family business owners self-evaluate this skill at an average level of 3.7 (good/excellent); the non-family business owners at the level of 2.7 (fair/good);

–idea generation/product innovation ( $p = 0.07$ ): the above results are 4.0 (excellent) and 3.5 (good/excellent).

Women claim that they needed more training in purchasing (17%), marketing (15%), language (11%), and finance (11%) skills. Only 5% of respondents indicate the need for additional skills in the area of technology/computers. A cross-tabulation of potential skills for family business ownership reveals several significant associations through the chi-squared test. The majority (86%) of family business owners indicate the need for more purchasing skills, versus only 43% of non-family business owners ( $p = 0.09$ ). Similar results emerge for: finance ( $p = 0.03$ )—almost three quarters (71%) of family business owners think that they might need more financial skills, versus just 14% of non-family business owners—technology/computer skills ( $p = 0.05$ )—43% and 0%, respectively—and language skills ( $p = 0.03$ )—71% and 14%, respectively.

Respondents indicate that their biggest moral supporters are parents (75%), while siblings, spouses, relatives and friends emerge as the second greatest supporters (60–67%). Support from children has an incidence of 50%, but support from the government is absent.

The majority of women have at least a high school degree, and those with a university education mainly attended local public universities. Three out of ten women completed their education abroad and are more likely to have postgraduate degrees. Unsurprisingly, in light of the high levels of education among businesswomen, more than half (58%) of the sample believe that their education has helped them with their business. A statistically significant ( $p = 0.09$ ) association exists between the perceived importance of schooling and family business ownership. Less than half (43%) of women who run family businesses feel that their schooling has been helpful in their business activities, while a majority (86%) of non-family business owners consider their schooling important.

Only 12% of the respondents indicate that they have benefited from some government support/services. They rate the type of support, amount the government has provided, manner in which the government imparted the assistance, government attitude toward women, and quality of materials on offer. Aspects of the support/services from the government that women entrepreneurs identify as needing improvement include: the quality (33%) and quantity (19%) of the service/support on offer, the method of the service/support (17%), and the treatment that they receive from agents (15%). Almost half of the respondents (40–50%) are either very or somewhat dissatisfied in each category. Further tests reveal that business experience does not influence these ratings.

Women identify their biggest obstacles to running business as: location/high rent, difficulty in finding local employees, difficulty in finding employees with training and keeping them from competitors, media/advertising costs, liquidity, the recession, managing the business with a family member instead of outside employees, having to make the husband a business guardian

and confer ownership to him, dealing with government entities, and difficult customers. Personal obstacles that affect the business include time and travel limitations due to family responsibilities. Of all respondents, 44% say that they experience no personal obstacles. Women have a positive effect on their annual income and the overall income of their household. For women who are no longer in business, the main reasons include: time commitment (27%), family pressure (9%), having trouble with fully developing the business (27%), and other personal reasons (45%).

## **6. Discussion**

### *6.1. Implications*

Saudi women entrepreneurs share many of the challenges that businesswomen face around the world. Sadi and Al-Ghazali (2009) cite challenges such as acquiring appropriate training, obtaining capital, and gender discrimination. In developing countries, a woman's main role in society is as a wife and mother. Family resistance and overcoming cultural restrictions are major barriers facing female entrepreneurs, which is more evident in male-dominated societies with strong gender stereotyping (Rehman and Roomi, 2012, Roomi and Parrott, 2008 and Sadi and Al-Ghazali, 2009).

One of the biggest obstacles is the obligatory permission of the wakil, before proceeding with any business transaction. The wakil (a relative or stranger) is a legal intermediary that acts publicly on the businesswoman's behalf and has full power over and access to the business's assets. Other barriers include: lack of market studies, lack of government support, and market domination by few investors. The lack of coordination between various government departments appears to be the most important operating barrier, followed by a shortage of laws protecting women's investments and customers, shortcomings in community support, and social and cultural restrictions (Sadi & Al-Ghazali, 2009).

Alturki and Braswell's (2010) study identifies five main obstacles that are most challenging for women: balancing work and family life (57.2%), joining formal networks (64%), networking and building informal relationships (59.8%), dealing with government bureaucracy and paperwork (63.3%), and personal safety issues with customers and government employees (62.2%).

### *6.2. Conclusion*

Women entrepreneurship in Saudi Arabia is a subject that is attracting great interest, with an increasing focus on the role of Saudi businesswomen in economic development. This study examines the characteristics of Saudi businesswomen and their ventures by drawing upon Brush et al.'s (2009) gender-specific 5M conceptual framework for women entrepreneurs. Female entrepreneurs in Saudi Arabia share a number of challenges that other businesswomen around the world also face, in addition to obstacles stemming from the Saudi government and the overriding conservative culture, which add several complications for these women to overcome issues in the 5M conceptual model.

In this study, results show that Saudi women entrepreneurs have confidence in their skills in terms of: dealing with people, idea generation/product innovation, general management, and organizational skills. Interestingly, women who run family businesses consider their sales and idea generation/product innovation skills at a higher level than the owners of non-family establishments. Apparently, therefore, running a family-owned business gives these women more confidence in their sales and idea generation/product innovation capabilities. Saudi women entrepreneurs seem to evaluate purchasing, marketing, and finance skills as areas where they need additional skills and knowledge. Additionally, Saudi women entrepreneurs who run family-owned businesses seem to demonstrate a greater thirst for knowledge regarding a number of managerial skills in comparison with non-family business owners.

Concerning support sources, the respondents indicate that their biggest moral supporters are parents. They rank siblings, spouses, relatives and friends as secondary sources of support. The results concerning support from husbands match results from other studies; men are unlikely to support their wives in launching businesses (Gupta, Turban, Wasti, & Sikdar, 2009). Non-family business owners, who are missing out on the luxury of using their families as a safety net, are more likely to rely on their previous schooling. These results are consistent with research on the importance of family support in entrepreneurship and family business (Chang et al., 2009). Women also express low satisfaction with the quality and quantity of help that they are getting from institutions. Such help is particularly crucial for mature businesses, which are less likely to enjoy support from their families or friends, and whose own savings ebb away during the initial stages of their business.

Saudi women entrepreneurs' major obstacles to running their businesses are: location/high rent, difficulty in finding local employees, difficulty in finding trained employees and retaining them, media/advertising costs, liquidity, the recession, managing the business with a family member instead of outside employees, having to make the husband a business guardian and give ownership to him, dealing with government entities, and difficult customers.

### *6.3. Limitations*

The study has some limits as to its potential for generalization owing to the sample size, small geographic spread of respondents, and wide variation in item response rate. Despite the use of multiple methods including the Internet, personal contacts through friends and family, and professional women's networking organizations, this methodology was insufficient to secure government support in surveying women entrepreneurs, thereby limiting access to the target population. This kind of bureaucratic pitfall is a major issue for studying women entrepreneurs in Saudi Arabia and the Gulf. For example, the GEM omits Egypt, Syria, Bahrain, Jordan, Turkey, and the United Arab Emirates (UAE) from their studies.

While many women state in the survey that they are indeed women entrepreneurs, when discussing the specifics of their businesses, such as revenues, many respondents cease in their response to the questionnaire. This behavior seems to demonstrate a strong desire by Saudi Arabian women to send out an image of being entrepreneurs with their own businesses; however, in reality, either their business is a microenterprise that they feel is inadequate for reporting, or the business is nonexistent but the women are yearning to start. Privacy concerns embedded in the

culture, whereby the expectation that others have of women is that of extreme modesty and privacy in all matters toward anyone outside their homes and families (Sobh and Belk, 2011a and Sobh and Belk, 2011b), may be another reason for skipping some questions in the questionnaire. As women entrepreneurs grow in numbers in the Arab world, further systematic studies to compare women entrepreneurs in this region are necessary to further the understanding of their unique challenges and rewards. Cross-country studies will also be helpful to shed light on the differences in women's entrepreneurship around the world. This research can also help scholars and practitioners identify role-model countries and policies that other countries can use as a reference to improve conditions for women entrepreneurs.

#### *6.4. Implications for public policy and future research*

Improving the probability of success for Saudi women entrepreneurs requires diligent, continuous efforts on the part of the government. As in Grey (2010) and Ahmad (2011), recommendations arising from this study include: research to examine the barriers that female entrepreneurs face and the necessary legal and administrative reforms, including: simple and transparent regulatory requirements to establish a new business; developing independent, non-government, and not-for-profit organizations to lobby for further reforms and influence policy makers; creating public-private partnerships that empower businesswomen and propel their businesses; increasing women's representation on government boards to ensure that institutions are addressing women's needs in the area of women's entrepreneurship and business ownership; increasing training and development while strengthening women's business associations and ability to network and share business information; doing away with the need for a *Muaqqib* (hiring a male manager or relative to conduct business), reducing the inefficiency of the government agencies that deal with women-owned businesses; bringing down transportation barriers such as prohibitions on women driving that inhibit the mobility to conduct business; and improving access to credit and remove cultural constraints that limit women's ability to grow their businesses. Further recommendations are removing the barriers that figure in *2012 Women, Business, and the Law* (The World Bank, 2011). With 22% female labor force participation, women entrepreneurs encounter major obstacles that hinder or prevent their ability to successfully run their businesses in terms of accessing institutions, using property, employment regulations, work incentives, building credit, and going to court.

Longitudinal studies can investigate over time the impact of public policy improvements and other changes in the economy on Saudi women entrepreneurs. An interesting research direction would involve exploring how the changes in the economy (e.g., less dependence on the oil industry by developing other industries) and legal system allowing more women's rights would affect women entrepreneurs in Saudi Arabia in the long-run. Future research can also examine the impact of Saudi women entrepreneurs on innovations in the economy. If knowledgeable and motivated women have the opportunity to use their knowledge by creating ventures through family and external support (Chang et al., 2009), they may be drivers of innovation. In addition, future research could focus on analyzing the research questions by sector, and then compare the results to other countries by region, as well as worldwide. These comparisons might offer some useful information to policymakers about current national initiatives having a positive impact on major issues concerning barriers and workable solutions.

In conclusion, the results of this study show the error of underestimating Saudi women entrepreneurs: they have the drive, ability, and ingenuity to succeed. They have the ability to make a difference financially for themselves, their families, and, if they receive further support and assistance, for the Saudi society as a whole.

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