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**Differences between Male and Female Entrepreneurship in the Saudi  
Arabian Context: Evidence from Riyadh**

By:

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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

**IN THE NAME OF ALLAH, MOST GRACIOUS, MOST MERCIFUL**

## **Declaration**

This thesis is the result of the author's original research. It has been composed by the author and has not been previously submitted for examination, which has led to the award of a degree.

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## **Abstract**

Saudi Arabia has a unique culture and society, which has influence on the way entrepreneurship is perceived and experienced. This study, one of the first to explore entrepreneurship within the Kingdom of Saudi Arabia, has two overarching aims. The first aim is to explore the perceptions and experiences of male and female entrepreneurs and the second aim is to explore the attitudes and intentions of male and female employees towards entrepreneurship and new venture creation.

In exploring both the experiences of entrepreneurs and the attitudes of employees, the study deployed two different research methodologies. Firstly, exploratory in depth interviews were conducted with ten Saudi Arabian entrepreneurs (five male and five female). This data, which was analysed inductively, provided insights into the behaviours and perspectives of each entrepreneur and, at the same time, observations were conducted on the entrepreneurs themselves and their organizations. Secondly, Saudi Arabian employees were surveyed to elicit their attitudes and intentions towards entrepreneurship and new venture creation. Using stratified sampling, 410 usable questionnaire responses were received (205 women and 205 men).

Results suggest that Saudi Arabian entrepreneurs exhibit similar motivations to those of entrepreneurs in other countries' contexts; however, their perceived obstacles included a culturally specific issue, the 'Saudization' of the workforce. Female entrepreneurs were additionally concerned about losing their money, being afraid of society, and feeling insecure. These reasons may partially explain why wealthy and well educated Saudi women

tend to leave their wealth in banks rather than investing in business ownership. Among both men and women, there was a sense of confusion about matters of regulation and legality; women entrepreneurs, in particular, were unaware of their legal rights and were bound by social convention.

The survey of Saudi Arabian employees suggested that men tended to have a greater interest in entrepreneurship and more often wanted to quit their job in order to start a business. Male employees also had greater levels of self-efficacy towards starting a business, confidence in performing effectively as entrepreneurs and being sufficiently responsible to be their own boss.

By studying both men and women and entrepreneurs and employees, the study provides new empirical and comparative evidence drawn from diverse parts of Saudi society. In so doing, the study contributes new knowledge with regards to how Saudi Arabian society, culture, policies and the economy influence attitudes, perceptions and experiences of entrepreneurship.

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**Dedicated To**  
**My Parents Souls,**  
**My Husband Professor Esam Alhamad,**  
**My Daughter Haton,**  
**My Son Hamad**

WITHOUT THEIR SUPPORT THIS WORK WOULD NOT HAVE BEEN POSSIBLE



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## Glossary of Terms and Abbreviations

<b>Abaya</b>	A silk black dress that has to be worn when females go out of their house
<b>Allah</b>	The name of God in Arabic
<b>ALJ</b>	Abdul Latif Jameel Community Services Program
<b>Arham</b>	One of the male or female relatives
<b>Aum</b>	Assets under management
<b>Bin</b>	It is a name that usually comes after the first name of each person to introduce
<b>Burqa</b>	A black cover used to cover the female's face but in a different style, mostly used by Bedouin females
<b>CCIs</b>	Chambers of Commerce and Industry
<b>FDI</b>	Foreign Direct Investment
<b>Figh</b>	Islamic Jurisprudence
<b>G20</b>	Group of Twenty Finance Ministers and Central Bank Governors
<b>GCC</b>	Gulf Cooperation Council
<b>GDP</b>	Gross Domestic Product
<b>GOSI</b>	General Organization of Insurance
<b>Ghutra</b>	White cotton fabric men that wear on their head
<b>Hadith</b>	The Prophet's narrations
<b>Hajj</b>	The Pilgrimage, which is a journey that must be accomplished by every capable Muslim once in a lifetime
<b>Hijaz</b>	Western region of Saudi Arabia
<b>Igal</b>	A double black rope; males wear it on their head
<b>JCCI</b>	Jeddah Chamber of Commerce and Industry
<b>ME</b>	Middle East
<b>Mecca</b>	The holy mosque in Mecca where all the pilgrims meet at any time through the year
<b>Medinah</b>	The second holy mosque in Medinah
<b>MNC</b>	Multinational Corporation
<b>MENA</b>	Middle East and North Africa
<b>Muaggib</b>	Government Relation officer
<b>Mudeer</b>	Male Manager
<b>Mufti</b>	The principal scholar, certified by virtue of his official position to issue fatwas or religious edicts and interpretations
<b>Najd</b>	It is in the middle of the Arabian Peninsula, the largest geographical region in the Arabian Peninsula in Saudi Arabia
<b>NFWBO</b>	National Federation of Women Business Owners
<b>Niqab</b>	A black cover on the face worn by females when they go out
<b>OECD</b>	Organization for Economic Cooperation and Development
<b>Omrah</b>	A voluntarily visit to Makkah by Muslims
<b>PBUH</b>	Peace be upon him (Prophet Muhammad)
<b>Quran</b>	The Holy book for Muslim
<b>TCF</b>	Centennial funds
<b>Thawb</b>	Long garment
<b>Taqiyah</b>	A small white hat for men to cover their head with
<b>SAGIA</b>	Saudi Arabia General Investment Authority
<b>SBA</b>	Small Business Administration

<b>SCT</b>	Social Capital Theory
<b>Shari'a</b>	Islamic Law
<b>Sheikh</b>	Leader
<b>Shumagh</b>	Embroidered with red and white threads; males wear it on their head
<b>Sirwal</b>	Long white pants
<b>Sunnah</b>	Sunnah is the "road" or "practice" in the language of the Prophet and the Companions. It denotes the whole of licit [lawful] practices followed in the Religion
<b>UNDP</b>	Human Development Report
<b>Urf</b>	Custom
<b>Wahhabi</b>	A religious movement the father's name. Most Arabs have Ibin in their name
<b>WTO</b>	World Trade Organization

## **Chapter One**

### **Introduction**

*“If there were only one truth, you couldn’t paint a hundred canvases on the same theme”* Pablo Picasso, 1966.

#### **1.1 Introduction**

Many studies have focused on different aspects and perspectives of male and female entrepreneurship; for example, the characteristics of entrepreneurs, the labour market, influence of entrepreneurial activities and others. Most research has been undertaken in Western countries, particularly the USA, while there have been few studies about male and female entrepreneurship in Saudi Arabia. In addition, studies that have investigated male and female entrepreneurship have concentrated on motivations or obstacles, while few studies have considered the life histories of women entrepreneurs or the attitudes to entrepreneurship among female employees. This study recognises this gap, and attempts to provide a new perspective on both male and female entrepreneurs and the potential of employees toward starting their own business in the context of Saudi Arabia.

This research pursues two objectives. The first is to explore the experiences of starting and growing a business in Saudi Arabia among entrepreneurs, using exploratory study in-depth interviews. The second is to explore attitudes toward business ownership among male and female Saudi employees, using survey methods.

This introductory chapter seeks to provide an overview of the objectives of the research, including research gaps. The chapter provides an overview of the methodology, analytical technique and the structure of the study.

#### **1.2 Concepts of Entrepreneurship**

Context is not new in entrepreneurship research (Low and MacMillan, 1988). Context provides entrepreneurial opportunities and boundaries for entrepreneurial actions (Welter,

2011). However, as context consists of multiple phenomena that come through across different levels of analysis, it can influence entrepreneurship either directly or indirectly, and is in turn influenced by entrepreneurial activities (Ebben and Johnson, 2006).

As suggested by Zahra (2007), contextualising entrepreneurship research is needed where the variety of contexts of entrepreneurship will allow “*understanding the nature, richness and dynamics*” (Zahra, 2007, p.451). Yet, there are many perspectives on how to define entrepreneurial activities and behaviours. Entrepreneurship was defined by Schumpeter (1934), from an economic perspective, as those businesses that have: “*New combinations, new markets, products, or distribution systems*” (Schumpeter, 1934, p.2). Kirzner (1985) states that entrepreneurs are those people who observe opportunities differently from others. A further theoretical perspective is of “*the nascent entrepreneur as one who initiates new activities intended to culminate in a viable business start-up*” (Aldrich, 1999). Shane (2003, p.4) states that entrepreneurs create new things by detecting, assessing and utilizing in order to provide a new service.

There have been various definitions of entrepreneurship (Gartner, 1988, McGrath and MacMillan, 2000). From the 1930s to the late 1980s, individual risk-taking was the focus of studies of entrepreneurship, after which definitions switched to other dimensions of the entrepreneurial process (Brazeal and Herbert, 1999). There has been an interest in the study of entrepreneurship in general, and there is currently increasing interest, more specifically, in the study of female entrepreneurship. In fact, a study of women business owners revealed that male and female entrepreneurs had much in common; the only difference found in this study was that women were more inclined to start businesses in services and retailing (Brazeal and Herbert, 1999). In the late 1970s, female entrepreneurship received distinct attention (Zimmerer and Scarborough, 2001, Boyd, 2005, Bruni et al., 2004, Brush et al., 2006, Lerner and Pines, 2010, Mulholland, 1996, Pines, 2002, Pines and Schwartz, 2008, Humbert and Kelan, 2009, Schreier, 1975). Increasingly, research on female entrepreneurship is evolving to consider not whether but how gender affects entrepreneurship (Carter and Shaw, 2006).

Within Saudi Arabia, women are being encouraged to take up education and career opportunities by the current monarch, King Abdullah Ibn Abdulziz. Some estimates suggest that 16,390 Saudi women own a business, but other figures show that 23,000 women are considered to be entrepreneurs in Saudi Arabia; therefore, one may assume that not all of these businesses are registered (Alshemari, 2005, Abdul Ghafour, 2004). The increasing number of Arab women in business reflects that the Islamic religion does not prohibit females from having power or authority if this does not deflect from duties to their homes and families (UNDP., 2002, Guthrie, 2001, Read, 2003, Darwiche, 1999). The education of female entrepreneurs in developing countries plays an important role in entrepreneurial activities (Bowen and Hisrich, 1986), as do their skills and experiences (Dechant and Al-Lamky, 2005). Currently, women have much better education and economic opportunities with easier access to the labour market (Alturki and Braswell, 2010).

### **1.3 Aims and Objectives of the Research**

There were two overarching aims of this study. The first was to explore the perceptions and experiences of male and female entrepreneurs in Saudi Arabia. Although many similar studies of male and female entrepreneurial experiences have been undertaken in Western contexts, this study is the first to examine the life stories of Saudi Arabian entrepreneurs. The second main aim was to explore the attitudes and intentions of male and female employees towards entrepreneurship and new business start-up. These two main aims were converted into the following research objectives:

A1. To explore the perceptions and experiences of male and female entrepreneurs in Saudi Arabia when starting a business.

A2. To explore the perceptions and experiences of male and female entrepreneurs with regard to business growth, market development and their future business ambitions.

A3. To examine how Saudi Arabian culture affects the experiences of male and female entrepreneurs.

B1. To explore the attitudes of employees toward entrepreneurship, and the perceived desirability of starting a business.

B2. To explore whether employees believe they have the necessary skills and resources to start a new business (i.e. their entrepreneurial “self-efficacy”).

B3. To explore employees’ intentions to start new businesses.

B4. To examine differences in start-up intentions by gender and other demographic characteristics.

## **1.4 Research Approach**

“Quantitative and qualitative research methods investigate and explore the different claims to knowledge and both methods are designed to address a specific type of research question” (Williams, 2011, p. 70). As discussed, the objectives of this research rely on two main aims, which led to both qualitative and quantitative methods being used. “Quantitative researchers seek explanations and predictions that will generate to other persons and places. The intent is to establish, confirm, or validate relationships and to develop generalizations that contribute to theory” (Leedy and Ormrod, 2001, p. 102). In contrast, qualitative research allows the researcher to be involved in the natural setting of entrepreneurs, as well as obtaining a high level of detail through their behaviours and experiences (Creswell, 1994, 2003). Using exploratory study in-depth interviews were used in order to get closer to the Saudi entrepreneurs and gain an understanding of their daily life, as well as their entrepreneurial activities. The second stage of the study used a survey of Saudi employees to explore their attitudes towards entrepreneurship and their potential for starting up a business.

Following the collection of both interview and survey data, analysis was undertaken using different methods. Qualitative data were analysed inductively supported by Nvivo software, whereby the researcher categorised the data and identified the themes of each entrepreneur. Quantitative data were entered into SPSS software and statistical comparisons were made between male and female employees.

## **1.5 Structure of the Research**

Following this chapter, Chapter 2 discusses the history of Saudi Arabia. Saudi Arabia tends to be isolated from the rest of the world, which has resulted in the country having a unique society in terms of family and segregation between genders (Weston, 2011). The development of the Saudi state is discussed from the period of King Abdulaziz until the reign of the current King, King Abdullah Ibn Abdulaziz. Chapter 3 presents the prior research literature on male and female entrepreneurship, including the decision to start-up a business, resources and strategic planning and gender differences. Motivations, self-efficacy and intention are discussed within this chapter, as are the role of culture, human capital, social capital and financial capital. The aim of Chapter 4 is to understand female entrepreneurship in the Middle East region in general and Saudi Arabia in particular. First, the history of female entrepreneurship in relevant developing countries is covered. It has been argued that women in developing countries face significant barriers in starting up a business (Carter, 1997). The chapter describes the different motivations that lead Arab women to create a business, the characteristics of businesses run by women, and the characteristics of women entrepreneurs. Finally, the chapter demonstrated the relationship between gender, ethics and entrepreneurship in Islam.

Chapter 5 describes the research methodology used in this study. The philosophical approach and the conceptual framework are presented in detail in this chapter. This chapter describes the two stages of the study: the qualitative interviews of entrepreneurs, data collection and analysis, and the quantitative survey of employees, administering the questionnaires and the analysis. The chapter concludes by discussing issues of validity and reliability. Chapter 6 presents a detailed account of each of the five male and five female entrepreneurs that participated in the study and demonstrates the richness of the empirical data collected. As Arab societies in general and Saudi people in particular have very different cultures to Western countries, these descriptions have been included so that readers become familiar with the behaviours and perspectives of Saudi entrepreneurs. These descriptions are followed in Chapter 7 by the analysis of the experiences of starting and growing a business in Saudi Arabia. The chapter starts by exploring the personal characteristics of male and female

entrepreneurs, which are considered a follow-up to their life history, and their perceptions of women in business are provided. The chapter shows that male entrepreneurs typically rely on external networks and societies, while female entrepreneurs have mainly rely on family networks. The chapter explores the impact of the roles of religion, segregation, motivation and society upon entrepreneurship, and examines constraints on business start-up and growth. Chapter 8 presents the analysis of the quantitative survey of employees. This chapter explores the employees' demographic characteristics, business skills, experiences and attitudes towards creating a business, career satisfaction and self-efficacy. Comparisons are made between certain selected items to compare the mean scores for age, marital status, degrees and qualifications of employees with regard to their interest in entrepreneurship. Continuing from here, the correlation and regression analyses were provided and the chapter closes with a discussion of these results. Chapter 9 concludes the study with an overview of the main research findings for each objective. This is followed by a discussion of the implications of the research, further work needed, and recommendations for male and female entrepreneurs.



## **Chapter Two**

### **The Business Context of Saudi Arabia**

#### **2.1 Introduction**

This chapter will give a brief history of Saudi Arabia. It will make clear where the country's culture has come from, and it will show how nations can be different and unique. Then the research will outline rapid changes in Saudi Arabia over the last 50 years. Finally, the chapter will show how a leader who has faith, courage, wisdom and goodwill can bring about peace and prosperity to his people. However, throughout history females have been a puzzle. Males used to manipulate females; sometimes they were slaves, at other times they were gods of beauty or gods of evil. Islam reconciled this conflict and instructed males to believe that females were the same as males, having been given the same privileges and duties. In this chapter, the first and second stages of the development of Saudi Arabia will be covered, followed by an outline of modern Saudi Arabia and the role of the first king. Then the geography, migration and weather of the country will be briefly covered. Thirdly, the business environment of Saudi Arabia will be focused upon, covering gender, politics, the economy, religion and culture.

#### **2.2 History of Saudi Arabia**

Saudi Arabia covers a great area, which is equal in size to the Mississippi River Valley in the United States but with a small population (Wiley, 1999). In fact, Saudi Arabia is the land of the two very holy mosques: Makkah, which was the birth of Islam and Madinah, which was the place of the prophet Muhammad (peace be upon him) (Arabia., 2013). Long ago, Arabs lived dangerous and hard lives due to limitations of water, food and life in general. In addition, there were wars between Arabs because they used to be split into small tribes. At first, Arabia remained a brutal, isolated and inhospitable country. Moreover, many people started to believe in the faith of Islam and with the expanding of the Arab empire, Arabia became the centre of Islam, but after spreading Islam to Damascus, Baghdad and Cairo,

Arabia regressed to its old state. Again, the land became violent and ignored by the outside world. Meanwhile, whilst there was turmoil in the world, the Prophet Mohammed Ibn Abdullah (peace be upon him) was born and started preaching the great Islamic religion, in which he united, purified and bound people as one under the name of Islam. The power of the Prophet Mohammed was increasing rapidly, leading to control of the entire Arabic regions in ten years. The success of this victory spread to reach the Euphrates in Persia. During a hundred years of Islam the Empire also arrived at the Indus River in Persia. Furthermore, Islam went on, to include the Balkans; then it spread through the Black Sea region and Constantinople before, finally, Islam spread into Vienna, Crimea, Russia, Asia and China (Armstrong, 1954).

### **2.3 The First, Second and Modern Kingdoms of Saudi Arabia**

In the last years of the 18th century the culture and politics of Saudi Arabia and other countries had been influenced by a religious movement known as Wahhabiah. It was founded by an Islamic scholar who came to the Arabs; his name was Mohammad Ibin Abdul Wahhab (1703-1792); he taught that the fundamental aspect of Islam was its simplicity (Armstrong, 1954, Pinkowski, 2008). In addition, Mohammad Ibin Abdul Wahhab, from an early age, had a strong memory in conversation of the Quran. Besides that, he studied Sunna and Fiqh (Library., Ahmed, 2009). Clearly, the Muslim community's purpose is to "become the living embodiment of God's law" (Pinkowski, 2008, p. 175), and it is the "responsibility of the legitimate ruler to ensure that people know God's law..." (Pinkowski, 2008, p. 175). Abdul Wahhab attempted to protect the town of Al-Diriyah, which was ruled over by Muhammad Ibin Saud, then both of them made an agreement to devote themselves to teaching Islam among the Muslim community. In that spirit, the first stated that the kingdom of Saudi was established by Muhammad Ibin Saud, under the guidance of Abdul Wahhab, and he became known simply as the Sheikh (leader) (Almajd and Najd, 1982). In 1788, the state of Saudi took over the plateau and became known as Najd. In the early 19th century, Muhammad Ibin Saud got further, to reach most of the Arabian Peninsula, including Makkah and Madinah. Then, Ibin Saud became well-known, as his success brought the downfall of the Ottoman Empire, the controller of the Middle East and North Africa. In the year of 1818, the Ottomans

sent their army to the western region of Arabia, to Al-Diriyah, where their army destroyed the wells and uprooted date palms, which made the city uninhabitable (Habeeb, 1998, Bowen, 2008, Troeller, 1976). In the year of 1824 came the establishing of the Second Saudi State, after the Al-Saud family had political power over Saudi Arabia and Turki Ibin Abdullah Al-Saud made the city of Riyadh his capital, which was only 20 miles away from Al-Diriyah. Moreover, during an eleven year period Turki Ibin Abdullah Al-Saud got back most of the lands lost from the Ottomans, and his rule expanded over Arabia. At the same time he cared about his people and their rights, and their well-being. The Second State period was known as peaceful and grew in agriculture and trade. The Ottomans returned with their army in 1865 to the Arabian Peninsula, which was ruled by Abdulrahman Ibin Faisal's Al-Saud, where the Ottomans had occupied some parts of the Saudi State. Then he left to what is called "Rub Al-Khali" or "Empty Quarter" with the Bedouin in the desert, after which he moved to Kuwait with his son Abdulaziz until 1902; his son was already a leader and warrior of Islam (Alanazi, 1985, Al-Rasheed, 2002). The Modern Kingdom of Saudi Arabia was in the period of King Abdulaziz, who came to the throne in 1932; he had memorized the Quran by the age of eleven and had also learned jurisprudence, standardization, equestrianism, art and archery (Darwish, 1980). Abdulaziz had 40 followers who marched at night to Riyadh to take over "Masmak Fortress" and they succeeded in this legendary event, establishing the modern kingdom of Saudi Arabia in 1932 (Alanazi, 1985, Al-Rasheed, 2002). After that, Riyadh became Abdulaziz' headquarters; by 1924 and 1925 Abdulaziz ruled over Hijaz, including Makkah and Madinah. On the 23rd of September 1932, the state was named the Kingdom of Saudi Arabia; the religion was Islam and Arabic became the national language, with the Holy Quran as its constitution (Alanazi, 1985).

### **2.3.1 King Abdulaziz**

The vision of King Abdulaziz and his leadership led to the modernization of Saudi Arabia. King Abdulaziz made many changes to his country and for his people, and he started to build the foundation of the country. Besides that, the improvement of communications systems, new technology, roads, education, agriculture and health care were the priority of King Abdulaziz. Many leaders and diplomats were impressed by King Abdulaziz; he was honest,

and at the same time he never left the Arab world, never travelled away from it. King Abdulaziz was a sophisticated statesman; he kept his promises, whether they were to ordinary Bedouins or leaders, and he was frank and open in any diplomatic discussion. These traits made him responsible and reliable, a loyal leader committed to justice and peace. In 1953 King Abdulaziz passed away (Arabia., 2012).

### **2.3.2 King Abdullah Ibn Abdulaziz**

After the death of King Fahd Ibin Abdulaziz, King Abdullah Ibin Abdulaziz was coroneted in 2005. King Abdullah was born in 1924 in Riyadh, the capital city of Saudi Arabia; he was influenced by his father and he took his education from the royal court. Yet, King Abdullah lived in the desert with the Bedouin, where he learned many things such as simplicity, bravery, honourableness and generosity. Since King Abdullah has been the ruler he has made remarkable changes in Saudi Arabia in terms of education, economy, health and social welfare. For instance, among many other achievements, he created the University of Science and Technology and the University of Princess Nourah bint Abdulrahman, only for girls. Importantly, King Abdullah was awarded for his efforts in promoting world peace because of his participation in international diplomacy in defending the Arab world and Islam (Arabia., 2013c). In the United Nations General Assembly, where both Muslims and non-Muslims are gathered, King Abdullah was in charge of relieving the tension and misunderstanding in relation to Islam and the question of terrorism (Perraudin, 2010). King Abdullah was well known for supporting Saudi females and their needs; one of his latest decisions, which was a surprise to all Saudi people, was the announcement that for the first time in the history of Saudi Arabia 20 per cent of seats in the Shura Council were to belong to females, where females' duty in the Shura Council was to raise the level of female presence and influence in public affairs and concern themselves with all matters relating to females (Al-Otaibi, 2013).

## **2.4 Pestle Analysis of Saudi Arabia**

### **2.4.1 Political Situation**

Saudi Arabia is ruled by a king through royal decrees. Moreover, the king hires the members of “Islamic law”, or “shariah” councils. Based on the advice of the Council of Ministers and Consultative Council are the basic rules that the country applies and uses in their daily social life and customs (<http://www.mofa.gov.sa>, 2005). The main policies of the country depend on many factors, such as politics, history, economics, religion and geography, and the most important issue for Saudi Arabia is to have a good relationship with its neighbour countries and non-interference in other countries’ affairs. Saudi Arabia aims to build strong relations with the Gulf countries and the Arab world in general, by establishing a friendly environment between them; internationally this can be done through circles like Gulf, Arab, Islamic, among other international circles (<http://www.mofa.gov.sa>, 2010). One of the founding members of the United Nations is Saudi Arabia; Saudi Arabia’s policy is firstly one of peace, and then other factors such as justice and transparency are the target of the country in terms of economic, social and political factors, in order to maintain a flourishing country. Using power has not been the foreign policy of Saudi Arabia. The Kingdom believes in lawful self-defence as a part of international law (Saudi Arabia Ministry of Foreign Affairs, 2010). The resources of oil have a strong influence in Saudi Arabia; the country is considered to be the main economy and political force in the region. Because of oil the country started to help the poor in developing countries; the influence of Islam is apparent in other Muslim countries, but at the same time it has kept a strong relationship with the United States (Zuhur, 2005). Businesses in Saudi Arabia are represented by two government agencies:

- Ministry of Trade and Industry
- Saudi Arabian General Investment Authority (SAGIA)

The Ministry of Trade and Industry basically provides the commercial registration certificates, then regulates all kind of businesses and processes all the documents that entrepreneurs need to start up a business, whereas the SAGIA is an organization that supports foreign investors to start up their business in Saudi Arabia, working with corporations from the United States, the United Kingdom and Japan (Zuhur, 2005).

## **2.4.2 Economic Situation**

In 1933, Saudi Arabia granted oil concessions to the California Arabian Standard Oil Company (CASCO), an affiliate of Standard Oil of California (SOCAL, today's Chevron). On the East Coast prospecting for oil began and in 1939 they exported the first tank of oil. Then, in 1944, the Saudi government became a partner of CASCO and changed the company name to the Arabian American Oil Company (<http://www.saudiaramco.com>). In 1945, the government of Saudi Arabia acquired 25 per cent of the Aramco interest, and then by the year 1980 the government obtained a full interest 100 per cent by buying all the assets of the company. However, Saudi Aramco was established in 1988 (<http://www.saudiaramco.com>, 2010). In the year 2000 Saudi Arabia hit the record as number one for crude oil reserves and production for the 11th year; Saudi Aramco achieved 12 million barrels a day of crude oil production in the year 2009. Due to the high profit of oil in the year 1974, preceded by the Arab Israeli war in 1973, the economy of Saudi Arabia grew very fast compared to the rest of the world (General Department of Statistics and Information, 2010). Due to the higher price of oil, which led to greater production in the oil fields in the world generally, which in turn led to a decrease in consumption globally, in 1980 the result was a reduction in the production, from 10 million barrels to about 2 million barrels a day in 1980-1985. The deficits in the budget of Saudi Arabia drew down the foreign assets, which were considered as pressure for the country. It gave up its role as the “swing producer” within OPEC in 1985 and accepted a production quota; this led to the policy of the Saudi government in producing oil in a way that supported stabilization in the market globally. By 1999 Saudi Arabia succeeded in its campaign with OPEC and other oil companies in increasing the price to the highest level since the Gulf War. The Supreme Economic Council was established in the same year, which helps in formulating better economic policy (General Department of Statistics and Information, 2010). However, Saudi Arabia allowed some foreign companies to conduct oil exploration in different regions in Saudi Arabia.

Saudi Arabia joined the World Trade Organization, aiming to increase its access to services and goods in the international market, with the obligations of the WTO. The year 2000 saw the establishment of the General Investment Authority, which allows foreign investors to invest in Saudi Arabia, and by 2003 a trade agreement between the United States and Saudi Arabia was made; the country then joined the WTO. The country began implementing 5 year development plans in the 1970s, and the first and second plans aimed to support the government's vision that: *"The government has sought to allocate its petroleum income to transform its relatively undeveloped, oil-based economy into that of a modern industrial state, while maintaining the Kingdom's traditional Islamic values and customs"*(Global Business Knowledge, 2011). As the economy of the country rapidly expanded, with the increase of the country's wealth the population grew as well, which led the government to strive to finance a certain standard of living for people. The economy depended on agriculture, industry, and then oil. The third plan was between 1980 and 1985, with the emphasis on health, social services and education. The productivity and diversity of the economy mainly in industry did not increase completely as planned but the industrial cities of Jubail and Yanbu, which produce oil and gas, began to produce steel, petrochemicals, fertilizer, and refined oil products (Bosbait and Wilson, 2005).

The fourth plan was enacted between 1985 and 1990; it concerned the infrastructure of Saudi Arabia, and education and training were the focus. In addition, foreign entrepreneurs were welcomed to join the public and private sectors in 1987, the private sector played a main role in areas such as agriculture, banking etc., which led to the percentage of GDP that was non-oil being raised to 70 per cent. The fifth plan, between 1990 and 1995, concentrated on the consolidation of the country, and also on finding job opportunities for Saudis in the private sector and on improving the social services provided by the government. The sixth plan, between 1996 and 2000, aimed to reduce the dependency on oil and concentrate on economic activity, reduce the cost of government services, encourage Saudisation in the labour force and increase training and education. The seventh plan, between 2000 and 2004, was to find 817,300 new jobs for Saudis but the main focus was on the diversity of the economy and the private sector; the Saudi government grew their GDP for the private sector between 5.04 per cent and 4.01 per cent for non-oil ventures every year. The focus in the eighth plan, between

2005 and 2010, was on the diversity of the economy, but also on education for both genders and greater inclusion of females in society. Many universities and colleges were established in this plan (Ministry of Economy and Planning, 2009).

The Government of Saudi Arabia has stated: *“Oil has been the main domestic economy bill payer in the country since the early 1930s until today; thus, whenever oil prices decline the government faces a deficit”*. Oil has made Saudi Arabia the largest donor to poor countries. The Government gives as much as 6 per cent of its national income to Third World countries, which has amounted to \$20 billion. This is equal to 15 per cent of all the aid given by the industrialised West ( Lacey, 1981). The population of Saudi Arabia is growing, as the census reported between 2004 and 2010; it increased by 3.20 per cent compared to other Mediterranean and MENA countries, but unemployment also increased, to 5.4 per cent (Information., 2010). The government has poured wealth into a number of five-year plans since the 1970s. The Ninth Development plan’s (2010-2014) target is to increase the GDP from an average 855.8 billion Saudi Riyal in the year 2009 to 1101.2 billion Saudi Riyal in 2014. The annual growth was at a fixed rate of 5.2 per cent in the year 1999, which has resulted in the GDP being increased from 46.2 thousand Saudi Riyal in 2009 to 53.2 thousand Saudi Riyal by the year 2014. This has been important in developing the country over the history of Saudi Arabia. The kingdom has made remarkable achievements since it started the five year plans, when development was required to speed up the process of development till it became essential (Ministry of Economy and Planning, 2013). Furthermore, the economy of Saudi Arabia is considered one of the largest and strongest economies, comparable with nineteen other economically strong countries, and as a result, it has become a member of both the G20 group of nations and the Global Financial Security Board. The Ninth Development plan has five major themes and each of them has a different aim. In summary, the first theme focuses on citizens by intensively enhancing the quality of their living and lives, by increasing their income. The second theme is to increase the rate of employment by developing the national manpower, which aims to develop the labour market for Saudis. The third is to balance development between the regions in Saudi Arabia and it aims to do this by providing the infrastructure and public services in different regions of the country. The fourth theme is the structural development of the economy of Saudi Arabia by increasing the



opportunities for employees and contributing to non-oil ventures for export, and the aim enhances opportunities in private ventures. The final theme is to increase competitiveness in national productivity and the economy, which aims to boost foreign and domestic investment. Importantly, in the Ninth Plan the GDP of private ventures is targeted to grow at 6.6 per cent, compared to 5.5 per cent in the Eighth Plan; this would result in a GDP increase from around 57.4 per cent in the year 2009 to 61.5 per cent in the Ninth Plan by the end of 2014 (Ministry of Economy and Planning).

**Table 2.1 Key Economic Statistics**

Population growth rate among the population in 2004 and 2010 census	3.20%
Population 2010	27,136,977.00
Population density (person / sq. km) 2010	14
GDP growth at constant prices 2009	0.06%
Contribution of the private sector to GDP at constant prices 2009	48%
Per capita GDP at current prices 2009 (SAR)	52,853.00
Export growth 2009	37.44%
Import growth 2009	9.08
Contribution of exports to GDP at current prices 2009	54%
Unemployment rate 2009	5.4
General index for the cost of living 2009	122.4
Change in the index of cost of living (inflation) for the year 2009	5.06%
Growth rate of GDP per employed person 2009	19.30%
Proportion of working population to population 2009	32.10%
Gross enrolment rate in primary education 2009	99%
Rate and infant mortality per thousand live births 2009	14%

Source: <http://www.saudiaramco.com> 2010, [www.cdsi.gov.sa](http://www.cdsi.gov.sa), 2010

### **2.4.3 Social Situation: Culture and Religion**

It is very easy to coexist with the people in Saudi Arabia. The environment is friendly but at the same time people are very conservative; this has resulted from the traditions in Saudi society over time. Moreover, the society of Saudi Arabia cares; there is respect for older people and females, families are very close to each other, and friendship is fully respected. As a Muslim country many matters are taken into account: pork meat, alcohol and discothèques are totally prohibited in the country (Ministry of Higher Education, 2010). However, Saudi

people are very sensitive when it comes to political and religious issues. The population of Saudi Arabia is divided into two parts the majority are Sunni, while Shia Muslims account for only 4 per cent of the population. Other issues that are also important in Saudi society include respect for parents. This is extremely important; children cannot smoke in front of their parents no matter what age they are, and when, for example, a senior prince enters a room the junior princes keep calm and silent. This is what is called the *rungs of hierarchy*: the young respect the older and so on (Lacey, 1981). The religion of Islam plays the main role in the culture of Saudi Arabia in terms of *traditions, social norms, patterns, privileges, obligations and the practices of society*. Moreover, segregation between male and female is a must in Islamic religion; this means that females are only allowed to meet males on their own if they are from her family, such as uncles, or brothers, This applies in education, restaurants, banking etc. The reason behind segregation is to protect females from any sexual encroachment and to protect their chastity from strangers (AlMunajjed, 1997, Wheeler, 2000, Ember and Ember, 1988). In this context, keeping in touch with *Arhaam* (see glossary) is important in the Muslim community, as is exchanging gifts and giving money if it is needed (Al-Saggaf, 2004). The Holy Quran's instruction said:

*“Would you then, if you were given the authority, do mischief in the land and sever your ties of kinship? Such are they whom Allah has cursed, so that he has made them deaf and blinded their sight”* (Holy Quran, 47:22-23).

#### **2.4.4 Technology Situation**

In 1926, King Abdul Aziz's vision was to bring the inventions of technology to Saudi Arabia. For that reason he issued his Royal Decree to establish postal services, telecommunications and telegraphy in order to connect all regions of Saudi Arabia together (Ministry of Communication and Information Technology, 2011). Besides that, initially, the use of computers was only in some of the governmental sectors; later on, all governmental sectors had computers in their offices, which resulted in establishing a new computer centre with all the resources needed to provide their services. Private companies and other institutions started to provide maintenance services, sell programming and develop systems; ARAMCO

was the first private company to use information technology in Saudi Arabia. Nowadays, all private and government sectors have IT technology (Ministry of Communication and Information Technology, 2011). Moreover, a specific government sector was established in 1977 to provide science and technology among different institutions within Saudi Arabia; it was called the *Saudi Arabian National Centre of Science and Technology* (SANCST). This government sector was a research vehicle, established with the aim of building a technical service base in the industrial, agricultural and medical fields to provide economic benefit. In addition, by the year 1985 the name of this sector changed to become the *King Abdulaziz City for Science and Technology* (King Abdulaziz City for Science and Technology (KACST)) (Science.). KACST has many different research centres, such as *The National Centre for Nano Technology Research*, *The National Centre for Water Research*, *The National Robotics and Intelligent Systems Centre*, and *The National Centre for Astronomy* (King Abdulaziz City for Science and Technology (KACST)).

A new establishment that supported technology in Saudi Arabia emerged with the creation of the *King Abdullah University of Science and Technology* in 2006. The main focus of this university is to expand the technical prowess of the country and not rely solely on oil. The university can hold over 269 students; however, the students are not only Saudis, they are from China, the United States, and other nationalities from all over the world (King Abdullah University of science and Technology, 2013). In the year 2012, at the Global Enterprise Summit (GES), the *King Abdullah University of Science and Technology* was chosen as the best higher educational university in the Arab world that supports entrepreneurs (King Abdullah University of science and Technology, 2012).

#### **2.4.5 Environment Situation**

In 2007 it was recorded that 350 billion U.S dollars of new investment business was targeted by the creation of new infrastructure. Marwan Nusair, President and COO of the Alujain Corp., a joint stock company said: "*King Abdullah is looking at every infrastructure project,*

*every type of diversification. If there is benefit for the people he will never say no”* (Investment., 2007). As Saudi Arabia is the Centre of the Middle East, it offers many potential advantages by investing in the country, as the population of the Middle East and North Africa is almost 400 million. The economic ranking of Saudi Arabia is considered the top of 23 countries doing business in the Middle East and North Africa. Moreover, based on the 2011 report by IFC the World Bank to *Business Practice Performance*, Saudi Arabia is the 11<sup>th</sup> amongst 181 countries in economic rank (Industry.). A total of 25 per cent of the Arab GDP and the same percentage of oil reserves in the region belong to Saudi Arabia, which provides energy for investment projects at a low price, and by the year 2012 Saudi Arabia was considered as an easy place to start up a business, ranked 10<sup>th</sup> among 183 countries (Latham. and Watkins., 2010). Saudi Arabia is 80 per cent of the Arabian Peninsula and occupies around 868,730 square miles (2,250,000 square kilometres), which is four fifths of the Arabian Peninsula. Saudi Arabia is bordered by eight countries: *Jordan, Iraq, Kuwait, Bahrain, Qatar, United Arab Emirates, Yemen and Oman*. Most of the Saudi regions are uninhabitable desert. The *Alrub Alkhali* or, as they sometimes call it, the *Empty Quarter*, is considered to be the largest desert in Saudi Arabia (Bowen, 2008).

In 1932 the economy of Saudi Arabia relied on the tourism of Hajj (see glossary), which was the only source of income of the country until petroleum was found in 1940 (Alanazi, 1985). Hence, in 2000, the *Saudi Commission for Tourism and Antiquities* was established under the name of *the Supreme Commission for Tourism* (SCT). Since then the name has been changed in 2003 to the *Saudi Commission for Tourism and Antiquities*, addressing the issue that the most productive sector in the country is tourism and this results in more opportunities for investors (General Commission for Tourism and Antiquities, 2008). The *Saudi Central Department of Statistics* reported that from the beginning of the journey of Islam to the year 2008, Muslim pilgrims heading to Mecca for Hajj had increased rapidly, to reach 906,526 in the year 2008 (Al-Thaqafi, 2008). Moreover, in the year 2007 there were 2,454,325 visitors in total, of which 1,707,814 were foreign Muslim visitors from all over the world and 746,511 were people who live in Saudi Arabia (Al-Khaddaf, 2007). However, by the year 2011 the *Asharq Al-Awsat* newspaper reported that Muslim pilgrims were more than 2.5 million (Al-Awsat., 2011). In terms of the weather in Saudi Arabia, it changes from one

region to another very hot, dry in general and humid in some regions, such as Dammam. In April the temperature goes below freezing, whereas in summer in the morning it is very hot. Sometimes it reaches 180F and even at night the temperature is around 85F (details., 2011).

#### **2.4.6 Legal Situation**

The basic legal foundation of Saudi Arabia is *Shariah* law. *Shariah* comes from two different sources the Holy *Quran* and *Sunnah* (For Prophet Mohammed sayings, see glossary) and *Shariah* scholars. The law of Saudi Arabia also uses certain legislation that is not based on *Shariah*. Besides the courts that exist in Saudi Arabia there is a *Shariah* court, which is the *Board of Grievances*; this court deals with families, property and criminal issues. In 2007 the king announced major reforms to the judicial system, including the introduction of a new system of specialized courts to cover personal status, commercial disputes (subject to referral from the Board of Grievances) and labor issues (Latham. and Watkins., 2010).

It has been announced by the World Bank that Saudi Arabia is a very easy place for individuals to start up a business, for instance to register property, get credit and start up a new business. The environment of investment in Saudi Arabia embraces the liberty of the policies of enterprise and foreign investors are allowed to completely own 100 per cent projects in Saudi Arabia, as well as in real estate. Furthermore, Saudi Arabia is ranked 8<sup>th</sup> for *fiscal freedom* in the world and has the lowest tax in the world. The currency of Saudi Arabia is stable and does not restrict any foreign exchange. However, starting in 2008, the Saudi government has tried to increase trade in the country by reducing the port handling charge by 50 per cent (Saudi Arabian General Investment Authority, 2010). Islamic banking started to apply *Sharia* law in financing business for Muslims and it grew in the 1970s. Globally, 25 to 30 per cent of the compliant assets have grown and now exceed 100 billion dollars (Saudi Arabian General Investment Authority, 2011). King Abdullah Bin Abdulaziz Al-Saud encourages the government of Saudi Arabia to be in the top 10 competitive economies in the world, which he calls the 10X10 mission. Because of all this reforming the government has been able to develop a multi-faceted approach, which has made Saudi Arabia the easiest country to start up a business (Saudi Arabian General Investment Authority).

Meanwhile, the government established the *Saudi Arabian General Investment Authority (SAGIA)*. This is for foreign investors to be directed to and to process their applications; it takes around 30 days for *SAGIA* to make a decision and accept any application. As *SAGIA* does not require from foreign investors any minimum capital, nor repatriation of their capital, foreign investors have the freedom to have foreign employees in their ventures (Saudi Arabian General Investmen Authority).

## **2.5 Small Firms in Saudi Arabia**

In Saudi Arabia the law of the country gives everyone the opportunity to start-up a business, subject to following specific procedures such as registering their business and having a bank account. The country does not restrict investors from having the opportunities to invest in all sorts of sectors of the economy. However, there is a difference between men and women in Saudi Arabia with regard to opportunities and resources; men have more opportunities and access to resources compared to their female counterparts. The biggest problem that female entrepreneurs face is *wakil* having to have a male guardian to present their business documents; females cannot travel or rent property without the permission of their guardian (Alturki and Braswell, 2010).

Saudi Arabia has the potential to have an important role for SMEs, for example in selling their products and providing a supply of raw materials to large enterprises, as stated by the *Commerce and Industry Minister*. In 2006 the total number of commercial ventures was 650,000 ventures, of which individuals accounted for 95 per cent, while the industrial small and medium enterprises accounted for 87 per cent of the total industrial ventures (Yamani and Al-Jeraisy, 2006). Small and medium sized enterprises (SMEs) operate across 95 per cent of Saudi Arabia; these workforces give opportunities for most Saudis and assist the diversity of the economy (Izdehar SME, 2012). Furthermore, commercial banks provided answers to a questionnaire that was distributed by the World Bank regarding where small and medium enterprises might locate, and the results of the questionnaires showed differences in the banks' locations of SMEs. The result showed the annual sales for small ventures, from 100

thousand Saudi Riyal to 5 million Saudi Riyal and in medium size it showed the figures for firms of between 50 to 200 employees (Saudi Arabian Monetary Agency, 2010). Also, Al-Hosni (2005, p.3) stated that the biggest challenge that faces the Saudi government is the “*diversifying national income of the economy, low dependence on oil income, creation of jobs, building of skills, and increasing economic growth*”, and that it should try to overcome these challenges by promoting small and medium enterprises. Another challenge for small and medium enterprises is that the growing budget has increased from 69 billion dollars to 170 billion, despite the growth of small and medium enterprises, which contribute 25 per cent of the total employment and 33 per cent of the GDP of the country.

Compared to other countries, Saudi Arabia has to aim to contribute more than 50 per cent of the GDP of the country (SUSRIS, 2011). In a recent World Bank study of doing business, in 2013, the results show that out of 185 countries Saudi Arabia was ranked 22nd in terms of being business friendly, and the rank was measured in terms of two categories: enforcing contracts and paying taxes. The government of Saudi Arabia expects to consolidate fundamental advantages in many categories, such as *energy reserves, public debt, low interest rates, a rapid population growth and fiscal stimulus*. The budget plan to spend is 1500 billion Saudi Riyal, equal to \$400 billion (U.S.-Saudi Arabian business council, 2007).

Small and medium enterprises in Saudi Arabia represent more than 90 per cent of the total companies in the country. The total employment percentage of the Saudi workforce is about 24.7 per cent, and there are 500 thousand SMEs registered in Saudi Arabia. In his report, Al-Shehery (2013) declared that 30 per cent of them were based in the Dammam region. Yet, many issues centered on the lack of important skills, such as management, accounting, lack of funding sources, marketing, lack of structure policy, regulation and the lack of incentives etc. These result in weak bonds between SMEs and large enterprises, and they are not able to take advantage of the technology and necessary support, such as more capital, services and training. Despite this, Hilali (2011) reported that King Abdullah Ibin Abdulaziz Al-Saud, in the third session of the Arab economic and social development summit in Riyadh, announced that an increase of capital in financial institutions and joint Arab companies, no less than 50

per cent, will create entities and economic projects worth 30 billion dollars, stressing that these projects will focus on development sectors contributing to job creation for the younger generation and aiming to enable the self-sufficiency of some manufacturing industries (Al-Shehery, 2013).

## **2.6 The Position of Males and Females in Saudi Arabia**

In 2010 the Saudi Arabian population was 27 million. Of these, non-Saudi residents numbered 8.4 million. Of Saudi nationals, the number of men was 9,527 million, or 50.9 per cent of the Saudi population, and the number of women was 9,180 million, or 49.1 per cent of the Saudi population (Arabia., 2013a, Aleqtisadiah., 2010). By the year 2012, the whole population of the country was 29,195,895, of which the Saudis were 19,838,448, and the foreigners who lived in Saudi Arabia were 9,357 million. Moreover, the growth rate of the Saudi population was 2.21 per cent (Information., 2013). Generally, Saudi women have faced many changes over history. Before Islam, females had no rights, but when Islam emerged everything changed. For instance, Khadija (570-632), the wife of the Prophet Mohammed (peace be upon him), was an entrepreneur and the Prophet was one of her employees (Sidani, 2005). Ahmed and Khreisat (1998) state that because of the autonomy that Khadija had, it was considered as an example for other women to have the right to practice entrepreneurial activities in some Arab societies before the coming of Islam. Sheikh Abdel-Aziz bin Baz was one of the most influential religious scholars in Saudi Arabia (1912-1999), being the *Grand Mufti* of Saudi Arabia (see glossary). He encouraged women to work, although he stipulated that it had to be in female only domains, separate from men. Therefore, many females started to work in a variety of sectors, increasing the rights of women (Sidani, 2005). Fifteen years ago, Saudi society depended solely on men to fulfil positions of responsibility in the work place. Nowadays, women have a huge presence in both social and economic fields, with many Saudi females being doctors, bank directors, professors at universities, mathematicians, scientists and journalists (Bahry, 1982). Therefore, culture impacts on sectors in which women can start-up a business.



In Saudi Arabia, women wear black clothing consisting of an *abaya* (see glossary) with either a *niqab* or *burqa* (see glossary), with which women must cover themselves when they go out in public (Duval, 1998). Most women cover themselves in this way due to their religious beliefs, although some may do so in order not to offend others (Vidyasagar and Rea, 2004). A discussion of the term “*Islamic feminism*” considers this as a new paradigm of feminism, or that it is a re-articulation of *Quranically* assigned equality between males and females (Moghadam, 2002, Wadud, 1999). However, Saudi women are “*unlikely to need reminding that gender is discursive and is constructed and learned*” (Paechter, 2003). Until now, many of the Muslims across the world have not lived by solely understanding Islam based on the text. Clearly, Muslims in Malaysia and Madagascar are an example of their own particular social and religious practices (Ong, 1990, Lambek, 1990). In contrast, males in Saudi Arabia wear the *Thawb*. This is a long garment with long sleeves. Usually, white is worn in the summer and dark colours such as blue, black, or brown are worn in winter. Additionally, underneath the *Thawb* they have to wear what is called a *Sirwal*, which is based on long white pants. Another tradition of Saudi men is to wear what is called a *Taqiyah* on their head; on the top of it they wear *Ghutra* or *Shumagh* embroidered with red and white threads, and finally they put what is called *Igal*, which is a double black rope that they wear to hold down the *Ghutra* or *Shumagh* (Royal Embassy of Saudi Arabia, 2013).

Women in Saudi Arabia are increasingly in competition with men, with all the challenges that this entails. An interview with one of the members of the *Jeddah Chamber of Commerce and Industry* stated that, “*Now you can see women in the position of deputy minister and as active members of the boards in organizations*” (Royal Embassy of Saudi Arabia, 2013). The culture in Saudi Arabian society is that the role of women was to be a mother and a house wife, until the education of females started in the 1950s (Sabbagh, 1996). The first government school opened for girls was in the 1960s, (AlMunajjed, 1997), but before that informal school existed for girls and boys, and the aim was to teach religious subjects such as *Quran*, *Hadith* and *Sunna* (Doumato, 2000). Besides that, King Abdul Aziz was the first one to support female education and stated, “*It is permissible for women to read*” (Al-Rashid, 1976). In 1997, 7 universities and 68 colleges were established in Saudi Arabia, of which 61 of the colleges were for females only (Jerichow, 1998). Yet, Cordesman (2003) added that in

the year 1970 the graduation of males from foreign and local universities increased from 795 and females from 13. By 1999, males had reached 21,229 and the females were 21,721. This result indicated that females were close to male numbers; however, another change was that the number of women acquiring commercial registration in business increased to 25 per cent. In 1956, the wife of King Faisal Queen Effat pushed education further in different fields like languages and science, and then opened a number of female schools in urban areas and encouraged fathers and husbands to send their daughters and wives to school. It took over 10 years before everyone was willing to do so. In fact, some of those who were at first opposed to female education were among those who tried to use their connections to secure a place at a certain school for their daughter or wife (Alanazi, 1985, Lacey, 1981). The UNESCO study indicated that the estimate for the year 2015 for the illiteracy rate for the age range 15 to 24 is 2.9 per cent for females and 2.7 per cent for males (UNESCO, 2002).

In 1927, King Abdulaziz Al-Saud announced the first scholarship program, in which 24 students were sent to finish their education in Egypt. Then, by the year 1947, students started to study master's degrees as well as PhDs in foreign countries other than Arab countries. Interestingly, King Abdullah extended the scholarship through to 2020 (ICEF Monitor, 2012), and continues to support males and females to finish their higher education abroad, with 20,000 students 30,000 with their dependants in the United States, and the same number in the United Kingdom (Alomar, 2011, Newspaper., 2012). There is a high value in Saudi society with regard to scholarship that supports female education in Saudi Arabia (Zurbrigg, 1995). The emergence of Islam gave women rights in many aspects of life, like education, inheritance and owning property. The full practices of the education of women in Saudi Arabia are connected with the *tribal* aspect of the family's life (AlMunajjed, 1997, Yamani, 1996), and the honour of families relies on the behaviour of women with regard to chastity, modesty and deference to males. Another analysis proposes that the segregation between males and females in education is a reason for females to not challenge the male's relatives by communicating with strangers. This does not apply to the whole issue of female education because some Saudis do not belong to any *tribal* tradition (Hamdan, 2005), and it does not necessarily apply in the workforce (Doumato, 2000). Saudi Arabia is unique within the region in not having been subject to colonization, thus the restrictions on the movement of females resulted from social and cultural factors, rather than religion. The *Ministry of Higher Education* started to send young males and females to gain their education, hoping that when

they came back they could make some changes with regard to their progressive, or rigid, ideas in the future (Hamdan, 2005). Surprisingly, Fakhro (1996) argues that the segregation between males and females in Saudi Arabia is considered as an advantage for females because they compete with their counterparts, in either work, school, university or bank (Fakhro, 1996, p.257).

### **2.6.1 Male and Female Employment**

By 2004 there was an expectation of increasing the labour market from 36.9 per cent to 56.3 by 2014, and decreasing non-Saudi labour. However, men outnumber women in the labour market, although there is potential to increase the opportunities for females in the labour market from 10.3 per cent to 30.0 per cent (Middle East Policy Council, 2013). It is estimated that Saudi females represent 45 per cent of the population and their literacy rate is 79 per cent (Middle East Policy Council, 2013). Moreover, in 2009 the participation of women in the labour market was 20.1 per cent, which is considered very low compared to other countries like Qatar, Emirates and Kuwait. In addition, the largest share of employment for Saudi women in private ventures is no more than 0.8 per cent. However, in 2010 the government of Saudi Arabia emphasized that 25.5 per cent of the budget was to support education and training for females. For instance, in 2007 the government indicated that one-third of the government positions were to be reserved for Saudi women (Capital-AMCL., 2010). The *General Organization of Insurance* (GOSI) stated that it considered that 2.0 per cent of Saudi women worked in private ventures, whereas 12.0 per cent worked in the public sector (Saudi Gazette, 2012). A report by Mona Al-Munajjed argues that due to the *sharia* law Saudi women have the right to work in a suitable environment, which means that women should work in a female only environment and not communicate with men, to avoid potential harassment, 30 per cent of government jobs are for women, and 95 per cent belong to women who work in the public sector. It indicated that 85 per cent of women work in the education field, either as administrators or teachers, while only 6.0 per cent work in the health sector (Saudi Gazette, 2013).

It is traditional through history that men are the breadwinners, and more central in the work environment compared to women (Tary, 1983, Kaufman and Fetters, 1980). Nevertheless, women have witnessed remarkable changes through the last three decades in the Arab Muslim community (Metcalf, 2008), such as the growth of education and positive job experiences (Abdalla, 1996). Women in the Arab world cannot be described as scared or inferior on leaving their home anymore, because of the number of females now involved in the work environment (Elamin and Omair, 2010). Yet, women in Saudi Arabia are less than men in the workforce compared to other Arabic countries. Moreover, the code of Saudi Arabia is segregation between males and females, either in public or in the work environment (Guthrie, 2001). This has resulted in graduate females having less opportunity in the private sector and being over employed in teaching and nursing, which leads the country to depend more on expatriate males in the work environment to fill the gap (Abdalla, 1996), not because of any lack of interest (Al-Mandhry, 2000). In general, the sex role is controlled by the gender stereotype, based on the individual culture and their beliefs about feminism and masculinity (Best, 2004). The Arab world shares the same religion, language and culture, which has made women remain the same over the past decades in most Arab countries (UNIFEM, 2004, Elamin and Omair, 2010). Many studies indicated that the most problems that women have faced in Arab countries with regards to work are their parents' control over them (Mostafa, 2005, Jamali, 2009, Al-Lamky, 2007, Omair, 2008), and in the culture and customs of Arab women there is no way for females to give priority to their work over their families and children (Hijab, 1988, Shaaban, 1996).

In fact, one of the studies shows that Saudi men believe that women are “*submissive, dependent, caring and good for domestic tasks and child rearing*” (Elamin and Omair, 2010, p.14). In addition, there is no restriction that prohibits Saudi women from work, but if they decide to work it has to be under certain circumstances, for example being with their families at first, taking work that does not conflict with their religion or customs and finding a job that suits her as a female, like teaching or nursing (AlMunajjed, 1997, Read, 2003, Darwiche, 1999). The traditional society of Saudi Arabia consists of the Saudi woman as mother, wife, and daughter and the man being responsible for all these. Alajmi (2001) however, concluded that stereotypes play a major role in Saudi culture, due to many factors restricting women's

mobility, the structure of gender occupation and the segregation between genders (Alajmi, 2001).

## **2.7 Female Wealth and Business Investment**

Before Islam, only males had the right to inherit wealth from their families. Females had no rights at all in this concept, but after Islam, the *Quran* stated that women have the full right to inherit wealth from their relatives (Haddad and Esposito, 1998). The law of Islam says that females can inherit half of the amount of what males inherit (Fluehr-Lobban, 1993). Baxter (2010) a journalist for Arabia Business Magazine has reported that a large portion of Saudi Arabia's wealth is in the hands of women (Riyadh Chamber of Commerce and Industry, 2011). Shailesh Dash, the founder of Al Masah Capital, has stated:

*"Increasing the contribution of females in key economic sectors can speed up economic diversification. Effective channelling of the huge funds held by Saudi females that currently yield negligible returns into enterprises or investment activities can earn profitable returns as well as boost the money supply."* (Zaway News, 2010)

Based on this, Saudi females control over 22 per cent (equal to \$0.7 trillion) of the country's total assets under management (AUM). Going back in history to the 1970s, the oil boom in Saudi Arabia resulted in the labour market being dependent on a large share of foreign workers to work in Saudi Arabia, compared to other countries. Consequently, two-fifths of the male employment in Saudi Arabia is in governmental sectors. In the 1990s, the government worked to increase Saudis' employment in private ventures and reduce foreign employment; this policy is known as *Saudisation* (Madhi and Barrientos, 2003). A lot of banks in Saudi Arabia took a step forward, like *National Commercial Bank* (NCB), *Riyadh Bank*, *Saudi Hollandi Bank* and *BNP Paribas*, which created female only branches to get advantages from the tremendous wealth that Saudis females own. In addition, other organizations like *Al Jawharah Ladies Fund* and *TNI Dana Females Fund* were created to help Saudi women to manage their unused wealth (AlMasah Capital Ltd Dubai, 2010).

Another example of an organization created to encourage Saudi females to be involved in entrepreneurial activity is *King Abdul Aziz Females Charity Association's Al-Barakah Loans Centre*; this charity is aimed at divorced, widowed and low-income women, in order to finance their projects. In 2005, King Abdullah Al-Saud established the *Centennial Fund (TCF)*, which targets young entrepreneurs. In summary, as Saudi women consist of a large pool of human capital, as well as a major part of the wealth of the country, the economy of Saudi Arabia could have an important and main source of growth for the country and not only depend on oil. A new way has been discovered by the government of Saudi Arabia to engage financial services ventures with human capital: *"To extract the considerable wealth lying idle and introduce it into the money supply"* (AlMasah Capital Ltd Dubai, 2010, p.2).

Some Saudi females are not interested in working hard in order to start up a business and then following that path; these types of women only like to enjoy their lives and times with their friends. At the same time, there are other types of women who do not like to have their own business because they are afraid of what might happen in the future, such as their husbands controlling their money if they start a business, or they are afraid of their husbands knowing the amount of money they have, or some women consider that leaving money in the bank is protection for them in case their husband married another woman; they could then get a divorce and from there they might start-up their own business. An important fact that some females are concerned about is not to take any risk that might make them lose any amount at all, even just a little; this risk makes them keep their money in the bank, but they are willing to have a business with the right controls. In addition, one of the regulations in the country now is that the government requires the private sector to hire Saudis; this is regarded as a risk to security by some of the women, because once the businesswoman hires either a Saudi man or a woman in her venture the employee may start to take all her venture information and secrets; then they might resign from her venture and open exactly the same business as her and compete with her. Finally, there is no regulation to protect small and medium sizes of business.

The city of Riyadh, the capital of Saudi Arabia, has deep historical roots. Riyadh originated from a small village, surrounded by other villages and a vast desert plateau. It was inhabited by less than ten thousand people. During King Abdul Aziz's reign, the emergence of a

number of important factors arose: the start of oil exports from the Kingdom, and the benefit of the revenues in the reconstruction and development; the start of the implementation of the general plan for the resettlement of nomads, and the introduction of electricity for the city, to the opening of the railway at Riyadh Dammam, to connect the capital in the Eastern Province, as well as the opening of the old airport and the opening of the ministries and other government agencies.

([http://www.alriyadhtrading.com/show\\_content\\_sub.php?CUV=16&Model=M&SubModel=25&ID=101&ShowAll=On](http://www.alriyadhtrading.com/show_content_sub.php?CUV=16&Model=M&SubModel=25&ID=101&ShowAll=On),2013).

These events have led Riyadh to become the capital of a major global force; its facilities and services have been developed, and it plays an important political, economic, cultural and historical role. Because of its role, all the regulation and systems emerge from the capital city. As such, Riyadh is the leading city in Saudi Arabia in terms of investment. for both Saudis and foreign investors.

## **2.8 Conclusion**

The purpose of this chapter was to introduce the reader to the context of the history of Saudi Arabia. The history of Saudi Arabia is very rich and a brief overview of the important facts was provided. This chapter started with the history of Saudi Arabia in the middle of the 18<sup>th</sup> century during the Arabian Peninsula to the first, second, and modern establishments. The chapter then covered the vision of the first King, Abdulaziz Ibin Abdulaziz, and the current King, Abdullah Ibin Abdulaziz. Other matters that have been covered in this chapter include the geography, migration and the pestle analysis. The chapter also focused on the environment, legal framework, education, society and culture. Finally, the wealth of Saudi Arabia in general and Saudi women in particular was discussed. In the next chapter, a literature review of female entrepreneurship will be introduced.

## **Chapter Three**

### **Female Entrepreneurship**

#### **3.1 Introduction**

This chapter presents critical and empirical facts concerning male and female entrepreneurs by identifying the main challenges faced by male and female entrepreneurs. First, the chapter identifies the meaning behind the concept of entrepreneurship and the perception of entrepreneurs. It also discusses differences and similarities in the characteristics of men and women in terms of motivation, self-efficacy, risk taking and so forth. Another important element discussed in this chapter is business growth and its impact on men and women. A further section discusses the creation of a new business and the problems that female entrepreneurs face compared to male entrepreneurs. It also shows the role of female entrepreneurs and their impact on the economic growth of countries, as well as discussing reasons for female entrepreneurs' decisions to start-up a new business. Another issue discussed is gender differentiation and how this affects networking, management, venture capital, investors and trust. The final section considers how the role of gender has a major effect on management for male and female entrepreneurs.

#### **3.2 Women and Entrepreneurship**

In the United Kingdom women's business ownership comprised 16 per cent of the UK's 4.8 million enterprises, and self-employed women account for 30 per cent of the total of self-employed people. It is estimated that women's business ownership contributes £70 billion in Gross Value Added to the British economy (Carter et al., 2012).

In the USA, an analysis reported that women owned businesses generated around \$1.3 trillion in sales revenue; these businesses were owned by 8.34 million women, of which 7.7 million were employing people (American Express OPEN, 2012). From 1997 to 2012, women who owned businesses increased by 54 per cent, compared to the national average of 37 per cent.



In the year 2011 alone, women who owned a business rose by 200,000, and this was equal to 550 new businesses owned by women every day (Womenable, 2012). In addition, there was growth in the business sectors that are run by women: most businesses run by women are in real estate, social assistance, wholesale trade, health care, arts, finance and insurance, construction, recreation and entertainment, of which there is general growth in these sectors (Womenable, 2012). In contrast, men who own businesses account for 50.7 per cent of all enterprises, whereas in 1997 the percentage was higher at 54.6 percent, with 33.8 per cent being employed (American Express OPEN, 2012).

The study of female entrepreneurship is growing. Global Entrepreneurship Monitor (Brinckmann et al., 2011) shows that in most countries women start-up businesses at lower rates compared to their male counterparts. Indeed, one study showed that women run more than 30 per cent of businesses worldwide (Minitti et al., 2005), and another study on university students indicated that 30 per cent of women own businesses in Canada, Denmark, Finland and New Zealand (Brush et al., 2003). Since the percentage of female entrepreneurs is increasing, this increase could lead to a monumental contribution to innovation, jobs and wealth creation in the economy of the world (Brush, 1992, Brush, 2000, Gatewood et al., 2003, Terjesen, 2004). In contrast, Manolova et al. (2012) indicated that female entrepreneurs in the USA are larger in number than male entrepreneurs, who own 30 per cent (6.7 million) of all private ventures, which gives an indication that women have different expectations from men about growing their ventures.

Carter et al. (2001) reported that there were over 400 academic studies on the subject of female entrepreneurship, but argued that there was nonetheless “*a clear lack of cumulative knowledge and a failure to date to adequately conceptualise and build explanatory theories*” (Carter et al., 2001, p.145). This is consistent with studies that found that the business growth of female entrepreneurs was slower and more limited than their male counterparts (Hisrich and Brush, 1984, Armstrong, 2002, Brush et al., 2004, Carter et al., 2003). However, female entrepreneurs make a significant contribution to employment, innovation and creation of wealth (Brush et al., 2006). The major challenge facing most entrepreneurs is their limited

resources when starting up their business (Ebben and Johnson, 2006, Hanlon and Saunders, 2007). While researchers such as Davidsson (1991) have stated that the success of a business is a measure of the growth of the business, it has been found that some entrepreneurs who own small ventures are not interested in growing their business (Wiklund and Shepherd, 2003).

Bhide (2000) asserted that female entrepreneurs have a lack of financial capital, management skills and adeptness, as well as tending to have a smaller number of employees. Entrepreneurs require resources in order to develop and establish their organizations (Bhide, 2000), and this confirms the result of Kwong et al. (2012), that women in the UK are more likely to perceive financial constraints, compared to their male counterparts. Female entrepreneurs have *lower growth propensity*, as women have more challenges in terms of gaining access to resources, particularly financial resources, and because of this women face another obstacle, which is a lack of resources to expand their businesses. In addition, their expectation of business growth is low and women have a greater “*fear of failure*” than men, as males and females have different social experiences (Cliff, 1998, Tan, 1996, Bank., 2000, Carter et al., 2003, Bussey and Bandura, 1999, Carter et al., 1997, Wagner, 2004, Kollinger and Minniti, 2005, 2007). It has been found that in the United States and Belgium, women are aware of the “*fear of failure*” (Shinnar et al., 2012). Frequently, for female entrepreneurs start-up capital, the main assets are their personal saving accounts or credit cards, as opposed to male entrepreneurs, who rely on investments, personal loans, bank loans and other personal funds (Hisrich, 1990). However, female entrepreneurs tend to seek fewer and smaller loans (Fay and Williams, 1993), face higher interest rates, and require more collateral (Coleman, 2000, Riding and Swift, 1990). The barriers that most prevent females becoming involved in entrepreneurial activities are lack of access to funds (Brush et al., 2001b, Marlow and Patton, 2005, Shaw et al., 2005).

Some scholars have asserted that no differences were found between men and women in terms of expectation of business growth (Matthews and Human, 2000), lack of security (Birley, 1989, Carter and Cannon, 1992), lack of professional experience (Ashwin, 2000), or

social networks (Aldrich, 1989, Ruef et al., 2003). Yet, several studies have shown that female entrepreneurs use their social networks to learn about new business opportunities (Brunetto and Farr-Wharton, 2007, Gibb, 1997, Cassar, 2004, Myers and Majluf, 1984, Watson and Wilson, 2002). In fact, acquisition and effectiveness are the resource challenges that face both entrepreneurs and stakeholders, besides novel responsibilities and the small size of a venture (Bruderl and Schussler, 1990, Stinchcombe, 1965). Yet, Gonzalez-Alvarez and Solis-Rodriguez (2011) argued that women discover less business opportunities and possess less human and social capital compared to their male counterparts. Therefore, the growth of the business depends on the ability of its founders to access and manage resources (Jones et al., 2001, Zahra and George, 2002). The main key for “*acquisition and configuration*” is financial resources, in consideration of accessing other resources (Alsos et al., 2006), as the growth of a new business is constrained by lack of resources (Cooper et al., 1994, Doutriaux and Simyar, 1987). Research has shown that there is a positive relationship between starting-up a business and the growth of the business (Bruno and Tyebjee, 1985, Doutriaux and Simyar, 1987, Tyebjee and Bruno, 1982). Beyond that, scholars argue that the acquisition of financial resources can be influenced by different factors: for instance, the ability of the founders of the business, the investors’ similarity and social capital (Baum and Silverman, 2004, Cassar, 2004, Franke et al., 2006, Shane and Cable, 2002).

Indeed, as mentioned above, having resources is vital in order to launch a new venture, which needs to benefit from these sources appropriately in the optimum manner (Barney, 1991). Davidsson and Wiklund (2000) and Wiklund (1998) asserted that there are measurements and concepts for the growth of business. Hence, Penrose (1959) contrasted growth as an “*increase in amount*” and as an “*internal process of development*”. In terms of the measurement of growth and the size of a business, Whetten (1987) noted that growth could be a relative measure, whereas size of growth can be an absolute measure. In fact, an important factor affecting business growth is stakeholder groups and their interests in business growth, as well as in entrepreneurship, which gives an indication of knowledge as well as leading researchers to contribute to this matter (Wiklund and Shepherd, 2003). Gibb (2000) asserted that the main stakeholders were *policy makers, academics* and others such as *funders, customers and suppliers*, as each of these has a purpose and aim, which can change

over time. Stakeholders also have different assumptions, values, beliefs, as well as the intuition of the world (Buss, 2002, Gibb, 2000). Stakeholders tend to care about the size of firms, as a large firm can offer a more successful business and more profit, while stockholders believe that small firms offer less in terms of success, growth and poor performance (Cliff, 1998, Venkatraman and Ramanujam, 1986).

Research has shown that the size of the firms does not necessarily have a bearing on profit performance (Davidsson et al., 2005). Further, business owners are aware of the risks to their business and whether there is a chance of it becoming profitable or undesirable (Flamholtz and Randle, 1990, Sexton, 1989). Davidsson et al. (2005) also argued that small firms can create new and significant employment opportunities. However, many entrepreneurs do not wish to expand their businesses (Davidsson et al., 1994, 1996, Kirchhoff, 1994, Reynolds and White, 1997) and managers of small businesses do not always wish for business growth (Davidsson, 1989a, 1989b, Delmar, 1996, Gundry and Welsch, 2001, Storey, 1994). Indeed, many business managers do not realise the potential for growth of their businesses (Scott and Rosa, 1996), which leads to them under utilising the business's resources (Bellu and Sherman, 1995, Kolvereid and Bullvåg, 1996, Miner et al., 1994, Mok and Van-Den, 1990). Achtenhagen et al. (2010) asserted that there is a simple formula to measure the business growth and the measurement is based on entrepreneurs' reflections, either theoretical as well as methodological advantage, dependence on entrepreneurial practice and the way they perceive their business growth. However, not much study has focused on understanding the business growth (Koeller and Lechler, 2006, Wiklund et al., 2009). Yet, opportunities, ability and need are three important factors that help in business growth (Davidsson, 1989a).

In addition to all the previously mentioned obstacles that female entrepreneurs face, such as discrimination, albeit that McGeehan (2004) has argued that some firms have not complained about the issue of discrimination, another issue that women face in firms is barriers towards career progression (Oakley, 2000). It has been argued that the reason for women facing certain barriers is because of their responsibilities toward families, and that females take on less demanding work in order to balance both family and work, which may conflict with their

business growth (Meyerson and Fletcher, 2000, Ng and Fosh, 2004, Stoner et al., 1990). Goodman asserted that: *“Firms that do have more women in top management are more likely to have lower managerial salaries, higher turnover, and emphasize promotion and development”* (Goodman et al. (2003, p.212). Indeed, three reasons for females not being promoted to management positions are preconceptions, stereotypes (McShulskis, 1996), and social discourse, such as the perception of *“think manager-think male”* (Schein, 1973, 1975, 2001). In contrast, some women have ambitions to be in top positions and to hold higher position than men, regardless of the competitive environment or raising a family (Dalton and Daily, 1998, Van Vianen and Fischer, 2002, Belkin, 2003). Similarly, Eagen et al. (2002) added that gender diffraction can be considered a reason for women not having high positions, as the evaluation and attribution of their managers do not support females. In addition, leadership, expertise, efficiency and firmness, as well as human capital, all play a role in the achievements of women (Van Vianen and Fischer, 2002, Morrison and Von Glinow, 1990, Cohen et al., 1998, Rosen et al., 1989).

Steinpreis et al. (1999) also found that many managers prefer to hire males rather than females, even if the latter are capable of the job. In a similar vein, O’Neill and Blake-Beard (2002) state that males tend to be mentored by other males, but not females, even successful females. The stereotype of the gender role means that there is a perception of women as being weak in management or board positions (Catalyst., 2005, Tharenou, 1999, Hefferman, 2002). Greenhaus and Parasuraman (1993, p.212) declare that, *“The performance of highly successful managers is less likely to be attributed to ability if the managers in question are women”*. Other scholars have suggested more obstacles that hinder the advancement of women, among which are *less training, performance feedback, role models, and lack of mentors or limitation of mentors* (Oakley, 2000, Reynes and Wolff, 1998, Morrison and Von Glinow, 1990, Wellington et al., 2003, Hisrich, 1990, Cliff, 1998, Cooper et al., 1994, Davidson and Cooper, 1992). Above and beyond funding decisions and how they influence both genders mentioned by many researchers men are seen as more fit to be managers, and preferable when it comes to making decisions (Schein, 1973, 1975, Deaux and Taynor, 1973, Dipboye et al., 1977, Heilman, 1983, Rosen and Jerdee, 1973, 1974, 1974). However, researchers indicated that the characteristics (e.g. locus of control, independence and need of

achievement) of men and women have more similarities than differences (Ahl, 2003, Masters and Meier, 1988, Neider, 1987, Sexton and Bowman, 1990, Zapalska, 1997), as do their management practices (Chaganti, 1986, Olson and Currie, 1992, van Auken et al., 1994).

A study carried out on 420 companies in Western Europe by the Management Centre Europe in 1982 indicated that less than 49 of companies had ever employed female managers, and of the remaining 51 per cent, 15 per cent stated that they would never employ a female manager (Schein and Müller, 1992). Globally, there is a dearth of women in management, and some of the reasons for this would appear to be the same worldwide: *educational barriers, cultural sanctions, legal restrictions, corporate obstacles and gender bias* (Adler and Izraeli, 1988). Schein (1975) concluded that while it was more common for men than women to hold managerial positions, this can be associated with sex role stereotypes and perceptions of requisite management characteristics; these two factors can limit the number of females in managerial positions (Schein, 1973).

### **3.3 Comparing Male and Female Entrepreneurship**

Orser et al. (2012) defined entrepreneurial feminists as “*change agents who exemplify entrepreneurial acumen in the creation of equity based outcomes that improve women’s quality of life and well-being through innovative products, services, and processes*”. Indeed, the social feminist view has indicated that the way men and women view the world is inherited differently from each other, and women are facing more problems due to discrimination, and unfair access to resources compared to their male counterparts (Popescu, 2012).

The potential of business can be prevented by gender characteristics (Watson, 2002). A study done in Australia, based on the theory of social feminism, showed evidence that the performance of both men and women is different in terms of “*total income to total assets*”, in that women were found to have fewer assets than men. This evidence can be used to support the argument that the lack of assets is not about business performance, but is the result of the normative male model, whereby females face barriers related to their gender when it comes to generating business interest and venture capital (Brush et al., 2001a). One of the studies

shows that there is a significant difference between men and women in starting-up a business, as well as the type of businesses that they are respectively running in various countries. More men start-up a business compared to their female counterparts, while women concentrate on trade or services and men on manufacturing industry (Klapper and Parker, 2011), and Emirate female entrepreneurs have limitations in the type of businesses that they run (Kargwell, 2012). Other studies argue that many women are currently entering the business field (De Bruin et al., 2006) and, as the researchers show, gender differences can play a major role in the success of a business (Gatewood et al., 2003, Reynolds et al., 2004). In particular, the gender characteristics of a person can explain why entrepreneurs engage in certain activities (Carter et al., 2001, Greer and Greene, 2003, Marlow, 2002). Some researchers have investigated whether a woman can qualitatively manage her business differently from a man (Chaganti, 1986, Holmquist and Sundin, 1996, Brush, 1992, Brush, 1997, Gardiner and Tiggemann, 1999). Narayanasamy et al. (2011) said that the findings indicated that men and women can be as active as entrepreneurs and that they share some of the same characteristics, such as *family background, government policy, capability, characteristic differences, education and social background*.

A remarkable argument showed that “*socially constructed and learned ideas about gender and entrepreneurship limit women’s ability to accrue social, culture, human ... limitation, upon their ability to generate personal savings, have credit history...*” (Carter and Rosa, 1998, Gatewood et al., 2003, Marlow and Patton, 2005). Based on these factors, researchers believe that gender biases can influence the type of business that a person of a particular gender chooses to open (Carter and Williams, 2003), and the media portrayal is an important element in highlighting how both genders are viewed, given that the media image used to exclude females from certain areas compared to their male counterparts. However, this gives an implication to the assumption of epistemology (Hamilton, 2013). Indeed, scholars compare males’ and females’ choice of career, where males tend to be more attracted to science and math and females tend to be drawn more to art or languages (Nosek et al., 2002). Thus, the business world tends to be more attractive to men than to women (Heilman, 2001, Heilman et al., 1989, Powell et al., 2002), and a recent study has shown that entrepreneurship seems attractive to women but holds fewer opportunities for them (Kelly et al., 2011). In the

past, men held a better position from which to start a business, compared to women (Marlow, 2002). Even today, when women become managers or leaders in business, colleagues see them as less experienced and disinterested in the challenges that their position must bring (Northouse, 2003).

Researchers indicated that gender role stereotypes place men in the top management positions, rather than women, and that society is constructed for males to work as managers, rather than females (Antal and Izraeli, 1993). In agreement with this, Spector and Jones (2004) have suggested that men do not usually trust women to be in their team, because they believe that men have much better management skills and they like masculine leaders better than feminine ones (Karau et al., 2009, Butterfield and Powell, 2010). Researchers also agreed that entrepreneurship is a male domain, as analyses addressing this perspective were skewed by the edicts of society (Ahl, 2006, Bruni et al., 2004, Bird and Brush, 2002, Achtenhagen and Welter, 2001, Potter and Abernethy, 2013). Researchers once assumed that there was no need to study male and female entrepreneurs separately, because it was assumed that entrepreneurial characteristics were generic, regardless of gender. The problem with this assumption is the lack of acknowledgement of the fact that males and females have varying entrepreneurial behaviours and traits, and the assumption's *generic* understanding of entrepreneurs was actually an understanding of male entrepreneurs (Hurley, 1999). Martin (2000) held that other samples should be used to record the behaviour of entrepreneurs ones that distinguish between the gender characteristics of male and female entrepreneurs (Martin, 2000). Many researchers had different perceptions of gender. West and Zimmerman (1987) described gender as "*do genders*", while Berger (1972) described it as "*ways of seeing*" and Bem (1993) described it as a "*lens of gender*". A few studies viewed it as a conflict of the sexes (Marlow and Patton, 2005, p.719).

Gender stereotypes hold that men, in a business context, are more confident, risk-taking, autonomous and task oriented, and also have more leadership qualities (Buttner and Rosen, 1988c, Diekmann and Eagly, 2000, Sexton and Bowman, 1990, Stuhlmacher and Walters, 1999). Patterson et al. (2012) highlighted that there is need for masculinity, femininity,



communal behaviour and generic qualities in entrepreneurial leadership and these are still not equal between men and women. Duehr and Bono (2006) consider that there are two main causes of the shift: women are appearing to be more career oriented and holding higher positions in their companies, and organizations are trying to eliminate the gender discrepancy by offering more training. Heilman et al. (1997) argued that gender bias can influence the performance and actions of women. Meanwhile, Lewis (2006) stated that a lot of women think that the gender issue has been solved, and so do not engage in the gender debate. Olson (2000) asserted that women will be able to access mainstream executive culture once gender is not an issue, as women do not want to be either tagged or symbolically constructed as “*the Other*”.

The role of women, as many societies have defined it, is responsibility for the housework and family, and this domestic responsibility is often unreasonable for women if they work the same or more hours as their male counterparts; in addition, the biological characteristics of women are considered serious barriers for women trying to reconcile their professional work and their family’s life (Peris-Ortiz et al., 2012). Gilbert (1997) asserted that this can make it complicated for females to have their choice of career because they have to balance their economic and domestic roles. However, the characteristics of entrepreneurs are considered to be *masculine* rather than *feminine*, where gender is supposed to be *socially constructed* (Ahl, 2003, Marlow, 2002, Fagenson and Marcus, 1991, Morris et al., 2006, Gupta et al., 2009, 2004, 2006), which might prevent females from finding new ventures (Bird and Brush, 2002, Fagenson and Marcus, 1991). A current study also shows that individuals are *socially constructed* in their processes and the practice of business seems natural, but the facts still show that the environment of entrepreneurial activities is masculine, and the actions and performance of females that are still considered feminine, are constructed as a *reality* (Díaz-García and Brush, 2012, Orser et al., 2012).

Female entrepreneurs’ responsibilities towards their families can also be affected by women’s personalities compare to their counterparts male, if they lack self-confidence and have little management experience (Birley, 1989, Chaganti, 1986). Lack of self-confidence in

management for female entrepreneurs is associated with less work experience (Brush, 1992, Merrett and Gruidl, 2000, Boohene et al., 2008). Mueller (2007) believed that self-confidence played a major role in the process of a new venture and that women face discrimination because of gender stereotyping compare to male (Buttner and Rosen, 1988a, Carlsen et al., 1988, Carter and Cannon, 1992, Koper, 1993), which is due to gender discrimination in Iran, for example, which leads to unequal opportunities in social life and education (Halimi et al., 2011). However, female entrepreneurs see themselves in terms of *task-focused behaviour* more than males, such as in managing their time, planning and organising, etc. In contrast, male entrepreneurs see themselves in an *information process*, such as decision making, problem solving, finances, etc. (Leahy and Eggers, 1998). As a gendered differentiation, this can also be seen in regard to accessing productive resources, equipment, tools, new technology, information and credit, where the access to resources is easier for men because men are perceived as workers, while in accessing information, females do not have full freedom of movement and they also have a lack of time, or there are other cultural restrictions (Blumberg, 1989, Boserup, 1970, Carr et al., 1996, Carter and Kolvereid, 1998, Downing, 1990, International Labor Organization (ILO), 1999, Koper, 1993, Levitsky, 1996, Mahot, 1998, Mayoux, 1995, Spalter-Roth and Soto, 1994, Van Der Wees and Romijn, 1995, Weidemann, 1995, World Bank, 1989).

Studies have shown that there are more similarities between men and women than there are differences (Buttner, 1993, Kalleberg and Leicht, 1991, Udell and Parker, 1997). These similarities include the fact that adapting innovative product strategies will result in a successful venture for both genders and that there is little difference in the success rate of men and women in terms of marketing, or gross sale differences (Kallenberg and Leicht, 1991). Moreover, there is a very small gap in management skills between men and women (Buttner, 1993). Further, Scherer et al. (1990) noted that there is no significant difference in terms of management education between the genders. Finally, several studies have found there to be no differences in the personal characteristics and motivations of men and women in starting-up a business, or their management style (Birley, 1989, Longstreth et al., 1987, Rosa and Hamilton, 1994, Sexton and Bowman, 1990).

Researchers investigated the characteristics of certain individuals and found that these characteristics have an influence on whether the individuals start new ventures. Attitude, motivation and personality characteristics also play a part (Brockhaus and Horwitz, 1986, Rauch and Frese, 2000). Another researcher argued that personality traits in general and personality traits in leadership are forms of income (Naffziger, 1995). A successful entrepreneur, according to researchers, has three personality characteristics: achievement, internal locus of control and risk taking (Brockhaus, 1982, Begley and Boyd, 1986, Hornaday and Aboud, 1971, McClelland et al., 1953, Glasser and Strauss, 1967, Rotter, 1966, Brockhaus and Horwitz, 1986, Hull et al., 1980, Timmons et al., 1998). Thus, an entrepreneur's personality characteristics are indicators of his or her likelihood to have a successful business. The personality characteristics can be measured either by assessing the entrepreneur's personality or by developing the success of the entrepreneur through typologies (Brandstätter, 1997, Miner, 1997). Planned behaviour and entrepreneurial decisions made using action theory can help achieve business success, as well (Krueger and Brazeal, 1994, Frese, 2000).

The venture capital market is considered another vital element of female entrepreneurship (Carter et al., 2003, Greene et al., 1999). On one hand, it is necessary for a new business to have venture capital, but few females who own businesses attempt to raise venture capital compare to males. Some females make investments and supply venture capital to other females, which leads to "*gender homophily*" (Aldrich, 1989b, Moore and Buttner, 1997a, Ruef et al., 2003). In fact, when gender enters the picture, it makes a difference in the amount of investment and in the fund (Harrison and Mason, 2007). As stated earlier, studies have argued that women are accustomed to being invisible, whereas an argument has been made that women are increasing in business and thus becoming more visible (Abramson, 2001, Hill et al., 2004, Shaw, 2001, Mirchandani, 1999). Researchers showed that the differences between male and female are evident when it comes to owning businesses, to business performance, and to financial outcomes (Ahl, 2004, Bruni et al., 2005, Koreen, 2000). Studies of female entrepreneurship have to be considered from a wide perspective to avoid the limitation of a cumulative concept and building theory (Carter et al., 2003, p.72), and different outlooks between male and female (Ahl, 2004, p.34). Ahl (2004, p. 61) asserted that

entrepreneurship is the brainchild of males, as it demands a gender separation in labour. She also addressed the issue of sex differences, stating that biological sex has been mixed into the literature of entrepreneurship (McHugh et al., 1986, Unger, 1979). This could have resulted from the business's growth or access to finances. A study has been performed on the "real world" of females in business, in order to contribute to debates on the nature and status of female entrepreneurship (Harrison and Mason, 2007). Leitch and Hill (2006, p.9:10) highlighted the differences between males and females, rather than comparing their similarities and considering the realities of finance arising for female entrepreneurs. On the other hand, Belenky et al. (1986), Gilligan (1982) and Smith (1988) give voice to women's business experiences and view society from a woman's perspective.

In general, creating a new venture is very complex for both genders, but it seems that women have significantly lower participation than men in the creation of ventures. It has been suggested that the participation of women in business will have an important impact on the growth process of a country; scholars broadly agree that the creation of business is *a fundamental component of the growth process* (Minniti et al., 2005, Acs et al., 2005). Female entrepreneurs start their businesses because of innovation, ideas, negative experiences in employment, or an inflexible working environment (Goffee and Scase, 1985, Orhan and Scott, 2001, Scott, 1986, Winn, 2004, Hewlett, 2002). In addition, entrepreneurship needs a great deal of preparation, decision making and perseverance, while entrepreneurs also need to generate support and commitment from stakeholders' organizations (Miller, 1987, 1990, Sarasvathy, 2001, Stevenson and Jarillo, 1990, Delmar and Shane, 2004, Hannan and Freeman, 1984, Hill and Levenhagen, 1995, Delmar and Davidsson, 2000, Minniti et al., 2005). A study in Northern Ireland showed that groups have access to greater decision making when they have greater resources (Potter and Abernethy, 2013). Indeed, women preferred to have small businesses and their limits as to the maximum desired size of a business were lower than those of men. Women believe that smallness of business can be manifested in particular ways, such as a small amount of financial capital to start with and a small workforce; women tend to have less capital with less employees, which means a smaller profit from their venture compared to their male counterparts. Cliff (1998) suggested that governments should consider the size of a business when providing capital for female

entrepreneurs (Van Uxem and Bais, 1996, Bird, 1989, Fischer et al., 1993, Sabarwal and Terrell, 2008, Coleman, 2007, Cliff, 1998). Consequently, research has indicated that women have more difficulties in terms of acquiring capital and investors, due to the small size of their businesses compared to men (Schwartz, 1976, Hisrich and Brush, 1986b, Brush, 1992, Carter and Cannon, 1992, Carter, 2000b, Moore, 2002), as well as with acquiring resources such as finance (Brush et al., 2004). In fact, women are often motivated to become entrepreneurs because of social structures, family and a desire to organize their lives; these are the reasons for women's ambitions to be independent economically (Koper, 1993, Brush and Hisrich, 1999). However, individuals who have ambitions push themselves to achieve; this results in them being motivated to become active to realize their ambitions (Krishna, 2013).

Men and women are different in terms of capital structures when it comes to starting-up their businesses. Hughes and Storey (1994, p.330) stated that a "*distinction can be made between equity and debt capital*" and that "*finance theorists have argued about [whether there] exists an optimal capital structure for small firms in term of both debt and equity*". However, in the literature, there is no consensus as to the differences between men and women as regards financial capital, as some studies have stated that there are no differences between them in respect of the amount of their own resources used (Rosa et al., 1994). Some scholars have assumed that female entrepreneurs rely more on their own resources and less on debt finance, whereas men have better accesses to debt finance, such as banking, networks and private institution finance (Carter and Rosa, 1998, Honig-Haftel and Martin, 1986, Neider, 1987, Hisrich and Brush, 1987, Olm et al., 1988, Johnson and Storey, 1993, OECD., 1998, Riding and Swift, 1990, Haines et al., 1999). Besides that, Fay and Williams (1993) and Riding and Swift (1990) asserted that access to credit and access to resources hinders women. However, according to Carter and Rosa (1998), Buttner and Rosen (1989), Coleman (2000) Fabowale et al. (1995), Fay and Williams (1993), Riding and Swift (1990), Orser et al. (2006) and Hisrich and Brush (1986b), whilst it can be argued that other problems challenge female entrepreneurs to start-up their businesses, such as credit guarantees, there is discrimination towards women from banks when it comes to finance by not giving approval or rejecting rates, investment capital and mobility capital. Similarly, financial capital has an impact on

men and women and it can be either *direct* or *indirect*. *Indirect* refers to the difference between men and women regardless of the type of business or the experience they carry, whereas *direct* refers to the effort of gender, meaning that men and women are regarded as having the same characteristics regardless of the way in which they finance their business (Verheul and Thurik, 2001, Fay and Williams, 1993). On the other hand, some researchers hold that there is no evidence to show that women face obstacles in terms of discrimination to account for their lack of capital to create a business (Catley and Hamilton, 1998, Chrisman et al., 1990, Buttner and Rosen, 1989, Winn, 2005), although women tend to rely more on personal equity than men (Birley, 1989, Pellegrino and Reece, 1982).

Other researchers have pointed out that there is no difference in the process of starting-up a business for males and females and that they are also similar in terms of networking, apart from the composition of the gender on the effectiveness of the network (Ahl, 2003, Birley et al., 1987, Bloodgood et al., 1995, Dolinsky, 1993, Nelson, 1987, Pellegrino and Reece, 1982, Aldrich et al., 1989, Andre, 1992, Cromie and Birley, 1992, Katz and Williams, 1997, Smeltzer and Fann, 1989). Frequently, when comparing men running a business to women, it can be found that men work full-time in their ventures, whereas women work part-time due to family duties and other activities, or because of still being employed (Stigter, 1999). Indeed, there is evidence that female entrepreneurs use less overall capital, debt finance and venture capital; the average start-up capital that women use is one-third of that used by men; however, a UK survey of SME finances indicated that women were charged more for loans than men (2.9 per cent vs. 1.9 per cent) (Carter and Shaw, 2006, Brush et al., 2002, Carter et al., 2003, Greene et al., 2001, Prime Minister's Task Force on Women Entrepreneurs, 2003, Carter and Rosa, 1998), and in the UK there are funds which are available for men and women through financial institutions (McKechnie et al., 1998, Shaw et al., 2005, Carter and Shaw, 2006, Carter et al., 2007). However, Carter (2002), Cliff (1998), Orser and Hogarth-Scott (2003) asserted that fewer female than male entrepreneurs applied for equity capital, and female entrepreneurs had greater interest in the service sectors and in retail, with less oriented growth. Some researchers indicated that lenders and other resource providers do not give equal treatment to female entrepreneurs as they often have less relevant management education and experience in the industry (Belcourt et al., 1991, Goffee and Scase, 1985,

Hisrich and Brush, 1983, Humfreys and McClung, 1981, Stevenson, 1986, Watkins and Watkins, 1983, Schwartz, 1976). Moreover, Fabowale et al. (1995) concluded that lenders treat female entrepreneurs with disrespect.

In the United States and Europe it is very noticeable that there are increasing numbers of women starting-up businesses and becoming entrepreneurs, and how women cope and perceive their experience has been the subject of a growing body of literature (Hakim, 1989, Simpson, 1991, Green and Cohen, 1995, Rees, 1992, Brush, 1992, Meager, 1992, Allen and Truman, 1992, 1993, Bliss et al., 2003, Mroczkowski, 1997, Welter et al., 2003, research., 2004). In addition, Green and Cohen (1995) noted that economic forces pose a significant challenge to women who own a business, although women play an important role in the development of the economy and in the process of the economy. In fact, men and women starting-up a business are different in terms of personality and profile and tend to start-up businesses in different sectors, with different products, and with different goals, and their businesses are run in a different way (Fischer et al., 1993, Brush, 1992, Chaganti and Parasuraman, 1996, Verheul and Thurik, 2001, Verheul, 2003, Carter et al., 1997). However, there is a scarcity of studies that contribute to the understanding of women's experience in terms of the problems they face, their motivations, aspirations and successes (Green and Cohen, 1995).

According to Welter and Smallbone (2008), women are challenged by the masculine norm of entrepreneurship and gender stereotype, and it has been argued that the performances of men and women and their manner of doing and being are not similar, and that both genders perceive that society is judging them with regard to different expectations of them (Elizabeth and Baines, 1998). In fact, some scholars have asserted that the performance of small businesses is influenced by the motivations, intentions and aspirations of entrepreneurs (Bird, 1988b, Cooper, 1993, Davidsson, 1991, Herron and Robinson, 1993, Kolvereid, 1992, Sexton, 1989). However, researchers have been concerned as to whether women can be as successful in terms of economic achievement as their male counterparts. According to Carter and Shaw (2006), socially and economically there are several factors that influence the

abilities of female entrepreneurs, such as *gender pay gap*, *occupation separation*, *unequal employment* and *work/life* balance, which reflect the role of female entrepreneurs in both society and the economy and which influence female self-employment (Carter and Shaw, 2006). However, there is not a great difference between men and women who own businesses in terms of their hard performance measures (Johnson and Storey, 1993). In contrast, the result of the study of women in business showed that women tend to be found in small businesses which are cheaper to finance, whose success is limited, have little experience of industry, fewer employees, less profit (Rosa et al., 1996, Rosa and Hamilton, 1994, Kalleberg and Leicht, 1991, Fischer, 1992, Fischer et al., 1993, Kalleberg and Leicht, 1991, Brush, 1992, 2006, DuRietz and Henrekson, 2000, Gupta et al., 2009), and grow less, compared to men in business (Cooper et al., 1994, Fischer et al., 1993). Rosa et al. (1996) found that younger women who own businesses tend to be less well established than equivalent male entrepreneurs. Some empirical studies have revealed that women purposely have a small venture or prefer the growth of their business to be conservative (Goffee and Scase, 1985b, Kaplan, 1988, Lee-Gosselin and Grise´ 1990, Belcourt et al., 1991, Chaganti, 1986). Cuba et al. (1983) found that the performance of women in financial measurement terms tended to be lower than that of men.

Another issue can be seen in the studies of Carter and Cannon (1992), Cannon et al. (1988) and other researchers, who categorized types of female entrepreneurs. However, the emergence of families and their significant influence on women has changed women's attitudes toward their businesses, growing their ventures and taking responsibility for their families (Lundstrom, 1999, Caputo and Dolinsky, 1998, Buttner and Moore, 1997, Marlow and Strange, 1994, Birley, 1989, Noble, 1986). Independence and running their own business are the motivations for women becoming entrepreneurs (Sacirbey, 1998, Birley and Westhead, 1994a, Kuratko et al., 1997, Walker, 2001, Harrison and Hart, 1993, McDowell, 1995, Shane et al., 1991, Vivarelli, 1991) and one of the studies indicated that most successful businesses are run by women (Potter and Abernethy, 2013) as evidence showed that women were motivated more by independence than their male counterparts (Pinfold, 2001, Scott, 1986, Still and Soutar, 2001). However, other studies have shown the opposite, which is that men are more motivated by independence than women (Marlow, 1997, Sundin



and Holmquist, 1991). Other reasons for women becoming entrepreneurs include *autonomy* (Kleiman, 1998, Buttner and Moore, 1997, Ljunggren and Kolvereid, 1996, Harrison and Hart, 1993, McDowell, 1995, Shane et al., 1991, Vivarelli, 1991, Goffee and Scase, 1985, Orhan and Scott, 2001, Scott, 1986, Winn, 2004); *overcoming job dissatisfaction* (Journal of Business Strategy, 1998, Babaeva and Chirikova, 1997, Oeltjen, 1992); *losing their job* (Omar, 1998, Sacirbey, 1998, Babaeva and Chirikova, 1997); *self-fulfilment* (Buttner and Moore, 1997), Fasci and Valdez (1998); and *control over their destiny* (Goffee and Scase, 1985, Hisrich and Brush, 1986b).

These are often seen as reasons why female entrepreneurs have smaller businesses and lower profits. It seems that the potential of men and women as entrepreneurs is different; whereas men seek wealth creation and economic achievement, women seek to have balance between work and family (DeMartino and Barbato, 2003, research., 2000). In addition, previous studies have suggested that although there are many similarities between men and women in terms of their personalities and their motivation, essential differences still exist. Clearly, differences in performance and motivation in female and male entrepreneurs can be seen as either “*social feminism*” or “*liberal feminism*” (Chaganti, 1986, Longstreth et al., 1988, Brush, 1992, Sexton and Bowman, 1986, 1990, Mirchandani, 1999). Ahl (2004) asserted that feminism is the condition of males and females being unequal. Fischer et al. (1993) consider *liberal feminism* as the idea behind the theory that males and females are equal, and how gender relates to socialization and performance in term of structural obstacles or discrimination. Moreover, Unger and Crawford (1992), Ahl (2006) and Fischer et al. (1993) stated in their studies that having equality in opportunities for men and women will result in the same behaviour. Moreover, Scott (1986), Black (1989) and Gordon (1976) see *social feminism* as referring to the power relations central to defining gender, where the experience of socialization makes the difference between genders, female values and competencies.

### 3.4 The Role of Culture

Culture is defined as “*the underlying system of values peculiar to a specific group or society*”. Hence, individuals in a society might engage in certain behaviours according to cultural motivations, which another society would not engage in. Other researchers have said that culture is evident in a society’s economic, institutional and entrepreneurial conditions (Busenitz et al., 2000, George and Zahra, 2002, Mueller et al., 2002). Hofstede (1980) examined the relationship between entrepreneurial behaviours and cultural dimensions, whereas Shane (1992) studied cultural dimensions as an important aspect of behavioural studies concerning individualism and collectivism, masculinity and femininity, etc. The study found that cultures characterized by high individualism and high masculinity have a higher level of entrepreneurial activity (Hayton et al., 2002). Countless researchers have focused on influences of culture on entrepreneurship (Hofstede, 1980, Hayton et al., 2002, Mcgrath and MacMillan, 1992, Mitchell et al., 2000, Mueller and Thomas, 2001, Mueller et al., 2002, Shane et al., 1991). Finally, Hofstede et al. (2004) found that when economic and social institutions are shaped by a culture that encourages entrepreneurial activities for certain individuals, it is easier for those “*integrated*” individuals to become entrepreneurs; culture can influence people’s assumptions and belief perceptions about management (Rao et al., 2013). Therefore, if the culture opposes the entrepreneurship of certain individuals, those unsatisfied individuals will tend more towards self-employment. However, which individuals are integrated and which are dissatisfied, in any culture, can change according to the conditions of the economy, and culture dimensions can moderate relationships between entrepreneurial activities and the economy (Hayton et al., 2002, Busenitz et al., 2000).

Studies done on females, specifically female entrepreneurs, are largely ignored by the global media. In the past, women worked to tend their homes and families (Baker et al., 1997, Brush et al., 2006, Marlow, 1997), In Botswana, for example, women participate only in traditional, ‘female domain’ sectors which result in low-paid, part-time work, which is less productive (Hovorka and Dietrich, 2011). However, one of the studies shows that if females were not socially constructed, due to their responsibilities such as home and children, a few of them would choose to be part-time entrepreneurs (Nelson and Duffy, 2011). However, the results

of Peris-Ortiz et al. (2012) show that women with children have decreased opportunities and chances of promotion. In contrast, a study in Europe as well the USA indicated that individuals start up a business because of opportunity (Verheul et al., 2010). Yet, a change is needed from society in order to eliminate the barriers, so that professional women can share families' responsibilities with their partners (Peris-Ortiz et al., 2012).

### **3.5 Motivations**

Motivation is an important element in entrepreneurial success (Moore and Buttner, 1997, Buttner and Moore, 1997) and “...*entrepreneurial motivations are important explanatory mechanisms for a variety of entrepreneurial behaviours*”(Carsrud and Brännback, 2011, p. 20). The personality of the entrepreneur is “*a specific pattern of more action related to characteristics*” (Shaver and Scott, 1991). Moreover, Schwartz (1976) added that the motivations for men and women are the same when it comes to creating a new business. Also, Hisrich and Brush (1986b) found that motivation to overcome obstacles helps to achieve success in business. Thus, female entrepreneurs need motivation and aspirations to start-up a business, the motivation factor being one of “*Push*” and “*Pull*” (Kickul and D’Intino, 2004). A person’s environment can have a big influence on his or her personality development, and can influence personality in two ways: short-term or long-term. Whether an individual’s personality has been influenced in the short term or the long term affects whether he or she will start-up a business (Dess et al., 1993, p.784). In summary, one of the studies indicates that women are motivated by a positive pull towards entrepreneurial activities (McGowan et al., 2012).

The process of starting a business requires three aspects of the entrepreneurial personality, along with self-motivation, resources, environment and active organization (Birley and Westhead, 1994, Buttner and Moore, 1997, Bird, 1993, Krueger and Brazeal, 1994). The study of female entrepreneurs and the study of the factors that can affect women, including such things as motivation, families, background and educational level have attracted the attention of a number of researchers. Schwartz (1976) study found that the motivations of women who want to start up a business are job satisfaction, economic issues, independence

and achievement, and Schwartz concluded that in terms of motivation when it comes to starting up a business there are no differences between men and women (Schwartz, 1976). Many surveys have been done to discover the motivations that men and women have to start up a business, and most found that both had similar motivations, with independence in first place, followed by locus of control and then self-fulfilment (Hisrich, 1990, Orhan and Scott, 2001, Hisrich et al., 1996, Sarri and Trihopoulou, 2005, Littunen, 2000, Birley, 1989, Scott, 1986, Feingold, 1994, Sherman et al., 1997). However, others found that women were motivated mainly by occupational flexibility: that is, they enjoy having a certain freedom as regards working hours; this encourages women to be entrepreneurs (Ducheneaut and Orhan, 2000, Taylor and Kosarek, 1995, Zellner, 1994, Olson and Currie, 1992). Although flexibility and freedom encourage women to enter wage-employment, they may have a negative impact on female entrepreneurs.

Moreover, another factor that motivates women to start-up a business is the model of *pull and push*. *Pull* refers to positive factors which attract people to become entrepreneurs, and in this case it refers to the glass ceiling, recession, unemployment, need for flexibility and wealth creation. *Push* factors, on the other hand, are forces which push people to become entrepreneurs, and refer to the need of achievement, independence, personal development etc. However, push, or negative, factors can influence women in poor countries to a greater extent than can pull factors. Researchers have found that women see the environment in large enterprises as hostile compare to males, so push factors are considered more important for women than men (Brush, 1999, Buttner and Moore, 1997, Hansemark, 1998, Glancey et al., 1998, Storey, 1994, Ducheneaut, 1997, Stokes et al., 1995, OECD, 2002, Orhan and Scott, 2001, Allen et al., 2007, Woldie and Adersua, 2004, Alstete, 2003, Amit, 1994, Marlow and Carter, 2004, Robinson, 2001, Zeller et al., 2004, Deakins and Whittam, 2000). Whilst it can be argued that women want to make a difference when they attempt to start-up their business, and contribute socially and economically compare to their counterparts males, some women managers do not see this as an encouragement in their former corporate positions (Still and Timms, 2000, McKenna, 1997). However, Davidson and Fielden (1999) suggested that facing a glass ceiling can be a disadvantage because of poor payment, less scope for improvement and absence of mobility. Other reasons that motivate women to become

entrepreneurs are personal growth, satisfaction, prestige and income (Goffee and Scase, 1985, Scott, 1986, Winn, 2004).

### 3.5.1 Self-efficacy

The theory of self-efficacy was developed by Bandura (1989), (1997) and was applied in the social psychology literature. Self-efficacy is the perception of the person in terms of their skills and the way they transfer these skills to achieve the desired outcome. Indeed, Hackett and Betz established the relationship of self-efficacy to occupation and perceived career (Hackett and Betz, 1981, Betz and Hackett, 1981, 1983). From this perspective, some evidence from studies has shown that female entrepreneurs have a low intention and are low in self-efficacy (Chen et al., 1998, Kourilsky and Walstad, 1998, Marlino and Wilson, 2003), therefore the behaviour and attitude of individuals are the two factors that clarify entrepreneurial intention (Liñán et al., 2011). Some scholars have noticed that some people get higher levels of motivation; empirical evidence has found that in choosing careers and occupations, women who have low self-efficacy are perceived as “*non-traditional*”, have low expectations and limited career aspirations as an entrepreneur, because female entrepreneurs have less belief in the importance of capabilities for success than do male entrepreneurs (Eccles, 1994, Bandura et al., 2001, Betz and Hackett, 1981, Scherer et al., 1990a, Bandura, 1992, Chen et al., 1998c, Chowdhury and Endres, 2005, Gatewood et al., 2002, Kourilsky and Walstad, 1998).

Self-efficacy, or self-confidence, is the individual’s self-belief in their skills and abilities. This concept speaks about whether women perceive themselves to have the necessary abilities that are important to task performance and believe themselves able to effectively convert these skills into a chosen outcome (Bandura, 1989, 1997). Markham et al. (2002) found that people are motivated by self-efficacy rather than by their abilities, which affects both their effectiveness and their behaviour. Bandura (1997) stated that having high self-efficacy towards some tasks makes one more likely to perform the tasks and follow-up as necessary afterwards. The concept of self-efficacy comes from the concept of “*locus of*

*control*”, which is an individual’s confidence in his or her ability to perform a certain task (Boyd and Vozikis, 1994). Scholars researching in this area have agreed that self-efficacy can strongly affect an individual’s career (Markham et al., 2002, Lent and Hackett, 1987, Nevill and Schleckler, 1988). There are some lines of work in which women have fewer representatives than men (Eccles, 1994). Bandura et al. (2001), Betz and Hackett (1981), and Scherer et al. (1990) agree with Markham et al. (2002)’s assertion that women tend to have less self-efficacy than men in careers that are “*non-traditional*” for females. In an attempt to examine the interactions of entrepreneurial self-efficacy, gender and intentions, researchers found that women had low self-efficacy and intention (Chen et al., 1998, Chowdhury and Endres, 2005, Gatewood et al., 2002, Kourilsky and Walstad, 1998). One study showed that women need more education about entrepreneurship than men to increase their self-efficacy (Wilson et al., 2007) and to create their ventures. (Scherer et al., 1990, Kourilsky and Walstad, 1998) agreed with the above, that women need knowledge as well as self-efficacy. At the same time, one of the studies presents that when an individual succeeds in certain issues it gives him/her a higher belief of self-efficacy (Tyszka et al., 2011). Fortunately, entrepreneurial education has become more available in the last three decades (Fiet, 2000).

The dissimilarity between men and women is evident in many factors, but when it comes to interest in career and behaviours, the most important factor is self-efficacy (Wilson et al., 2007). Wilson et al. (2007) found that self-efficacy can have a huge effect on entrepreneurship. Because women tend to have less confidence in their abilities, they also tend to be less entrepreneurial than men (Bandura, 1992). Chen et al. (1998) asserted that women tend to think of themselves in terms of their lack of skills. High self-efficacy in entrepreneurs is linked to successful start-up of their businesses (Markman et al., 2002). Moreover, high self-efficacy is linked to high self-evaluation, self-esteem, emotional stability and internal locus of control (Judge et al., 2003). Self-efficacious individuals are optimistic and positive (Watson et al., 1988). It might also affect the entrepreneur’s personality, goal, aspiration level, task choice, work attitude (Gist, 1987) and ability to start his or her business (Erikson, 2002). According to March and Shapira (1992), entrepreneurs have the challenge of taking risks and then controlling or managing the risk. Experience, personal attitude and social influence are traits that can influence self-efficacy (Ajzen, 1987, Boyd and Vozikis,

1994b, Shapero, 1975, Shapero and Sokol, 1982, Barbosa et al., 2007, Boyd and Vozikis, 1994, Zhao et al., 2005), and business plans could be better if individuals' self-efficacy in higher education were increased (Liñán et al., 2011).

Entrepreneurial self-efficacy is a construct that can measure a person's belief in his or her ability to launch a successful venture. Entrepreneurial self-efficacy (ESE) is a suitable measure because it is a mixture of personality and environmental factors and can predict entrepreneurial intention and action (Bird, 1998, Boyd and Vozikis, 1994). Moreover, ESE can be appraised through education and training to improve a person's ratio of entrepreneurial self-efficacious activities (Florin et al., 2007, Mueller and Goic, 2003). Therefore, ESE accredits the capability of a person to perform a task (Bandura, 1977). It is a matter of individual choice, as well as of effort and hard work (Chen et al., 2004). Again, Bandura (1997) stated that those with high self-efficacy are more likely to persist at a task than those with low self-efficacy. In addition, once the individual has a sense of self-efficacy in a given domain, they are able to meet difficulties or problems within that domain with persistence; they are less deterred by high levels of complexity or difficulty (Gist and Mitchell, 1992). Chen et al. (1998) included ESE, gender and education in their study of the individual, while Bandura (1997) argued to add behaviour and environment. Indeed, there are three barriers to the development and effective application of the construct. The first one is disagreement over whether the ESE construct is more appropriate than general self-efficacy (GSE). The second barrier is that the ESE construct has contrariety in the dimension. Thirdly, data collection is usually taken from university students and participant entrepreneurs; there is an overlay based on the previous obstacles, an agreement made about GSE, which is stable and sufficient. Also, it includes the ability to successfully complete tasks in various situations (Chen et al., 2004). Forbes (2005) and Chen et al. (1998) said they were behind the idea and development of the entrepreneurial self-efficacy (ESE) construct, and consider it to be a very important construct. The ESE construct has been further developed by Chen et al. (1998) to describe individuals who are capable of carrying out tasks relating to new venture management. Bandura (1997) declared ESE as a form of self-efficacy that influences human behaviour in a social setting.

### 3.5.2 Intentions

Intention can play a major role in the decision to create a new firm. Baron (2004) and Shaver and Scott (1991) highlighted intention as the concept explaining people's decisions, and stated that intention is a vital cognitive variable of the decision. Researchers agree that focusing on cognitive variables can help to understand the complex process of entrepreneurship. The influence of cognitive variables found in fields such as psychology or education might be applicable to the field of entrepreneurship (Baron, 2004). Empirical analyses of entrepreneurial intention are increasing (Autio et al., 2001, Chen et al., 1998, Erikson, 1999, Fayolle et al., 2006, Kickul and Zaper, 2000, Kolvereid, 1996, Kolvereid and Isaksen, 2006, Krueger, 1993, Krueger and Dickson, 1994, Krueger et al., 2000b, Lee and Wong, 2004, Peterman and Kennedy, 2003, Tkachev and Kolvereid, 1999, Veciana et al., 2005, Zhao et al., 2005). Chandler and Lyon (2001) asserted that past research focusing on entrepreneurial intention used "*linear regression models*", regardless of the risk of bias. Entrepreneurs are voluntarily so, and conscious of their decision to become so regardless of how they made the decision. Therefore, entrepreneurship can be seen as a process that occurs over time (Kyrö and Carrier, 2005). Beliefs, habits, desires, values and needs are factors affecting the entrepreneurial behaviour of intention (Bird, 1988, Lee and Wong, 2004).

Other external factors such as time constraints, difficulty of the task and the social process can influence one's attitude towards entrepreneurship. These are called situational factors (Lee and Wong, 2004, Ajzen, 1987, Boyd and Vozikis, 1994, Tubbs and Ekeberg, 1991). Ajzen (1991), Fishbein and Ajzen (1975), Krueger and Carsrud (1993), and Shaver and Scott (1991) indicated that intention is the most reliable and effective perception of behaviour that influences the individual and abilities such as self-efficacy (Bird, 1988, Krueger et al., 2000). Other factors that can influence the decision to become entrepreneurial are personal traits, background, experience and disposition these factors can be used to further develop entrepreneurship theory, and a full understanding of how these factors influence a person's intention of becoming entrepreneurial would further improve the construct (Bird, 1998, Kolvereid, 1996, Birley and Westhead, 1994, Krueger et al., 2000, Carter et al., 1996, Reynolds et al., 2004, Rotefoss and Kolvereid, 2005, Arenius and Minniti, 2005, Baron,



2004, Shane et al., 2003). However, Luca et al. (2012) showed in their study on students and the differences between *entrepreneurs* and *non-entrepreneurs* that the result indicated that personality traits and entrepreneurial behaviour have strong connections.

### **3.6 Entrepreneurial Resources**

Female entrepreneurship, according to Heilman and Chen (2003), is when a female creates her own business and is involved in the business's management and enterprise. When comparing the likelihood of men and women to start a business, researchers agree that men are more than twice as likely as women to open their own business (Dollinger, 1999). According to Moore (1999), between a quarter and a third of businesses were owned by women. Despite the increasing percentage of female business owners, the study still exhibited a dearth of businesses owned by females (Baker et al., 1997, Holmquist and Sundin, 1996). Many researchers indicated that an important key factor in a successful business is resources. Wernerfelt (1984) defined resources as "*anything that can be thought of as a strength or weakness*" of the firm, including the firm's performance and acquisition of exploratory resources. Furthermore, he argued that strategic planning is a vital element of any successful business. Some of the keys to success can be found in the resources of strategic planning, management skills, knowledge, capital and personal employment (Michalisin et al., 1997, Powell, 1992, Wernerfelt, 1984). Rao et al. (2013) argued that the atmosphere of the organization depends on the performance of entrepreneurs, whereas the performance of entrepreneurs relies on the system of the venture and the collective skills, as well as the leadership of the manager.

A study by Berman showed that having a strategic plan can effectively benefit the financial situation of a firm, as compared to the financial situations of firms with no plan (Berman, 1997, p.14). A comparative study of male and female owned ventures found that male owned ventures had more sophisticated strategic plans, and that ventures owned by women showed lower performance (Brush and Bird, 1996); an assumption indicated that because the general expectation from others about female entrepreneurs was that the ventures would have

a low performance, this might be related to their low performing market ventures, or part time working or that their business runs from home (Marlow and McAdam, 2013). At the same time, evidence indicated that an increasing number of women hold management positions. Thus, one of the characteristics inherent in female managers is that they have a strong relationship with employees (Schein and Mueller, 1992).

### **3.7 Human Capital**

One of the studies showed that education and prior entrepreneurship might influence an entrepreneur's decision to start a business. However, this finding should be further explored using different methodologies and data analyses that provide more knowledge on entrepreneurship education (Dainow, 1986). Most researchers in the field focus on the relationship between entrepreneurship education and entrepreneurship behaviour; fewer studies consider the influence of education and the perception of entrepreneurship by a potential entrepreneur (Gorman et al., 1997, Donckels, 1991, Kantor, 1988, Krueger and Brazeal, 1994, McMullan et al., 2002). In terms of entrepreneurial education, researchers once found that entrepreneurs tend to be less educated than the greater population (Jacobowitz and Vilder, 1982). In contrast, a study performed using more recent census data suggested that entrepreneurs tend to be more educated than those who do not own a business (Robinson and Sexton, 1994). Increasing the entrepreneurial attitude of individuals is considered one of the main instruments in this (Potter, 2008), as is the attitude of nascent entrepreneurs and their potential throughout their education as entrepreneurs (Liñán et al., 2011).

Brush (1992), Van Uxem and Bais (1996) and Birley et al. (1987) agree that there are differences between males and females with respect to their educational levels as well their experience, as both might have the same educational level but a different type of education. However, Carter and Cannon (1988) Carter and Cannon et al. (1988) concluded that female entrepreneurs have a high level of education.

### 3.8 Social Capital

Hanson and Blake (2009) and Díaz-García and Brush (2012) concluded that there is a significant difference between the genders in terms of their use of networks, and that gender differences exist in both the use of networks and the type of network. In fact, based on the results of Kwong et al. (2012), women do not have the same access to human capital and networks as men. In contrast, Watson (2012) results showed that different genders who own an SME have no differences in the use of networks. Research has indicated that networks play an important role for female entrepreneurs in terms of personal success and the survival of the venture (Aldrich et al., 1989, Rosa and Hamilton, 1994, Aldrich and Baker, 1997, Shaw, 2001). Networking can be defined as “*comprising a focal individual and all those individuals with whom the focal character has direct associations, and those other persons who are indirectly introduced to the central character by his direct contact*” (Aldrich and Zimmer, 1986 p, 239). Additionally, Moore and Buttner (1997) stated that female entrepreneurs are now aware of networking activities and are starting to gain more knowledge about it. However, male and female entrepreneurs take advantage of both formal and informal networks: women use friends and family, while men use their solicitor, the bank, their business consultant etc. (Watson, 2012). Birley et al. (1991) and Aldrich et al. (1997) asserted that networking activities can be measured: by the composition of the network, time spent in the network, the ability of experience to make a contribution, contacts and information he/she has to network, and the size of the network (Hansen and Allen, 1992, Aldrich and Zimmer, 1986).

In reality, some factors limit the ability of women to network, as women have duties in the house and to the family, which isolate them and do not permit them to be fully involved with individuals (Hunt, 1983), or their business contacts may be broken, which make them less capable of networking (Fogarty, 1972). Lack of management skills is also considered a disadvantage to female networking (Mintzberg, 1983). However, females entering into the business field with no experience of management and female entrepreneurs coming from a

domestic background will not have network contacts as well developed as those of their male counterparts (Goffee and Scase, 1985, Stevenson, 1986, Cromie and Hayes, 1988, Ford, 1989, Wolf and Fligstein, 1979, Nicholson and West, 1988, Barron and Bielby, 1984). Silversides (2001) argued that a network is important because it allows the owner of the business to have direct and indirect access to resources. However, being a role model, solving a problem and exchanging information is the main focus of the female entrepreneur and her female network, where it is formally organized (Smeltzer and Fann, 1989).

Carter (2000b), Linehan (2001), and Verhuel and Thurik (2001) have argued that poor access to a network is a limitation for females in accessing new sources of business opportunities, while they suggest that female entrepreneurs' networking is more important to them than to males. Female entrepreneurs' access to networks engages their families in formal networks, while males access networks informally (Moore, 1990). The development of a network differs between men and women and women tend to have women in their networks, while men have men in theirs (Burke et al., 1995). On the other hand, female entrepreneurs have a lack of informal networks and they seek support from friends and professional support from men (Ibarra, 1992, 1993).

### **3.9 Financial Capital**

#### **3.9.1 Investors**

Comparing men's and women's propensities to be active investors, researchers have shown that there are many more men than women investors, which emulates the characteristics of male and female tendencies to accumulate human capital and wealth (Cowling et al., 2003). Harrison and Mason (2007) argued that this discrepancy reflects gender differences in terms of business start-up and growth. Other factors in investment probability are the entrepreneur's working experience, industry sector and functionality (Anker, 1997), coupled with Brush (1992) assertion that finding the financial capital to start-up a business was considered "*without a doubt the biggest obstacle for women*". There are four main problems that face female entrepreneurs when it comes to the process of finance. The first problem is that

women are frequently doubtful about their own ability to start their own business (Schwartz, 1976, Carter and Cannon, 1992, Johnson and Storey, 1993, Koper, 1993, Van Auken et al., 1993, Carter and Rosa, 1998). Another problem is the external finance guarantees, due to records of the credits and assets (Hisrich and Brush, 1986a, Riding and Swift, 1990), while one of the results done in England indicated that men seek more external finance than women (Sena et al., 2012) and increase the growth of employment (Brinckmann et al., 2011). There is also the issue of an on going business being less readily available for female entrepreneurs (Olm et al., 1988, Aldrich, 1989, Greene et al., 1999). Finally, it can often be difficult for women to deal with banks because of gender bias (Hisrich and Brush, 1986a, Buttner and Rosen, 1988b, 1989). However, in this regard, Sundin and Holmquist (1989) concluded that banks treated women respectfully.

### **3.9.2 Trust**

Many scholars have tried to find a definition of trust. In an attempt to define the concept of optimal trust, the term “*rational prediction*” was coined by Lewis and Weigert (1985 P, 969). This refers to “*agents focusing on collecting and processing information to project likely outcomes of certain future events*” (Lewis and Weigert, 1985, p. 696). Fukuyama (1996) stated that, “*One of the most important lessons we can learn from an examination of economic life is that a nation's well-being, as well as its ability to compete, is conditioned by a single, pervasive cultural characteristic: the level of trust inherent in the society*” (Fukuyama, 1996, p.7). Therefore, the characteristics of trust can be emotional, have an element of effectiveness, they can be dynamic and continuous, and socially embedded. Based on emotion, it is the trust between one person and another. The effectiveness element which creates trust has a clear moral element (Weiss and Cropanzano, 1996, Lewis and Weigert, 1985, Baier, 1994, Becker, 1996, Gilbert, 1996, Hosmer, 1995). In addition, Granovetter (1985) demonstrated that trust exists and is formed in a dynamic model and in a social setting in classical and neo-classical economics. Similarly, trust is changeable and dynamic; in other words, it is possible for a person to trust and mistrust another person at the same time (Flores and Solomon, 1998, Lewicki et al., 1998). However, Baier (1994) concluded that trust is a moral quality and it increases the benefit to the economy as well to the people themselves;

from this perspective, persons and organisations have to trust and be trusted. Indeed, a decision as to “*trustworthiness*” relies on three critical factors: *integrity*, *ability* and *benevolence* (Mayer et al., 1995). Moreover, if the trustor believes that the trustee has a high level of integrity then trust will be created, all other things being equal. Overall, achieving the demands of these factors will result in avoiding unscrupulousness and acting fairly, respectably and decently (Mayer et al., 1995). Fukuyama (1996) argues that culture and society differences can play role in trust.

A number of scholars have focused on the study of trust in entrepreneurship, as trust is important to the economy (Gambetta, 1988, Misztal, 1996, Rousseau et al., 1998, Smith et al., 1995). Indeed, Wicks et al. (1999) indicated that managers exchange trust with their stakeholders based on a specific strategy choice, through their behaviour, and this will result in a wealth benefit from cost savings and enhance the organizational capacity. The theory of social capital (SCT) defines social capital as “*the productive value that accrues to individuals and groups because of the social network relations amongst them*” (Taylor et al., 2004, p.189), and Fukuyama defined social capital as “*The ability of people to work together for common purposes in groups and organization*” (Fukuyama, 1996, p.10). As this theory encourages trust and exchange behaviour amongst employees, female entrepreneurs gain effectiveness through the way they socialize and chat amongst each other. In addition, trust can lead to an increase in the exchange of resources and information between the employees themselves, as well as with the female entrepreneurs (their managers) (Adler, 2001, Coleman, 1988, Tsai and Ghoshal, 1998). There is no empirical evidence of the assumption that risk taking could prevent an individual from being an entrepreneur (Ray, 1993). One of the studies revealed that self-efficacy, power and networks have an impact on female risk taking compared to their counterpart male (Maxfield et al., 2010).

### **3.10 Entrepreneurial Wealth**

The wealth of a family can be seen as showing a “*tight relationship between being ‘entrepreneurs’ and being rich*” (Cagetti and De Nardi, 2006, p.838). As Krugman (2007)

pointed out, there is greater concentration of allocation of wealth than on incomes. An example is the United States, where family wealth is 60 to 70 per cent of the wealthiest 10 per cent, and between 22 per cent and 30 per cent is owned by the top 1 per cent of families (Quadrini, 2000). Many researchers believe that the wealthier the family is, the more unlikely it is that they will be employees, and of the top 1 per cent of the wealthiest families, 80 per cent become entrepreneurs either self-employed or owning a business. However, it has also been shown that families who own businesses are richer than those who are self-employed. The estimate of wealth of business owners in the United States is \$179,000, whereas it is \$169,000 for self-employed people and \$47,000 for the population as a whole (Cagetti and De Nardi, 2006). Moreover, an analysis made by Forbes showed that of the 400 wealthiest Americans, between 61 and 80 per cent became entrepreneurs because of their family members, and that most of their wealth had been inherited through their parents or grandparents (Cagetti and De Nardi, 2006). In 1999, there were 9.1 million women in the United States who owned businesses (George and Lyon, 2000, p.7 ).

Buttner and Moore (1997) and SBA (2001, p. 34) stated that these women employed 27.5 million people. In contrast, the *Lisbon European Council of Stockholm* (2001) showed that in 2005 employment increased by 57 per cent, while the European Union encouraged female entrepreneurs to establish either employment or self-employment. The survey by the *Lisbon European Council* of 2000 showed that by the year of 2010 the percentage of employment increased to 60 per cent. In the mid-1990s between a quarter and a third of all businesses in the UK were owned by females (Fielden et al., 2003). In contrast, businesses owned by women in the United Kingdom accounted for around 16 per cent of business stock, and self-employed women represented around 27 per cent of the population (Carter and Shaw, 2006). Two important aspects of wealth creation are considered to be motivation and measurement of the success of the business; the latter can be done through financial criteria (Kalleberg and Leicht, 1991, Stanger, 2000). However, decision-making and ambitions play an important role in women becoming self-employed (McGowan et al., 2012); one of the analyses confirmed that for male and female entrepreneurs a major motivation to become self-employed is independence (Dawson and Henley, 2012).

### **3.11 Conclusion**

This chapter began with introducing the concepts of entrepreneurship and the perceptions of the meaning behind it. It then discussed the characteristics of male and female in term of cultural value, social perception and personality traits. The following section discussed the wealth of family businesses and how this affects the growth of the economy. Management education for both genders is also discussed in this chapter and how education can reflect on the decision to start-up a business. Starting-up a business for male and female entrepreneurs was discussed, as was the idea behind choosing to create their own businesses, and the obstacles that constrain men and women from starting their own businesses. Finally, in this chapter, there was a discussion of an important key element for female entrepreneurs, i.e. resources and strategy plans for the business. The next chapter continues to look at female entrepreneurship but focuses on the Middle East in general and Saudi men and women in particular. This body of work also helps us to understand the potential differences between Saudi male and female entrepreneurs and the possible attitudes of Saudi employees to being their own boss. It is likely that Saudi women face the same or similar obstacles as women in Western societies. Moreover, the dearth of studies by either Western scholars or Middle Eastern scholars about the potential of employees toward creating their own business means that research is required to enhance our knowledge of this matter.



## **Chapter Four**

### **Female Entrepreneurship in Saudi Arabia**

#### **4.1 Introduction**

This chapter continues the research outlined in Chapter Three in terms of the study of male and female entrepreneurs; it discusses the main objective of male and female entrepreneurs in the Arab world and North Africa in general and in Saudi Arabia in particular by providing existing examples from some Middle Eastern countries. The chapter provides a history of male and female entrepreneurs in Middle Eastern and Arab nations. It describes how male in general and women in participate in the workforce in terms of their ages, religions, and marital statuses, and how this participation reflects the economy of the Arab world. Then it explores the contemporary status of women in developing countries and the impact of the global economy, and the problems female entrepreneurs face when creating their business as regards education, skills, experience, motivation, characteristics and employment. Also, the chapter provides more details of the obstacles that female entrepreneurs face in the Middle East and the Arab world; it compares the economic growth of several countries in the Arab world and North Africa. Besides that, it considers the culture and society of the Arab world, which are significant contributors to the environment for potential male and female entrepreneurs. Finally, this chapter describes the networking and mobility for male and female entrepreneurship, and the way that ethics, gender and entrepreneurship are regarded in Islam.

#### **4.2 The History of Male and Female Entrepreneurship in the Middle East and North Africa**

Researchers in the field of business research have largely ignored the part of Arab women in business. In some studies, factors such as leadership, neutrality of gender and culture were used as gender neutral considerations to classify female entrepreneurs in a generic analysis of “*the Arab world*”. Researchers finally agreed to refine considerations of the Arab nations in

terms of understanding management, under which fall two fundamental categories: women, who are referred to as gender neutral, and the individual Arab, as opposed to the “*Arab world*” (Hofstede, 1980, Ronen, 1986). The number of women entering the workplace has increased year after year, and women have equality of education at all levels compare to men (United Nations Development Programme UNDP, 2003). Historically, Arabic culture does not prohibit women from having power and authority (Guthrie, 2001), based on the Islamic concept that women can work as much as they wish as long as work does not interfere with their duty to family. On the contrary, men have no restrictions towards hours worked (Read, 2003, Darwiche, 1999). Al-Qudsi (1998) found that the most important indicators of Arab women participation in the workforce are: age, marital status, existence of children and number of children. For example, in the year 2010, at age 16 and over, out of 1,000 unmarried women age in Britain is 19.8 of women get married (Statistics., 2012) whereas Omani women marry at a median of 15 to 19 years of age, when they reach their childbearing years, before entering the labour market (Al-Qudsi, 1998, Oman-spacing, 2010).

In many countries around the world, regardless of gender, entrepreneurs face similar problems when it comes to starting-up their business, access to finance, gaining customers, etc. In undeveloped countries, there are even more problems to face, like access to technology, under developed banking systems and political corruption. There are limitations to conducting research, studying female entrepreneurs compare to male entrepreneurs, or finding statistics to support data in Saudi Arabia, due to the country’s “*fetish for secrecy*” (Atkinson, 2007). To gather information through MENA (Middle East and North Africa) countries is not an easy task, and some women do not register their businesses, so as to avoid unwanted attention (Abdullah and Al-Angari, 2007). Countries in the Middle East and North Africa (Womenable.) share the same religion and religious practices can still differ from one another. These differences affect the everyday lives and business practices of male and female entrepreneurs. For example, women in some countries are not required to cover themselves, while in other countries women are required to cover themselves from head to toe. In addition, it might take a Saudi female an entire month to register her business, while for women in Bahrain registration takes only one hour (Fakkar, 2007, Afsaruddin, 1999).

Saudi Arabia is in need of development in the entrepreneurial sector, and thus should “*foster entrepreneurship and the development of SMEs*” (2008), in order to move beyond dependence on oil revenues. Globalisation has inspired researchers to perform international research exploring cultural similarities and differences in terms of business practices and management philosophies. This has led to the study of Middle East and Arab world economies, particularly trade developments in the region (Wilson, 1995, World Bank, 2003a, World Bank, 2003c). It is important to study the change of economies and growth of business in the Middle East, along with the contributions of these to world trade. Such study requires knowledge of businesses in the Middle Eastern and Arabic states (Pfeifer and Posusney, 2003, Wilson, 2001, World Bank, 2003b). In fact, according to the FDI, the Middle East lagged behind in the process of globalising its economy, in respect to its pursuit of strategic growth of markets and its ability to cope with the international market (World Bank, 2003c). Noland and Pack (2004) asserted that while Middle Eastern countries have attempted to divert their economies and encourage multinational corporation (MNC) investment by giving women equal opportunities to contribute to economic growth, the pressures of the growing market has made the Middle Eastern economy become more corporate and inclusive of multinational considerations and investments. Given this, *The United Nations Development Program* argued that women should be given the opportunity to enhance their countries’ economic growth (United Nations Development Programme UNDP, 2003). In order for Middle Eastern countries to reflect global business practices, women would have to enter the labour market (Adler, 2004, Burke and Davidson, 2004, Wirth, 2001).

For instance, the World Bank data reported that in Bahrain the workforce for women in 2000 was 36.3 per cent and by 2010 had increased to 40.6 per cent; in the United Arab Emirates the workforce was 34.5 per cent in the year 2000 and increased to 44 per cent in the year 2010. In addition, in Saudi Arabia it was reported that the workforce for women in the year 2000 was 17 per cent; it only increased to reach 18.3 per cent by the year 2010, while in Jordan it was 13.3 for the year 2000 and it increased to 16.3 per cent in the year 2010 (Bank., 2010).

Adler and Israeli (1994), Scherer et al. (1990) and Hovorka and Dietrich (2011) found that men had a higher rate of engagement in entrepreneurial activities than women in the Oman

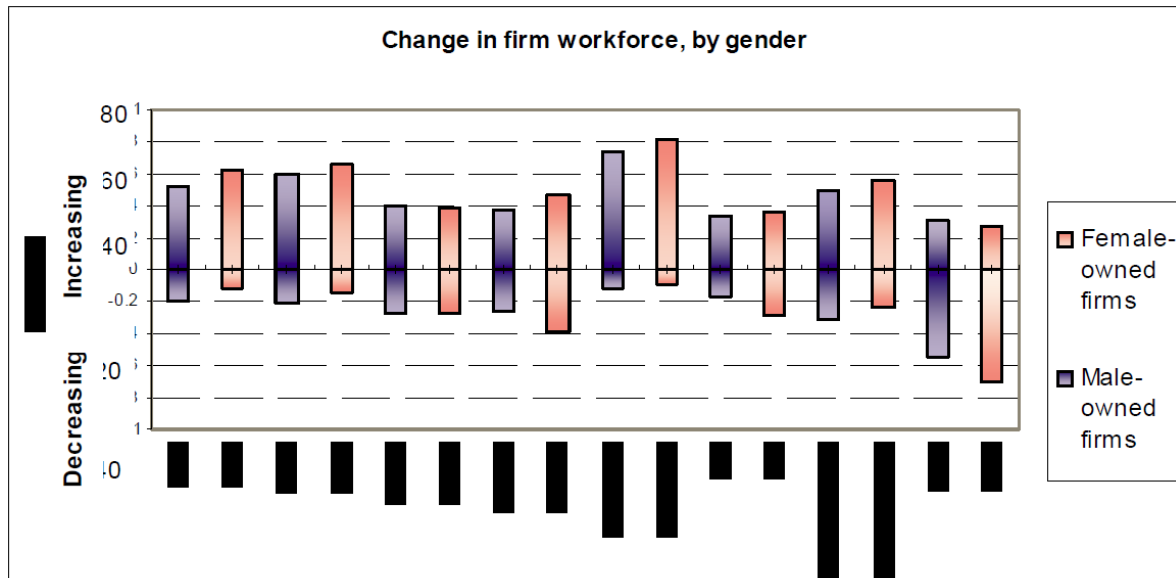
and Botswana regions. There are few studies examining Muslim male and female entrepreneurs and the relationship of religion with gender roles and ethical values, as the literature has very limited access to the worlds of Arab men and women in general and Muslim women in particular (Essers and Benschop, 2009). Women in Arab countries are prevented from full participation in the economy due to pervasive cultural, attitudinal and other factors compare to men (Carree and Thurik, 2002). Moreover, there is a dearth of studies of Arab entrepreneurial women's behaviours and performance compare to men's (Dechant and Al-Lamky, 2005, El-Ghannam, 2002, Maysami and Goby, 1999, Abdalla, 1996). In the Middle East and North Africa, countries such as Saudi Arabia, United Arab Emirates and Oman form the Arab Gulf Cooperation; these areas are still under research concerning their economic potential as well as whether special attention is needed (Ahmed, 1998b). Indeed, the reason for the absence of studies focusing on female entrepreneurs in Arab countries, particularly in Muslim society, is because the economic participation of women depends on social and family control over women and the restriction of their mobility compare to their counterparts males (Syed, 2011).

Hundreds of years ago, from 570–632 C.E., Islam had a very powerful role in Saudi Arabia. The first wife of the Prophet Mohammed, Khadija, was a wealthy and powerful business woman (Nashat and Tucker, 1999, Steet, 2000). In 1919, there was a feminist movement led by a very famous Arab woman: an Egyptian named Huda Sharawi. This movement affected the other Arab countries in the 1930s and 1940s. It caused networks to be set up in Egypt, Syria, Lebanon and Iraq (Sidani, 2002). Because of the efforts of intellectuals involved in the feminist movement, fundamental social and political changes occurred in many Arab countries. The feminist movement opened the door for all Arab women to have the right to an education and to work in fields such as medicine and teaching. As the report of Arab human development stated, there have been significant improvements in women rights in the Arab world (Arab Human Development Report, 2002). The Arab Human Development Report (2002) also stated that female participation in politics and the economy is still low. Finally, over time the states of Arab women have seen a change for better, in that they have accomplished a big step toward social democracy and a place in the social economy (Report., 2005). In developed countries, where women own 25 per cent of total businesses, it is quicker

for women to start a business than for men to do so (Woldie and Adersua, 2004). The creation of opportunities in achieving gender equality will improve economic growth (Eddleston and Powell, 2008), and female entrepreneurs add diversity to their business environments in developed countries compare to male. Examples of this diversity can be seen in China, Asia and Africa, where women are very active in business activities (Verheul et al., 2006).

Due to the law of Islam traditionally permitting women to own properties, middle class women engage in some economic activities, like the selling and buying of real estate, the renting of shops and so on (Ahmed, 1992). Currently, the Middle East faces two main challenges: creating better jobs for an increasingly educated young workforce and pulling the economy away from traditional, labour intensive sectors like agriculture, natural resources, construction and public work. The most important challenge that female entrepreneurs face is to gain economic and political empowerment (Mustapha et al., 2005). The social position of women and their responsibility to their families in the Arab world lead to a lack of economic empowerment. For Arab women, it is unusual to ask a lending institution to finance their start-up businesses, and they are unlikely to have access to significant amounts of capital (Naser et al., 2009). Evidence from another study of women in Arab countries stated that women rely on external resources (Hattab, 2012). Thus, it is difficult for female entrepreneurs to raise the start-up capital necessary to begin their business compare to male entrepreneurs. Another important challenge is in terms of hiring issues; a study performed in Egypt, Jordan, Saudi Arabia, West Bank and Gaza showed that women who own firms hire more workers and are increasing the size of their firms more than men who own firms.

**Figure: 4.1 Male and Female Owned Firms are Hiring more Workers in Egypt, Jordan, Saudi Arabia, and the West Bank**



Sources: Staff estimates based on enterprise Survey data

Note: Data refer to the enterprise workforce changes between 2001 and 2000

### 4.3 Contemporary Female Entrepreneurship in the Middle East and North Africa

The introduction of female entrepreneurs has had a great impact on the global economy, and the number of female entrepreneurs is steadily rising worldwide. Females now own more than 25 per cent of all businesses (NFWBO., 1998). Countries in Africa, Asia, Eastern Europe and Latin America have seen a rapid growth of women in business (OECD., 2004). More than 80 per cent of food sold in Sub-Saharan Africa is produced by women, while in Asia the statistic is 50 to 60 per cent, in the Caribbean it is 26 per cent, in North Africa and the Middle East it is 34 per cent, and in Latin America it is 30 per cent (Kitching and Jackson, 2002). Likewise, McKay (2001) argued that female entrepreneurs face challenges in running a business, and Carter (1997) stated that there are significant barriers facing women in developing countries who wish to start and grow a business. In most developed countries, female entrepreneurs play a role in the economy of business creation. For example, women

make up 40 per cent of the total workforce in Asian countries (Ganesan et al., 2002, Jamali, 2009, Al-Owaihyan et al., 2002). Another study shows different kinds of challenges that female entrepreneurs face in Nigeria, such as poor location, short terms of finance, and competition with their male counterparts (Otunaiya et al., 2013). In contrast, male entrepreneurs in UAE face greater competition compared to their counterparts (Kargwell, 2012). Although women in the workforce can enhance the economic system, provide diversity of entrepreneurship (Verheul et al., 2006), freedom of expression and potential fulfilment (Eddleston and Powell, 2008), many studies have found that female entrepreneurs all over the world face the same challenges as women in the Arab world (DeLollis, 1997, Christopher, 1998, Goldenberg and Kline, 1999, Inman, 1999, Smith-Hunter and Enghardt, 2004).

There is a limitation on the study of women in the Arab world in general (Dechant and Al-Lamky, 2005), and thus a lack of study on small and medium firm creation by female entrepreneurs compare to male entrepreneurs (Al-Owaihyan et al., 2002). As discussed by Pellegrino and Reece (1982), there has been study of the problems that female entrepreneurs face in certain fields, such as retail and services, with financial management and marketing being the most difficult. The study identified that 60 per cent of female entrepreneurs found finances and analysing records in order to make decisions to be a critical problem. In addition, in some countries, for example in Iran, unlike men women are restricted from participating in either social or economic activities, because of the complexity of the culture and their social life (Halimi et al., 2011), and Iranian women cannot drop the responsibilities of their home and raising children, which leads to less women in the workforce. Therefore, in cases when Iranian women decided to enter the business field they face a challenge between balancing work and home (Javadian and Singh, 2012).

Besides that, Alpander et al. (1990) found that there are critical problems facing women when starting up a small business: *recruiting new customers, financial issues, recruiting and hiring new employees, price of the product, market expansion, legal problems, quality of product, and dealing with government agencies*. In the Arabian Gulf, social expectations hold males responsible for earning the money necessary to supply, feed and house their families. Women

are responsible for caring for the family in the home (Mostafa, 2005, Haddad and Esposito, 1998, Abdalla, 1996, Al-Dhafiri, 1987). Abdalla (1996), however, added that women in the Arabian Gulf are willing to take breadwinning responsibilities in order to make changes in their lives, such as increased political and social involvement.

Emirati male entrepreneurs believed that the home and family are the responsibility of women, while men are responsible for being the breadwinners (Kargwell, 2012), but a report by Waqas (2013) indicated that of over 20,000 companies in UAE 3,000 were owned by Emirates female entrepreneurs. In contrast, a study indicated that Nigerian female entrepreneurs perceive themselves as dynamic yet they can reconcile their lifestyles between their families and work, similar to Western women (Halkias et al., 2011).

Throughout the history of Saudi Arabia, women have been under greater pressure than women in neighbouring countries have. Indeed, Saudi female entrepreneurs are isolated from the rest of the world and the global economy, which is why international scholars do not investigate female entrepreneurs in the Middle East and North Africa (Alturki and Braswell, 2010). There are 23,000 female entrepreneurs in Saudi Arabia, and an estimated holding of 16,390 businesses. Given that not all businesses held by female entrepreneurs are registered, it is estimated that 20,000 small and medium sized enterprises are owned by Saudi female entrepreneurs. Thus, their funds are estimated to be SR 62 billion, they hold 70 per cent of shares and own 15 per cent of private ventures plus 10 per cent of real estate; this is equal to £9.92 billion, according to other studies (Alshemari, 2005, Abdul Ghafour, 2004). This money remains in the banks of Saudi Arabia, and is not invested internationally because of the lack of adequate facilities for investment in some sectors (Alshemari, 2005). Also, SAGIA encouraged the responses of Saudi women, because a large number of Saudi women applied for investment licenses (Ramady, 2010). There have been significant changes for Saudi women and for the economy. Skoko (2012) added that Saudi women are under exploited with regard to some of the entrepreneurial activities in the country. In recent times, women have had better access to education and more economic opportunities than in the past.



As the economy of Saudi Arabia changed, it became easier for women to enter the labour market. The Riyadh Chamber of Commerce and Industry has issued more than 6,000 commercial licenses for women to start their own businesses in Riyadh and Jeddah, and there are 43,000 registered companies owned by female entrepreneurs in the whole of Saudi Arabia. There are also many unregistered businesses owned by Saudi female entrepreneurs (Alturki and Braswell, 2010). The results of certain studies have indicated that involving Saudi women in entrepreneurial activities does not only enhance the economy but also has a positive impact on their social environment (Ahmad, 2011a). Forbes Magazine reported that despite the problems that Muslim women face in the business world, 10 female entrepreneurs from the Middle East were included in 2008's 100 most powerful women in the world list. In 2004, it was shown that female entrepreneurs in Saudi Arabia in the Jeddah Economic Forum had businesses that were better for women related education and skills, which indicated that Saudi female entrepreneurs are capable of holding leadership positions in the future (Al-Ghazali, 2009).

Sikdar and Mitra (2012) considered the reason why women are less in number than men in holding leadership positions in ventures all over the world. However, Al-Ghazali (2009) mentioned that men in Saudi Arabia do not like to be instructed or bossed by women in a business context. The same thing applies in UAE; a Dubai study indicates that individuals with higher intentions toward holding leadership positions are those people who see themselves as masculine, compared to people who see themselves as less masculine (Sikdar and Mitra, 2012). Of the savings accounts belonging to Saudi female entrepreneurs, 75 per cent were engaged in real estate investments of around SR 120 billion (Patni, 1998, Gardner, 2009, Parker, 2007). This means that women have the right to work, to own property, and to open businesses. However, despite their engagement in business, females continue to encounter significant obstacles because of the culture norms (Al-Jadda, 2005). The Arab News, one of Saudi Arabia's leading newspapers, listed the top 20 business females in Saudi Arabia, along with the following commentary:

*“Saudi men have traditionally been the entrepreneurs, but our women are no longer standing in the shadows. They have stepped into the light and have become the*

*backbone of society. We in the kingdom are fortunate to have well-educated, financially powerful women” (Almaeena, 2007).*

Furthermore, AlKaylani (2003) estimated that there were 5,000 female entrepreneurs in Riyadh and 4,000 in Jeddah. Besides that, Saudi female entrepreneurs own around 20 per cent of the country’s corporate shares, 15 per cent of the private sector, and 10 per cent of the country’s property. Further steps that might boost the activities of Saudi female entrepreneurs would be to involve the *Al Shura Council*. The Saudi Arabian SAGIA established special centres in Riyadh, Jeddah, Madinah and Damman to encourage Saudi entrepreneurial investors to help the Saudi economy (AlKaylani, 2003).

**Table: 4.1 Advantages versus Disadvantages for Female Entrepreneurs in Saudi Arabia**

Advantages	Disadvantages
Highly Educated	Need Male Permission
New Generation of Females and Values	Separate Banks (by law)
Economic Growth	Minimal Government Assistance
Separate Banks	Lack of Support from Other Females Lack of Business Experience Lack of Market Research

Source: University of Maryland: UMUC working paper series number 2009-002 female enterprise in Riyadh, Saudi Arabia 2009

As 58 per cent of Saudi Arabian women attend universities, Saudi Arabia can look forward to a more highly educated population of women (Ba-Isa, 2007). Parker (2007) and Abdullah (2007) agreed that employment estimates of women range from 5.5 per cent to 15 per cent. Members of the younger generation have access to the internet and contribute to socio-economic reforms. Separation in banking services between men and women is believed to accelerate business growth and overcome the obstacles that one can encounter when dealing with the opposite sex. However, this belief does not consider the lack of financial advisors for

women, which has a significant impact on their ability to have a successful business (Abdullah, 2007). In terms of the disadvantages that women face as entrepreneurs, women still need permission from men (*called "a man's guarantee"*). Based on Minkus-McKenna (2009) and Shinnar et al. (2012), a reported lack of support is another major barrier that faces Saudi female entrepreneurs similar to females in China, the United States, and Belgium as Saudi culture is characterised by privacy. According to (Ba-Isa, 2007): "*It is best not to incur the attention or wrath of the commission of vice*". This can be known as the policy of religion. The government program that provides for women has limitations. Furthermore, Saudi female entrepreneurs have reported that despite changes in government regulations, they are still playing the same roles in business compared to their male counterparts (e.g., investing in real estate) (Alturki and Braswell, 2010).

By law, female entrepreneurs are not allowed to process their own paperwork in several government sectors. Instead, they are required to hire a man or male relative to complete their paperwork, which "*add (s) a layer of bureaucracy and lack of decision-making*" (Alturki and Braswell, 2010, p.11), and also emphasises that men hold the power. Saudi female entrepreneurs have only indirect access to government services, which are critical to starting and managing a business. They depend on their male relatives to finish their registration and paperwork instead of filling out the women's sections. The report also showed that 38 per cent of female entrepreneurs registered their business by themselves, but the regulations of the government in Saudi Arabia still insist on a third party, called a *muaggib*, to vouch for female entrepreneurs (Alturki and Braswell, 2010), even though women work in banks and own real estate, which shows that they are involved in decision making. However, in reality most business decisions are made by men, and women still lack the confidence to make decisions. Likewise, Sadi and Al-Ghazali (2010) performed a quantitative analysis on 100 female entrepreneurs and 50 male entrepreneurs, in which they found that Saudi female entrepreneurs are primarily motivated by self-achievement, and these six barriers may prevent women from opening their own businesses: *lack of governmental support, societal restrictions, lack of coordination among government departments, lack of market studies, the oligopolistic attitude of investors, and lack of support from the community* (Al-Ghazali, 2009).

In line with this, a study on Korean female entrepreneurs showed that there was a strong relationship between the success of female entrepreneurs and motivation (Lee and Stearns, 2012). Aziz (2007) confirmed that women in Muslim societies are not provided access to certain jobs in the labour market because of cultural, rather than religious limitations. The *Sayyida Khadija bint Khuwaylid Centre of the Chamber of Commerce and Industry (JCCI)* is considered to be the most powerful organisation in Saudi Arabia. It is located in Jeddah, in Western Saudi Arabia, and is the leading organisation supporting the election of women to government positions. Furthermore, the JCCI put forth several successful initiatives to assist female entrepreneurs throughout Saudi Arabia to start-up their businesses (Hamilton, 2010). The JCCI provides Saudi female entrepreneurs with general information, advising on starting up a business, financial assistance and legal consultation (Kingdom of Saudi Arabia, 2003).

A recent study shows that in the MENA countries women are turning more to entrepreneurial activities, with less fear of failure (Hattab, 2012), while female entrepreneurs in such a place as Pakistan's Kohat city face, besides a lack of finance, a lack of environmental support and a lack of information to start up a business (Ullah et al., 2012). King Abdullah Ibn Abdulaziz announced that Saudi female entrepreneurs require support and attention in order to succeed. In the Ministry of Economy and Planning (2009) Eighth National Development Plan, he declared a plan to support female entrepreneurs by providing them with loans, promoting their use of savings and credit procedures, and reducing their investment and production risks. These initiatives provided female entrepreneurs with various access to the Chambers of Commerce, as well as opportunities to participate in committees and public initiatives such as economic forums, official international government delegations and National Dialogue workshops (Alturki and Braswell, 2010). One of the leading Saudi female entrepreneurs is Al-Olayan, CEO of a major financing company and one of Fortune Magazine's top 50 most influential businesswomen in the world (Hovis, 2010). Al-Olayan identified five factors that can make female entrepreneurs successful: equal education to males concerning business and finance, encouragement from her family and community, equal legal rights, easy transportation, and getting benefits from the law and legal system (Mokhtar, 2007) Al-Olayan stated:

*“We do not live in this world alone. We do not want to and we cannot live isolated from everyone else [...] Even though we are stepping forward, many countries that were once behind us are ahead of us now. It is time that we stopped talking and started working to educate and train our Saudi sisters and daughters while preserving our Islamic identity.”* (Mokhtar, 2007, p.4)

The World Economic Forum’s Global Gender Gap assessed the differences between genders in Saudi Arabia, and found four differences between men and women: opportunities for economic activities, access to higher education, political empowerment, and health and survival (Gardner, 2009). Saudi female entrepreneurs are more likely to be sole owners in their businesses than males; they do not spend much time on their organisation and management, and they are much more highly educated compared to women who are employed in the workforce. Despite this fact, 58 per cent of women in Saudi Arabia were educated outside the country, while in the general Saudi workforce only 30 per cent were educated abroad and 21.3 per cent were female entrepreneurs who have postgraduate degrees. Despite these facts, it must not be forgotten that when it comes to Saudi female entrepreneurs, there is an absence of data. They are imagined to be females isolated from the business world and from the economic environment, which is why they have been largely uninvestigated by international literature (Alturki and Braswell, 2010).

The cultural and social characteristics of Muslims and Arab society are different from those of Western nations, and these differences are reflected in the demographics of the workforce. The Saudi workforce, for example, has a very low representation of women, and the median age of professional workers is younger than that of developed countries (Al-Gahtani, 2004). The culture of Saudi Arabia is primarily influenced by Islamic teachings and its people’s nomadic roots. In the 1950s, a significant change occurred in the country, indicated by the fact that families started to send their spouses and children to study abroad in Western nations, with the support of the government (Arastas et al., 1980). Hill et al. (1998) argued that in Arab society education is very important as a mechanism by which one may improve one’s social standing. It is also an important factor that influences organisational behaviour,

especially when it comes to education concerning the use of new information technology, as Vassiliev (1998) asserted that Saudi Arabia continues to provide higher education programs for women. For example, by the year 1991, more than 19 per cent of Saudi women entered university while only 7.1 per cent of males did. In the year 2004, 33 per cent of women entered university while only 22 per cent of males did (UNESCO., 2004).

A study performed by Dechant and Al-Lamky (2005) in terms of culture and the influences of Islam on female entrepreneurs noted that women are not allowed to drive or travel unless accompanied by their husband or a male relative. This is an interpretation of Islamic teaching that affects women's mobility, and thus their ability to perform necessary tasks on behalf of their businesses, or even in the course of normal employment. The *Gulf Cooperation Council (GCC)* helps female entrepreneurs in their businesses; its aim is to increase the role of females in the global economy until Gulf women hold almost a third of the wealth in the GCC, manage \$38 billion in investments, and increase their presence in leadership positions, which is an important and significant feature of the economy (Dubai School of Government, 2010). It hopes to bring about regulation for a healthy working environment for female entrepreneurs.

The environment surrounding female entrepreneurs can affect their access to essential items such as capital, training, networking, integration into the market and technology tools, compared to male entrepreneurs (Dubai School of Government, 2010); Pakistani female entrepreneurs do not have any sort of training at all before they start up their businesses (Ullah et al., 2012). Some studies have examined the factors influencing female entrepreneurs in the Arab world in general and the Arab Gulf in particular (DeLollis, 1997, Smith-Hunter and Englhardt, 2004, Goldenberg and Kline, 1999, Inman, 1999). *The Gulf Cooperation Council* and the Arab world in general have a similar level of economic development and social influences, including the shared characteristic of oil availability, which plays a significant part in the labour force of these countries. Moreover, women are not involved in the GCC, which results in a limitation on opportunities for female labour. Providing motivations for female entrepreneurs to start up their own businesses will give women better

opportunities to shape, and be active in, the national economy in their countries (Naser et al., 2009). Increasing the number of small ventures could benefit the economies of Arab countries, as well as provide solutions to some of the social problems faced by these countries (Fergany, 2002). Moreover, other studies conducted in Saudi Arabia indicated that nowadays it is found that Saudi female entrepreneurs are establishing more as well as managing more small and medium size businesses compared to the past, and this trend is increasing (Danish and Smith, 2012). Costanza et al. (2003) and Bahmani-Oskooee et al. (2012) raised a similar argument, stating that female entrepreneurs who start-up a business can create and increase opportunities for employment, as well as contributing to economic growth. In fact, the Arab societies where women participate in the labour force are influenced by culture and shaped by Islamic principles and religion, which affect practices toward women and social norms (Kabasakal and Bodur, 2002). Indeed, a study conducted on the influence of culture on Omani and Bahraini female entrepreneurs and the likelihood of them starting up their businesses, found that Islam has a positive impact on their work (Dechant and Al-Lamky, 2005). When this is compared to Mongolian culture a result shows that because of the unique Mongolian culture, which changes and interacts, as their culture is collectivism, it is influenced by the tradition of life (Aramand, 2013).

The study showed that some factors preventing female entrepreneurs from participating in the economy or running their businesses effectively include: a culture that prevents women from having their own businesses; interpretations of the teaching of Islam that affect the mobility of female entrepreneurs; a lack of educational opportunities for women due to conservative interpretations of Islam; and the lack of experience and skills caused by scant participation in the workforce compared to their counterpart males (Dechant and Al-Lamky, 2005). Additionally, socio-cultural factors in developing countries play a major part in women's decisions to become entrepreneurs, including religion, marital status, ethics and values (Nilufer, 2001). On the other hand, Carswell and Rolland (2004) stated that there is no relationship between these factors and the likelihood that women will start-up a business. Married women in developing countries are less likely to be involved in the labour force (Salehi-Isfahani, 2000); such was the case in Egypt, where the participation of women in the labour force dropped after marriage (Assaad and El-Hmidi, 2002). In Kuwait, a study found

that single women are twice as likely to participate in the economy as married women (Shah and Al-Qudsi, 1990). In addition, Zewde Associates (2002) stated that the *“absence of appropriate and effective women entrepreneur’s organizations may have negative effects on women enterprise development”* (Zewde Associates, 2002, P, 229). Granovetter (1985), Aldrich and Zimmer (1986), and Burt (2000) argued that entrepreneurs in Arab countries depend on social positioning and networking in order to have successful businesses. Given this, women find it difficult to grow their business, as their access to social positions are limited by the Arab world’s patriarchal culture, which restricts the movement of women and their ability to create and access social networks. Lin (1999) concluded that a woman’s ability to network is influenced heavily by her family connections. Dr. Al-Dabbagad addressed the subject of the GCC society’s work, noting that women have started to have more knowledge and more support when it comes to business ventures; this gives female entrepreneurs more power in economic activities, more presence, and more leadership opportunities (Al-Dabbagh, 2010).

Indeed, Saudi female entrepreneurs aspire to negotiate access to global capital. The GCC reported that most women who begin their own businesses using either personal or family savings find difficulties in growing their businesses. Many female entrepreneurs lose their businesses in the early stages because of their lack of access to formal capital, even though most businesses do not require a huge amount of capital in the early stages (Dubai School of Government, 2010). Thus, research is needed on Saudi female entrepreneurs who rely on personal savings or family capital to start their businesses. The research will have to consider issues such as access to formal capital, risk taking, lack of knowledge, training and self-efficacy. The conclusion from this report should show that the funds exist, but that these women do not have access to them. Moreover, countries that are represented in the GCC require research on the prospects for females holding small or medium sized businesses, as well as the challenges they face (Al-Owaihan et al., 2002).

Men and women who own businesses have no differences between them, because both are managed by men with male employees. Indeed, women make up a small percentage of the



workforce. Another challenge that faces Saudi female entrepreneurs and their women employees is restriction of mobility. Women are not permitted to drive, and public transportation is unsafe and unreliable. Such limitations can cause delays in the normal course of business. Women also require a guardian's permission to travel abroad, which thus limits Saudi female entrepreneurs from attending conferences and training seminars (Alturki and Braswell, 2010) and women do not communicate with unrelated people from different cultures (Ahmad, 2011b). In Saudi Arabia, the range of the length of time in business across all sizes of firms owned by both male and female entrepreneurs is 23.4 averages for female and 18.7 average for male.

In Saudi Arabia, women workers can make up less than 1 per cent of employees in both male and female owned firms. Furthermore, labour regulations in Saudi Arabia consider how constraints to the operation and growth of businesses differ, depending on whether they are owned by women or by men. Based on the cited paper, it appears that does Saudi female entrepreneurs can manage their own businesses or not (Mustapha et al., 2005).

**Table 4.2 Distribution of Male and Female Owned Firms, by Size and Average Years**

Country	Size of enterprises <i>(percentage of all enterprises of relevant gender ownership)</i>								Years in business <i>(average age across all sizes)</i>	
	Micro (1–9 employees)		Small (10–49 employees)		Medium (50–99 employees)		Large (100+ employees)		Male-owned firms	Female-owned firms
	Male-owned firms	Female-owned firms	Male-owned firms	Female-owned firms	Male-owned firms	Female-owned firms	Male-owned firms	Female-owned firms		
Egypt	4.9	4.4	52.1	45.0	8.2	8.8	34.8	41.9	21.3	21.9
Jordan	17.1	5.4	44.5	52.7	14.5	12.2	23.9	29.7	14.5	15.1
Lebanon	9.2	9.8	64.1	60.9	13.5	9.8	13.1	19.6	28.4	30.7
Morocco	0.0	0.0	47.7	36.4	17.8	22.7	34.5	40.9	17.7	17.0
Saudi Arabia	0.6	0.0	41.6	27.4	28.1	32.3	29.8	40.3	18.7	23.4
Syria	29.3	29.6	50.8	55.6	11.8	7.4	8.1	7.4	15.6	18.7
West Bank & Gaza	35.1	31.9	51.8	45.8	8.2	11.1	4.9	11.1	16.4	18.6
Yemen	44.6	52.4	32.6	23.8	10.9	4.8	12.0	19.1	13.6	18.8

Source: World Bank Enterprise Survey data, 2003-06

A recent study by the UNDP. (2002) showed that Saudi men make up 50.3 per cent and women make up only 10.4 per cent of the workforce, whereas both genders contribute to 32.6

per cent of the total labour force participation in economic activities; women role models also contribute to barriers for women (Burke and Davidson, 2004). In fact, researchers observe that gender bias exists in organisations that have unequal power relations (Hearn et al., 2006, Legge, 2004). As scholars have noted, the differences in rights between men and women are significantly visible in Middle Eastern (ME) countries, which forms another big challenge for female entrepreneurs (Mernissi, 1991, Metcalfe, 2007, UNIFEM, 2004). Researchers have mentioned that females face two discrimination-based obstacles: economic discrimination and social discrimination (Seikaly, 1994). Yet, the Kingdom of Saudi Arabia (2003) *The Arab Human Development Report* argued that the right of equal participation in political, social, economic and educational activities empowers female entrepreneurs, and empowerment will significantly affect the Arab World's ability to engage in global society (Metcalfe, 2006). The research also indicated that gender stereotypes prevent women workers from getting promotions (Powell, 2000, Reskin and Padavic, 1994, Walby, 1990), and even from gaining employment in the first place (Dickens, 1997, Harris, 2002, Powell, 2000, Truss, 1999). Acker (2005) and Badran (2004) investigated leadership and the growth of Saudi women who own ventures and found that the amount of Saudi female entrepreneurs is steadily growing, and growth has occurred particularly in the last few decades, especially in the Gulf region (Moghadam, 1997). With all the obstacles that face Saudi female entrepreneurs, the necessity of hiring a male as manager is a great financial burden. Oftentimes, the male manager will take advantage of the woman owner by forcing her to give him a higher position in her organisation beside his personal interest. One of the lawyers declared:

*“Businesswomen must take precautions when appointing managers for their businesses. Many women give their managers full responsibility and control and this relinquishment of control has serious consequences for them. They give this authority out of negligence or ignorance, or if it is a relative, a businesswoman might be feel embarrassed asking to limit his authority. But at the end of the day, when there is money to be claimed they do not look for the manager, they go after the owner.”*  
(Alturki and Braswell, 2010, p, 26)

The obstacles facing female entrepreneurs in Saudi Arabia are related to socio-cultural and gender norms and little is known about the participation of women in Arab societies, about role models for women, or about women's characteristics, behaviours, risk taking and business activities (Syed, 2011). In Sri Lankan society, by way of contrast, gender differences exist in term of risk taking, where men are higher than women in risk taking (Jayathilake, 2013). However, Syed concluded that despite all the barriers faced by Saudi Arabian female entrepreneurs, women are still involved in certain activities and contribute to the economic growth of the country. Likewise, he asserted that women in the Gulf region add variety to the business environments with opportunities to improve gender equality (Syed, 2011). Syed argued that many academic journals consider female entrepreneurs as a general population but do not address the behaviours and business activities of, or issues faced by, Saudi female entrepreneurs. According to Yamani (1996), female entrepreneurs face barriers in the course of processing the documentation needed to start a business, as they need a man to serve as a representative to do business with government agencies on their behalf. Laws that are structural representations of Saudi culture restrict a woman's ability to drive, travel abroad, or be seen in public without a male relative or written permission from a close male relative. These require female entrepreneurs to depend on their male guardians in the course of conducting basic business affairs (Syed, 2011).

According to this culture, the place for women is the home, or the private domain. This unique cultural atmosphere plays a major role in shaping Saudi female entrepreneurs' experiences (AlMunajjed, 1997, Halimi et al., 2011). Similarly, Syed (2011) argued that in Islamic teaching there is no differentiation between men and women in many things, including economic, social and political participation, but that males in Saudi Arabia persecute and belittle women in the name of Islam in order to limit women's roles in society. This attitude may not be the most beneficial for the country as a whole, because those Saudi women who own small and medium sized firms play a significant role in the development of the economy of Saudi Arabia (Syed, 2011). There are two main sectors of interest to the majority of Saudi female entrepreneurs: manufacturing and trading, or teaching and nursing (Syed, 2011). However, Pandey and Ansari (2012) asserted that a long time ago entrepreneurship was considered as an important ingredient in developing the economy.

In Arab countries, women are considered to belong to their families, and their primary responsibility is to care for their homes and children. This cultural expectation restricts Arab women from having their own businesses, as it keeps them from attending conferences, educational training, seminars and more (Holmquist and Sundin, 2002). There have been big changes in the political and economic atmosphere of the Arab world in the last few decades. Lebanon is one of the countries that allow women to work outside the home and own their own businesses (Sidani, 2002). Lebanon is more open to Western culture, compared to other Arab countries. In the eighteenth and nineteenth centuries, Lebanese males left the country for better jobs elsewhere, which caused Lebanon to have shortages in their workforce. Thus, Lebanese women have traditionally had more opportunities to have a job (Jamali, 2009). Pistrui et al. (2008) asserted that 15 per cent of the economic activity in Lebanon comes from female entrepreneurs. Lebanese female entrepreneurs tend to have smaller firms than their male counterparts (Husseini, 1997). In fact, the Turkish government supported female entrepreneurs by offering them a credit card to encourage them to start-up their business from either within or without the home. The government also created another type of credit card, called “Youth Credit”, which was only given to women under the age of 35, with which to start a business that only operated outside their homes. Scholars described that all a woman needed to receive the credit card was a good project, adequate knowledge and involvement in the production of goods or services (Onal, 1995).

The average Arab female’s lack of skills and experience also has a major impact on female entrepreneurs (Dechant and Al-Lamky, 2005). An empirical study done in Oman investigated the obstacles faced by Omani female entrepreneurs in particular and the rest of the Arab women in general. The result of the study shows that it is counterproductive to have successful female entrepreneurs remaining unknown, because unknown entrepreneurs cannot share their success with other females. There is no empirical research that focuses on female entrepreneurs and the starting-up or the growth of their businesses (McElwee and Al-Riyami, 2003).

Time is a very important factor for women in developing countries. Ijff (1999) indicated that women who work for long hours at their business still have to fulfil their duties at home at the end of the day (cooking, cleaning and looking after their children). This makes it so that female entrepreneurs work double the hours, between their homes and their jobs (Ijff, 1999). Indeed, the time that Arab women spend in the home and commit to their families and children reduces their ability to develop experience and skills as entrepreneurs and might prevent them from participating in vital business functions such as conferences, classes, day-to-day transactions and customer service. This is the case in many developed countries (Holmquist and Sundin, 2002) as well as in developing countries (Karim, 2000, De Groot, 2001).

#### **4.4 Characteristics of Businesses Run by Women**

One of the characteristics of enterprise in MENA countries is that Arab women mostly participate in the service sector (Coleman, 2002, Robb, 2002). Another characteristic that often attracts women to decide to be an entrepreneur is the size of the business. Females are attracted to the service sector because the businesses tend to be small and they are often satisfied with limited growth. Because of this, females' businesses tend to be small scale and have a limited number of employees (Coleman, 2002, Robb, 2002). Dechant and Al-Lamky (2005) reported that the size of the businesses run in Bahrain and Oman are small, with only 2 to 60 employees on average. Ahmad (2011a) indicated that Saudi female entrepreneurs are more likely to be involved in the services sector, such as marketing, consulting, education and the retail trade etc. Another factor that can affect female entrepreneurs is the use of technology. Female entrepreneurs have to compete in a marketplace where technological knowledge, especially of using the internet and accessing information technology, is of vital importance. Yet, Dechant and Al-Lamky (2005) suggested that female entrepreneurs in Bahrain and Oman do not use information technology, and gave as a reason that their country was small. Growth strategy is another factor that characterises female entrepreneurs; the growth of females' businesses tends to be slower than males and females tend not to have any strategy to grow their business (Dechant and Al-Lamky, 2005).

## 4.5 Characteristics of Female Entrepreneurs

Women's motivation to become entrepreneurs is created by many different *push* and *pull* factors. Female entrepreneurs in developing countries experience a combination of both factors (Robinson, 2001, Orhan and Scoot, 2001). The *push* factor is related to negative conditions that could be improved by entrepreneurial activities, whereas the *pull* factor is related to positive aspects of development. *Push* factors can include low income, strict working hours, lack of job opportunities and job dissatisfaction. *Pull* factors can include self-accomplishment and a desire to help others. There are both market opportunities and the necessity of earning a living that lead Pakistani female entrepreneurs in Pakistan's Kohat City, for example, to start-up their businesses (Ullah et al., 2012), while in general, Saudi entrepreneurs start up their businesses to take advantages of the opportunities, higher income, and seek independence (Skoko, 2012). A study conducted in Bahrain and Oman shows that in terms of the *pull* factor, achievement, opportunities and self-fulfilment motivate female entrepreneurs (Wu et al., 2007). Duffy et al. (2006) added that Arab female entrepreneurs who show high efficacy and a need for achievement are generally successful, as empirical evidence shows that the desire of achievement motivates female entrepreneurs in developing countries (Orhan and Scoot, 2001), and it can be inferred that *push* and *pull* factors influence women in developing countries. Further evidence from additional empirical studies performed in Bahrain and Oman confirms that pull factors such as the desire for achievement, opportunities and self-fulfilment motivate women to become entrepreneurs (Dechant and Al-Lamky, 2005). In Arab countries, females who seek entrepreneurship are primarily driven by self-achievement (Naser et al., 2009). Additionally, one of the studies addressed that the biggest factor that motivates Saudi and Bahraini women to start-up a business is self-achievement (Sadi and Al-Ghazali, 2012).

Indeed, to understand what motivates Arab women, certain factors should be considered, including the social lives and the environments surrounding women. In the Arab world, family plays a major role in society in terms of politics, economy and religion. Arabic people

are mostly known to each other according to their family membership, identity and status (Sabbagh, 1998). Again, Galloway et al. (2002) argued that women have different motivations than men in their decisions to become entrepreneurs. In terms of the size of a business, women were more satisfied with micro level entrepreneurial activities, because women aim not to grow their business but to have a stable business (Boden and Nucci, 2002). As regards female entrepreneurs in UAE, their motivation to start up a business is often to increase their income, while other women indicated that it was due to the free time that they have to start-up their business (Kargwell, 2012).

One study of Arab women showed that less educated females tend to be more conservative in their understanding of Islam. OECD. (2004) survey found that female entrepreneurs tend to have a higher level of education than non-entrepreneurs in developing countries (Bowen and Hisrich, 1986, Hisrich and Lerner, 1997). Another finding in India shows that women with higher education have a greater wish for independence and a desire to engage in management roles (Rao et al., 2013); this can also be seen in Oman, where opportunities for education are gradually increasing for women. As more Omanis become educated, the country will have increased productivity and will override some difficulties, like the cost of wages, salaries and financing transfers. Having an educated workforce that incorporates women will reduce local businesses' need to outsource labour to the degree currently exercised, and when women have greater educational opportunities they can experience better social lives as well (McElwee and Al-Riyami, 2003). Moreover, a survey conducted among Saudi university students presents that two and a half times the number of students who got previous training to start-up a business tended to have more entrepreneurial intentions compared to those students who had no training at all (Almobaireek and Manolova, 2012). However, in Kinta, Perak study shows that the culture of the individual is associated with entrepreneurial intention (Ismail et al., 2012).

## 4.6 Culture and Society

Culture within society is an important factor in showing the variations of entrepreneurship (Cornwall, 1998, Wennekers et al., 2001, Stewart et al., 2003). Nilufer (2001) and Dechant and Al-Lamky (2005) stated that culture, experience, opportunities, economics and the size of businesses in developed countries influenced men's and women's decisions to become entrepreneurs. Some of the factors included religion, values, ethics and marital status. Some researchers, like Carswell and Rolland (2004), found no relationship between social culture and the above factors in women's inclination to start-up a business. In terms of the labour force, married women were less involved in developed countries like Egypt, Kuwait, Bahrain and Oman (Salehi-Isfahani, 2000, Shah and Al-Qudsi, 1990). Previous studies performed found that Arab women cannot stand in the social position of a man; women tend to socially network less than men, and their network is tied to family links (Granovetter, 1985, Aldrich and Zimmer, 1986, Burt, 2000, Lin, 1999, Popielarz, 1999). Besides that, cultural values relating to women's employment in Middle East societies are guided by the labour law called *urf* (custom), which is meant to protect women and create a special working environment that can fit the tenets of Sharia (Library.) and Law (Haleem, 2004, Koran 3:36 and 33:35). The Sura (division of the Quran) of Al-nour "*the light*" states:

*"And tell believing women that they should lower their gaze, and not flaunt their charms except to their husbands, their fathers, their sons, their womenfolk, their slaves, such men as attend them who have no sexual desire, or children who are not yet aware of women's nakedness. They should not stamp their feet so as to draw attention to any hidden charms." (Sura 24:31)*

Gender differences in Arab countries are sanctified in the Quran and upheld by Sharia law, which holds that women's main responsibility is to their family, as wives and mothers. This expectation will affect their dedication to employment, aside from familial responsibility, and thus women have fewer opportunities to work and men are considered first to fill jobs, even if a women applicant has equal qualifications (McElwee and Al-Riyami, 2003, Salih, 2001). While Yemen and Lebanon showed significant constraints between men and women, other



countries showed less systematic gender differences. Basow (1980) discussed the gender stereotype in terms of gender behaviours and appearance. Appearance can influence social interaction, because it either conforms to or rebels against acceptable social behaviour (Workman and Johnson, 1994). Another example of how Emirati women are active in the economy level in women sectors, where they face the challenge of being outside their home, is in low value sectors where they can then move to high value entrepreneurial activity (Goby and Erogul, 2011).

One factor that constrains Lebanese women is culture, which depends on the male masculine stereotype that holds that a woman's place is in her house (Haddad, 1993, Jamali, 2009). Also, due to the restrictions in the culture of Iran, women face difficulty in starting up their businesses and need strong support from their families, especially from their men, to cross this hurdle and to become an entrepreneur (Javadian and Singh, 2012). More recently, one of the studies indicated that there is differentiation between male and female entrepreneurs in UAE with regard to friends and families' support (Kargwell, 2012). Besides that, society is important to the role of family, as families are tied together, even considering the diversity of culture in Lebanon (Sidani, 2002). Yet, the labour force has been influenced by the culture of Arab society, which is affected by Islamic principles. However, a study conducted in Bahrain found that Islam has a positive impact on female entrepreneurs (Kabasakal and Bodur, 2002).

Al-Mandhry (2000) reported that the percentage of Omani women in the labour force is 9.7 per cent, which is very low; the reason for that is the lack of opportunities rather than a lack of interest. Moreover, Omani women have few activities as entrepreneurs and decision makers, which have an impact on their employment in the private sector. Moreover, female entrepreneurs in Oman are very few, less than 4,000, and this includes situations where a man might own his business under the registry of his wife (IFC., 2005 1995). Omani entrepreneurs own small sized firms, with 1 to 2 employees. These can be classified as "*fourth class enterprises*", which require a capital of only 25,000 Omani Rials (approximately £35,000) to start-up a business (IFC., 2005, Dechant and Al-Lamky, 2005, Committee., 2002). Furthermore, the workforce structure is a strictly male domain, although in Arab countries in

general, women have been rising more to leadership positions in the public and private sectors (Salloum, 2003, UNDP., 2002, ILO, 1998, Al-Lamki, 1999).

#### **4.7 Networking and Mobility for Male and Female Entrepreneurs in Saudi Arabia**

Saudi female entrepreneurs do not take advantage of the services created to help them, and in many cases do not have access to these services, compared to their male entrepreneurial counterparts. Indeed, 55.9 per cent of all Saudi entrepreneurs do not have a website for their organisation, and this percentage is higher when it comes to unregistered businesses (62.9 per cent), due to the lack of technology and technological skills for female entrepreneurs, whereas in other countries women distribute brochures or leaflets in lieu of internet presence. Female entrepreneurs in Saudi Arabia try to grow their businesses only through word of mouth (Alturki and Braswell, 2010). Added to this are the lack of networking opportunities for females in general and it is clear that the barriers faced by Saudi female entrepreneurs are immense. The lack of technology also causes a limitation of access to international and regional markets and a lack of self-efficacy to overcome the problems they face in the course of running a secure investment (Dubai School of Government, 2010). Saudi Arabian male and female entrepreneurs are similar to Omanis, in that many Saudi males use the names of their female relatives or their wives to register their own businesses, due to government restrictions that prohibit government employees from owning their own businesses on the side. The same prohibition applies to women who work in governmental sectors, who then use their husbands' names to register their businesses (Alturki and Braswell, 2010).

#### **4.8 Ethics, Gender and Entrepreneurship in Islam**

Jacobson (1997) and Knott and Khoker (1993) distinguished religious identity from ethical identity by separating religion from culture and customs. Eickelman (1998) asserted that Islam could be part of ethnicity in certain circumstances. However, ethnicity is constructed and subjected to social identity by others, because ethnicity is constructed in relation to Islam

(Anthias, 2001). Indeed, gender roles identifying females as “*feminine*” and males as “*masculine*” are, in Islam, defined by actions either by what they do to themselves or to each other in certain circumstances, whether the action be a particular form of speech or a physical act (Torab, 1996). For instance, female entrepreneurs in Turkey and Morocco have an agency constructed by their gender identity, which affects the structural constraints supplied by the social gender expectations and patriarchal process (Brown and Humphreys, 2002). Another matter that affects entrepreneurs in the society of Islam is the “spirit of capitalism” for the consideration of ethics and lack of individualism (Arslan, 2001). However, other researchers argued that there are different forms of opportunities for entrepreneurs, and that it is not necessary to be in equilibrium with capitalism (Shane and Vankataraman, 2000).

#### **4.9 Conclusion**

The main aim of this chapter has been to give general information about the situation of men and women in the Middle East and the Arab world. This chapter gave a brief history about male and female entrepreneurs in the Middle East and business in developing countries. The chapter covered different perspectives, such as education, skills and experiences, motivation and entrepreneurial characteristics. Then, the chapter looked at the role of culture and society, besides the reality about Saudi female entrepreneurs. Prior research conducted in Western contexts has revealed the likelihood of a persistent gap between Saudi men and women in many different areas, providing empirical evidence on issues such as motivations of entrepreneurs, obstacles faced during business creation, and the constructed environment that surrounds Saudis in comparison to Western society. In the next chapter, the research methodology will be addressed, as will the strategy and the procedures that will be used.

## **Chapter Five**

### **Research Objectives and Methodology**

*“Where is the understanding we have lost in knowledge? Where is the knowledge we have lost in information?” (T. S. Eliot, The Rock, 1934).*

#### **5.1 Introduction**

The focus of this chapter was on the research aims and methodology used in this study. The study used both qualitative and quantitative approaches, known as mixed methods. The first stage of the study entailed in-depth interviews with ten Saudi entrepreneurs, exploring their life stories and entrepreneurial experiences. The second stage of the study entailed a randomly distributed questionnaire of Saudi employees to determine their attitudes towards entrepreneurship and starting up a new business. This chapter starts by defining the research and objectives, before considering the conceptual framework and the philosophical approach adopted in the study. Following this is a description of the qualitative and quantitative research design adopted.

#### **5.2 Research Aims and Objectives**

There were two overarching aims of this study. The first was to explore the perceptions and experiences of male and female entrepreneurs in Saudi Arabia. Although many similar studies of male and female entrepreneurial experiences had been undertaken in Western contexts, this study is the first to examine the life stories of Saudi Arabian entrepreneurs. The second main aim was to explore the attitudes and intentions of male and female employees towards entrepreneurship and new business start-ups. These two main aims were converted into the following research objectives:

A1. To explore the perceptions and experiences of male and female entrepreneurs in Saudi Arabia in starting a business.

A2. To explore the perceptions and experiences of male and female entrepreneurs with regard to business growth, market development and their future business ambitions.

A3. To examine how Saudi Arabian culture affects the experiences of male and female entrepreneurs.

B1. To explore the attitudes of employees towards entrepreneurship and the perceived desirability of starting a business.

B2. To explore whether employees believe they have the necessary skills and resources to start a new business (i.e. their entrepreneurial “self-efficacy”).

B3. To explore employees’ intentions to start new businesses.

B4. To examine differences in start-up intentions by gender and other demographic characteristics.

The first three objectives (A1-A3) focus on Saudi entrepreneurs. The first objective determined whether male and female Saudi entrepreneurs have different perceptions and experiences in the creation of their businesses. Each individual has their own reasons for starting-up their business and for the type of business they choose, and such motivations play a main role in the creation of a business, so this research will explore the reasons why entrepreneurs are motivated to be their own bosses. The different goals in creating their businesses could also be drawn from entrepreneurs’ perceptions as well as their experience. The second objective focused on the business growth, market development and future business ambitions of entrepreneurs, by exploring their perceptions and experience of these and looking at whether they had the potential to expand their business and their future objectives. The third objective, which is very important to Saudi entrepreneurs and to Saudi society as a whole, concentrated on the role of culture in these different perceptions, particularly looking at the roles of religion, management and gender in terms of how they were affected by culture.

The second stage of the study addressed the objectives (B1-B4). The first objective was to explore the attitudes of male and female employees in Saudi Arabia in terms of their desire to

start-up a business. The second objective was to explore employees' skills and self-efficacy in different areas, such as their self-efficacy of their planning for their business, performing effectively, and thinking about various different aspects of business, managing and solving problems. The aim was then to find out the intentions of Saudi employees to start a new business by looking at employees who wanted to quit their job, by examining their capabilities and their confidence in their skills in order to start a business, as well as their career goals. The final objective was to explore the effects of gender and other demographic characteristics such as age, their position in their current employment, their monthly income and the sector that they worked in.

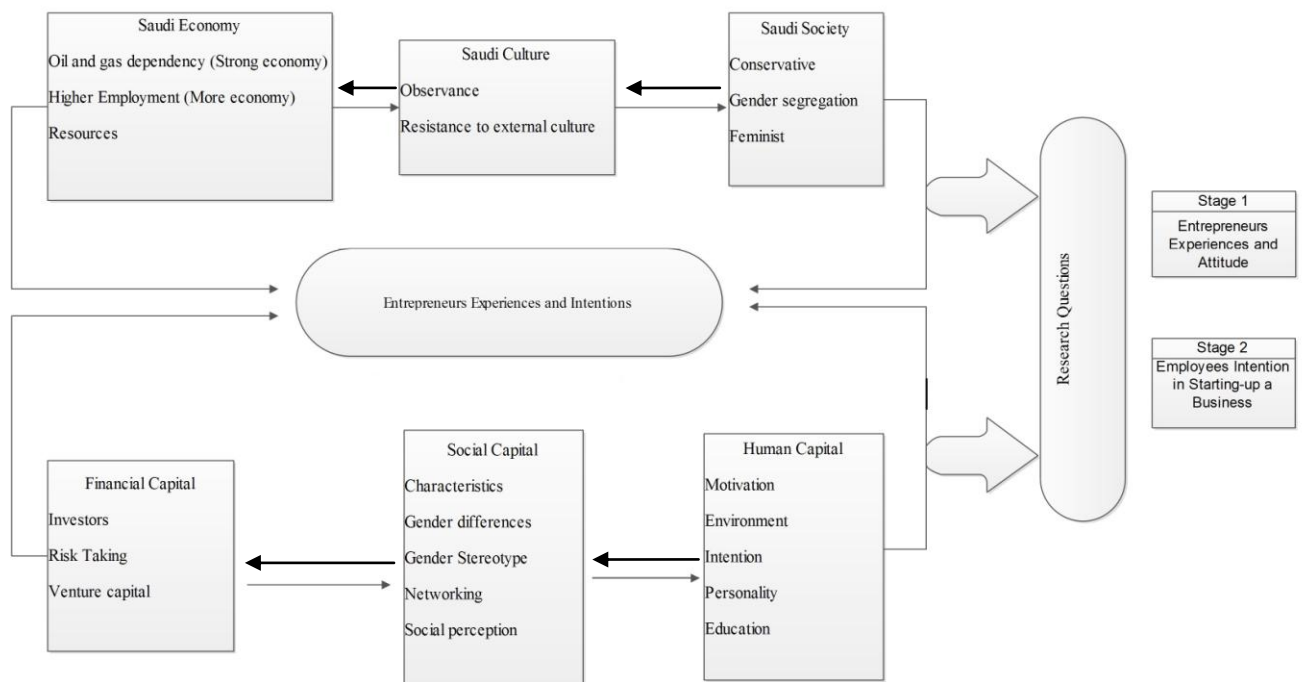
In conclusion, this research targets two different dimensions: the first dimension being qualitative data throughout the research into the life histories of entrepreneurs, and the second dimension being quantitative analysis throughout the study of the potential of employees towards being their own boss. Two different dimensions: it might be that one day one of the entrepreneurs might shut down his/her business or get bankrupt and switch to an employment position. On the other hand, one of the employees might decide to quit his/her job and start up their own business. It is like two arrows facing each other, moving towards one another, switching sides. This research focuses mainly on male and female entrepreneurs, where the potential of employees is considered as being introductory to further work by the researcher.

### **5.3 Conceptual Framework**

The conceptual framework discusses the idea behind the study of the research by developing a graphic portrayal of the study (Miles and Huberman, 1994), and leads to the guidance of all aspects of the study (Creswell, 2003). In this study, the aim of the conceptual framework is to give the reader an insight into the history of Saudi Arabia and the Saudi economy during the period of King Abdulaziz, the business environment in the country and entrepreneurship knowledge in literature. In addition, the main resource that the country relies on is oil, as oil has notable influence on both the country and the people; however, oil plays an important role in the economic and political life of Saudi Arabia. Moreover, the Saudi people are very friendly but conservative, due to the cultural environment. The main laws that the country follows are the Holy Book *Quran*, *Sunnah* and *Shariah*. In terms of the business environment

in Saudi Arabia, there are many opportunities for either the citizens or broader investors but there are some restrictions toward females in accessing resources. Saudi society segregates men and women and discrimination continues to exist, even in schools or restaurants.

**Figure 5.1 Research Conceptual Framework**



The first objective (A1) of the study is to explore the perceptions and experiences of Saudi entrepreneurs in starting a business. Some women may have particular reasons for getting involved in their business activities: starting businesses because they want to feel independent and in control of their destiny themselves, rather than being controlled by their husbands or families. They may want to enjoy their lives through the activities they are doing, and at the same time be socialized in the community. In addition, there may be personal reasons for these entrepreneurs to be engaged in activities, which are specific to the environment. In order to start up a business, an active female needs resource, which consist of human capital,

financial capital and social capital, and these different types of capital are connected to the environment. Internal factors are also considered as other important aspects that affect the way females run their own businesses, such as motivation, intention and personality. Personality has a huge impact in Saudi Arabia. These activities of entrepreneurs tend to yield particular results, whether at micro level or macro level. Indeed, for European and United States (Western) cultures, business (firm) growth, employment rates and business expansion are the major concerns of both male and female entrepreneurs and policy makers, but for Saudi Arabia, the cultural, internal essence of female entrepreneurial activity creates additional value. Though not oriented on growth rates, female entrepreneurial activity is a possible solution to social problems; this consequence could be much more favourable than the economic advantages derived from the extra activities. The second objective required exploring the perceptions and experiences of male and female entrepreneurs with regard to business growth, market development and their future business ambitions. This investigated whether male and female entrepreneurs were willing to grow their business through dealing with a broad range of companies, if they already dealt with companies or not, and if they were planning to expand their business in the future. It also investigated whether the management of their business played a role in the growth of their business, either in the way they dealt with their customers or their employees, or whether a fear of failure could prevent some entrepreneurs from growing their business or expanding it. The third objectives entailed examining how Saudi Arabian culture affects the experiences of male and female entrepreneurs, as the society of Saudi Arabia is very conservative, which has a big impact on its people. Therefore, this objective examined the effect of culture on entrepreneurial activities in Saudi Arabia.

The second stage of this study dealt with a quantitative method, where the first objective (B1) was to explore the attitudes of employees toward entrepreneurship and the perceived desirability of starting a business through their capability and confidence in starting up a business, and if they had knowledge of any of their family members or friends who ran businesses. The second objective (B2) was to explore whether employees believed they had the necessary skills and resources to start a new business (i.e. their entrepreneurial ‘self-efficacy’): where it is important to have resources in order to start any business, such as



financial support from the bank, and the reasons behind their motivation to start a business, such as *“To become your own boss and be independent”* and *“To combine caring responsibilities with work”*. The third objective (B3) explored employees’ intentions to start new businesses and their attitude towards starting a business in terms of their motivation and satisfaction in their career. The fourth objective (B4) examined differences in start-up intentions by gender and other demographic characteristics. This examined the demographic characteristics of male and female employees regarding their education level, age and qualifications.

The conceptual framework showed that human capital plays a main role in entrepreneurial activities, such as education and the influence of education in decision making for entrepreneurs to start-up a business (Dainow, 1986). In addition, there are differences between males and females that separately motivate them in the creation of their business (Moore and Buttner, 1997, Buttner and Moore, 1997), besides other aspects of motivation, which are mentioned in the literature review. Another aspect is social capital, which covers different aspects, such as the characteristics of people that can have an impact on the start-up of a business; some of these characteristics could include risk taking, achievement and locus of control (Brockhaus, 1982, Begley and Boyd, 1986, Hornaday and Aboud, 1971, McClelland et al., 1953, Glasser and Strauss, 1967, Rotter, 1966, Brockhaus and Horwitz, 1986, Hull et al., 1980, Timmons et al., 1998). In addition, differences between genders play a major role in developing a successful business (Gatewood et al., 2003, Reynolds et al., 2004). While stereotypes exist in the perception of society and the status of women in society, there is also a further explanation in terms of financial capital, which compares men and women as investors, and the problems that both genders face in financing their business. In addition, risk taking and building trust between entrepreneurs and investors are considered. Moreover, a comparison of male and female entrepreneurs in terms of raising their venture capital and accessing family capital was discussed in the literature review. Self-efficacy of men and women, their perception of their skills and the respective ability of the procedures of male and female decision making (Hackett and Betz, 1981, Betz and Hackett, 1981, 1983), and the intention, also play a role in starting-up a business and the important decisions that need to be made.

This research relied on a mixed method applied in two different stages to determine seven research objectives. The first stage involved three research objectives, which required different methods and analysis, and the second stages involved four research objectives. Indeed, the first three objectives belonged to Stage One, which focused on a qualitative case study. The emphasis of the first objective was on exploring the perceptions and experiences of male and female entrepreneurs in Saudi Arabia when starting a business, which entailed investigating their personal characteristics and the influence of the culture that they live in, and their belief and religion. The effect of the Saudi economy, culture and society, along with the effect of financial capital, social capital and human capital on entrepreneurial experiences and intention led to qualitative and quantitative research questions. The conceptual framework (Figure 5.1) attempts to relate to the literature reviews earlier in this research. The Saudi economy, culture and society (Chapter Two), entrepreneurs' experiences and intentions (Chapter Three), and financial, social and human capital (Chapters Three and Four) were also considered.

#### **5.4 Philosophical Approach**

Entrepreneurship borrows methods and theory from other sciences (Davies and Brown, 1988), and some researchers describe the use of paradigms as the constructivist approach (Lincoln and Guba, 1986). Abundant paradigms are available to allow the researcher to investigate and collaborate in their studies and to direct their research through the context of the paradigm that they have chosen to categorize and envision in the research (Denzin and Lincoln, 2000). The foundation of the researcher's work usually relies on philosophical assumptions, for example ontology, epistemology and human nature. This study of entrepreneurship focuses on everyday life and people. Additionally, the study does not rely on a uniform perspective; rather, it depends on the assumption of ontology and epistemology (Wigren, 2007). These assumptions direct to the result of the methodology, and these philosophical assumptions are either explicit or implicit (Burrell and Morgan, 1979b). Usually researchers start with assumptions on how to acquire knowledge during their inquiry

and this refers to paradigms (Lincoln and Guba, 2000, Mertens, 1998). Crotty (1998) defines this as philosophical assumptions, or ontology. A different opinion of researchers who are interested in philosophical research is: *what is knowledge?* (Ontology); *how you do know it?* (Epistemology); *what is the value of it?* (Axiology); *how to write about it* (rhetoric); and the *process of studying* (methodology) (Greswell, 1994, Neuman, 2000).

There are four philosophical schools concerned with knowledge: *post-positivism*, *constructivism*, *advocacy/participatory* and *pragmatism*. Of these four philosophical assumptions, social constructivism is most applicable to this research because, as mentioned earlier, the research attempts to understand the individual and the world the individual lives in, which develops the subjective meaning of their actions or creates their experience. Merleau-Ponty (2002) asserted that people are convinced as to the meaning of the things they have but not of the things in themselves that affect entrepreneurs' behaviours or thoughts. However, (Smith and Anderson, 2007) stated that entrepreneurship "*is a socially constructed phenomenon with different layers of meaning*" which understands the concepts of meaning that are necessary in order to understand entrepreneurship and enterprise. Thus, researchers aim to understand the mechanisms that influence individual entrepreneurs and how these entrepreneurs interpret these mechanisms within the social environment and reality that surround them (Chell, 2000), as well as how entrepreneurship has developed new meaning through the process of social construction (Aldrich, 1994). Such a perspective is ontological, wherein their natural reality and being were constructed by individuals, who construct their own qualitative paradigms. This was advocated more in this research as it referred to constructivism (Hill and McGowan, 1999, Silverman, 2006). Burrell and Morgan (1979) suggest that the assumptions of ontology, human nature and epistemology are all approaches related to the social sciences (Morgan and Smircich, 1980).

As the research focused on the individual realities of entrepreneurs of both genders in Saudi Arabia, and looked at their experience and their perception of their socially constructed environments, this referred to subjective experience and the influence of the context of the situation, as in the constructivist position. Hence, constructivism also focuses on the

interaction between human subjects and researchers (Ponterotto, 2005, Creswell, 1994). The ontological perspective of this study is that reality exists in diversified realities, which can be cultural realities, political realities or socially constructed reality. The realities are not fixed, there are dynamics according to where are they lived and experienced. However, qualitative research is filtered through the lens of the researcher, and this is called “*investigation of the live experience*” (Gall et al., 1996). From the constructivist paradigm, the ontological view holds recognition of multi socially constructed reality (Plano Clark et al., 2010).

As an epistemological perception and subjective constructivism where the reality was socially constructed, it was important in this research to maintain the interaction of Saudi entrepreneurs (the subject) and the researcher in order to explore their knowledge and learn what they knew, and to explore the interaction between entrepreneurs as well as how their interpretation was constructed by people (Ponterotto, 2005, Colin, 2011). Examining the epistemological issues in the relationship to both the research subject and the researcher required considering whether the researcher was close to his/her subject. Therefore, this was considered to answer ‘how’ and ‘why’ questions in terms of the research focus (Eisenhardt and Graebner, 2007). Kant (1781, 1965) argued that epistemology deals with human understanding of thought and natural reality, which reflect the life of people and how they live. However, the interaction between the researcher and Saudi entrepreneurs was the main epistemological perspective, and how to make both researcher and Saudi entrepreneur’s value explicit created knowledge led to the results of this research (Plano Clark, 2005).

**Table 5.1 Assumptions of Qualitative and Quantitative Approaches**

<b>Assumption</b>	<b>Qualitative approaches</b>	<b>Quantitative approaches</b>
<b>Ontology</b>	Multiple realities, from local participants: every day, emergent experiences	Singular, objective reality; static abstractions (Bank.) that correspond to real life
<b>Epistemology</b>	Researcher interacts with participants; meaning is value-relevant	Detached, objective researcher
<b>Value bases</b>	Participants and researchers are unavoidably value laden	Value free, unbiased data
<b>Rhetorical style</b>	Personal voice (singular and plural); often in present tense	Impersonal voice; past tense

Source: Based on Creswell (1994) and Schutt (1999)

Social constructivism, which concentrates on people's perception, experience and culture, has become an influential approach in recent years (Burr, 1995, Greswell, 2009). As social constructivism is subjective, the knowledge creation is dependent on the interaction between the researcher and the participants, which increases the understanding of the similarities and differences of the construction of meaning in their life (Anderson, 1986). It was an important element in the research to recognize the construct of the individual's personality and attributes, and how the individual could be involved in the research (Eisner, 1985). Moreover, this research focused on how people construct and make sense of what is happening around them in their lives. Social constructivists believe that reality is socially constructed. In other word, participants might give different interpretations of the situation in which they find themselves, and their interpretations affect their activities and their social life in terms of their interaction with others (Saunders et al., 2003). Again, in a different society, Saudi entrepreneurs have their own way of communicating with others and creating their own meaning of the social construct (Anderson, 1993, Easterby-smith and Malina, 1999). As the researcher is a female and her nationality is Saudi she had a little knowledge about the culture of Saudi entrepreneurs or employees, which meant that she needed to dig into their reality and beliefs to see how they constructed their environment.

Moreover, this research fitted in better with social constructivism, where the researcher was part of what was being engaged with and what had been observed. In addition, choosing social constructivism allowed the researcher to be involved with and have an understanding of the whole situation and to see entrepreneurs and employees more clearly by understanding the environment that surrounds them. In addition, this research has not relied on a hypothesis, but instead it has presented a research question which fits in with the social constructivism paradigm; at the same time, it allowed the researcher to spend more time with her participants in order to get as much information as she could. Due to the way that Saudi society is constructed, this had the potential to lead to a discovery of complex cases in their situation or in their business environment. However, social constructivism allows the flexibility of using a small sample rather than a large one.

The focus of this study was Riyadh, due to many factors; first, the researcher is based in Riyadh, which gave the researcher more flexibility when moving from place to place, and in

addition it saved money and time. Moreover, Riyadh is the centre of all businesses, resources, and economies. For example, Riyadh runs many workshops and events every year, which allows entrepreneurs to gather and attend the events.

## **5.5 Mixed Methods**

In this study, qualitative and quantitative data were appropriate to the research study: the data was collected as semi-structured and unstructured interviews with some observations, and a survey for employees was conducted to see their potential toward starting up a business, where the aim of the research was to get deeper understanding of the Saudi female and male entrepreneurs and employees (Silverman, 2005). As qualitative approaches concentrate on subjectivity, social constructivism and the natural reality, they seek answers to questions that stress how social experience is created and given meaning (Denzin and Lincoln, 2000). In contrast, quantitative approaches emphasize the measurement and analysis of causal relationship between variables. Finally, this study can be seen as an exploratory study where the nature of both male and female entrepreneurs and employees explored.

Qualitative research can adopt more than one paradigm with a different style; however, creativity was required for this research in order to convince the reader of the data that has been obtained (Pratima and Kevin, 2011). In addition, to have full perception of the behaviour of male and female Saudi entrepreneurs and their activities, qualitative data was important in this research in order to develop a full understanding of their behaviour and to illustrate the reality of their daily life through their experience (Lincoln and Guba 1985, Schutz, 1973). The qualitative method allowed the researcher to discover some of the influence of the social context (Miles and Huberman, 1994). Researchers believe that subjectivity is inevitable in social science (Brower et al., 2000).

Qualitative and quantitative research methodologies differ in the philosophy that they depend on. The processes of both methods are the same, but in terms of data collection, analysis and

data processing they are different (Kumar, 2005). However, the method of qualitative research used in this chapter permitted access to the social world of Saudi entrepreneurs in order to allow the researcher to investigate deeply into their life histories and their experience in the social domain of Saudi entrepreneurs. It was better to have the collection of social data where it occurred, in the natural environment of the Saudi entrepreneurs. However, the method had to be observant and open to the internal logic of Saudi male and female entrepreneurs (Shaw, 1999), in so far as the quantitative method relied on statistical samples to find the relationship between variables in the survey in order to explore the potential of Saudi employees (Mitchell, 2006).

**Table 5.2 Qualitative and Quantitative Analysis Progress**

<b>The process used</b>	
Research Focus	Saudi male and female entrepreneurs/ Attitude of employees
Philosophical Assumption	Social constructivism
Sample	Saudi male and female / general employees from both genders The individual Saudi entrepreneurs / individual employees
Unit of Analysis	The individual Saudi entrepreneurs / individual employees
Coding	Nvivo / SPSS
Aim of Research	Context of Saudi Arabia
Analysis Strategy	Exploratory / descriptive
Data Collection	In-depth interviews/survey
Finding	Extensive and holistic
Method Adapted	Case study through "life history" / questionnaire
Type of Analysis	Inductive / comparative
Format of Data	Written text/questions
Format of Questions	Semi-structured and unstructured / survey
Location of Sample	Capital city of Saudi Arabia- Riyadh

## **5.6 Stage1: Qualitative Research Design**

This stage of the research study explored the experiences and perceptions of male and female Saudi entrepreneurs in order to explore the antecedents of the potential to start up a business. Female Saudi entrepreneurs face many challenges in the course of starting-up their own businesses compared to male entrepreneurs, as a consequence of the significant political, religious, cultural, feminist and social barriers. This stage of the research study explored the cultural differences between male and female entrepreneurs based on their personal histories, and the differences between them in the context of Saudi Arabia. The focus was on exploring how life history, behaviours and experiences influenced entrepreneurial activities. This stage of the study entailed case studies of five male and five female Saudi entrepreneurs, with data drawn mainly from interviews supplemented by personal observation and securing additional published material, such as archival data, media reports and company documents relating to the person and their business careers. In this study a focus on exploratory research was used in order to gain a full understanding of the problems as well as challenges that Saudi men and women face in starting-up their businesses or during their business careers (Joseph et al., 2003, Lincoln and Guba, 1986). A multiple case design was adopted with the male and female Saudi entrepreneurs in order have deep exploratory explanations, since McCutcheon and Meredith (1993) have asserted that multi cases can "...develop theoretical explanations of the major implementation decisions" (McCutcheon and Meredith, 1993 p,77). Furthermore, multiple cases can strengthen the result by doing a replication of the pattern match, which gives more power to the theory (Yin, 2011). In contrast, exploratory cases can be effective in case studies because they give full details about the subjects and their behaviours as well as allowing the researcher to build a theory (Hartley, 1994, Yin, 2003).

### **5.6.1 Selecting the Cases**

Case studies require extensive data to be recorded in the field, as in the environment of Saudi Arabia, where the conservative culture has a great influence on both men and women. The



specific individuality of the female was the main target in this research, as well as an assessment of the differences between male and female entrepreneurs. Therefore, because Saudi women prefer to meet in their own domain, unlike male entrepreneurs, the researcher adopted a case study method based mainly on personal interviews to enable in-depth analysis of these female entrepreneurs and a comparison between them and their male counterparts (Sommer and Sommer, 1991). Qualitative methodologies can enhance the researcher's understanding of the subjects (Hill and McGowan, 1999, Perren and Ram, 2004). In addition, face-to-face interviews were conducted throughout the case study and each male entrepreneur and female entrepreneur was interviewed individually over a considerable amount of time to ensure the quality of qualitative data, and more time was spent with male and female entrepreneurs. This method enhanced the research, yielding rich data while developing a rapport between the researcher and the entrepreneurs. Indeed, Patton (1990) asserted that the selection of the sampling is very important for the analysis of the data afterwards. Lincoln and Guba (1985, p.81) describe the analysis as "*to the point of redundancy*", and at the same time Patton (1990) agrees that there is no specific number of samples and he states that "*there are no rules*", whereas Eisenhardt (1989) suggests that a good number is between four to ten cases: "While there is no ideal number of cases, a number between four and ten cases often works well."

In this research, an interview schedule was designed that contained open-ended questions. By building a rapport with case study respondents over a period of time, the researcher developed a relationship with the male and female entrepreneurs, summarizing and recording what they saw. The researcher chose comparative and inductive cases to afford a full understanding of the events and practices of the individual, which meant recording their life history as well as descriptive characteristics of their experiences, including facts of the case for comparison (Dyer and Wilkins, 1991, Dalton, 1959, Allison, 1971). Another reason that the researcher chose comparative and inductive cases was for comparison in terms of education level, experience or culture, focusing on the major differences between them; the question of gender leads to explanatory factors (Greene et al., 2003). In addition, to use a comparative case, it is first necessary to know basic information about an individual entrepreneur in order to compare them with a different entrepreneur (Wolfgramm, 1997).

This research compared one case to another, or a set of cases to one case, in order to offer full explanations and an understanding of why certain conditions do or do not occur (Cunningham, 1997, Silverman, 2006).

Case study is effective in that it allows the researcher to draw a conclusion that can be either general, which covers a limited number of cases, or specific, which can relay information on a single case because it provides a case history (Gummesson, 1991). In terms of the sample, the rational sampling population of this research was Saudi male and female entrepreneurs and observations thereof. In this research, sampling was advocated to yield a full understanding of male and female entrepreneurs in Riyadh, the capital city of Saudi Arabia, from the rich data in each case (Patton, 1990). The samples of this research concentrated on gender, culture and individuals. Additionally, the target of this research was to involve five male entrepreneurs and five female entrepreneurs: to investigate the individuality of each of them, regardless of the size of the business they owned small, medium or large through the comparison indicators of *life history* of both genders across the whole sample.

In the Muslim calendar, August and September of the year 2012 were not recommended to do interviews, because the month of July was the holy month (Ramadan) when most people were fasting. Doing interviews at this time might have resulted in some unreliable answers in the data that the researcher received due to the Saudi entrepreneurs' focus being elsewhere or because they were not concentrating on the questions they were receiving. Additionally, doing the interview in the month of January was very suitable because in this month there were no official holidays in the city of Riyadh. As this was after the financial year of the country, this would make them more relaxed and their brains clearer. The plan, therefore, was to do the interviews in January. There were some problems regarding arranging the meetings with the five male entrepreneurs and five female entrepreneurs, as sometimes entrepreneurs do not meet people whom they do not know. Finally, they welcomed the researcher, which was an encouragement from the entrepreneurs to the Saudi researcher, and this made the communication between researcher and entrepreneurs easier in terms of breaking the ice. Nine of the entrepreneur's interviews were done in the Arabic language while the tenth

interview was done in English, based on the entrepreneur's preference. The selection of ten entrepreneurs was based on a random selection because the researcher's tight schedule had limited the choices; also, the aim of the researcher was only to find entrepreneurs with no specifications. The ten cases were found in two different ways. The first method was to contact the Riyadh Commerce and Industry department by phone; the researcher tried to explain the aims and objectives behind her call and asked them to provide her with a list of entrepreneurs' numbers. The customer care service asked her to come over and bring all the documents she had to confirm the purpose of the study. Three days later she met the manager of the customer service; the meeting took around three hours and consisted of the manager asking the researcher questions regarding her study and preparing a list of male and female entrepreneurs for her. Unfortunately, when the researcher started to call the numbers on the list she found that most of the numbers were either out of service or they were the wrong numbers. However, it took a couple of days for the researcher to finish most of the list. Then the researcher resolved not to waste her time anymore and decided instead to call the ladies section of the Riyadh Commerce and Industry. Indeed, the lady there was very helpful and respectful and she asked the researcher to give her three working days and she would get back to her. Exactly three days later the lady called the researcher and gave her three female entrepreneurs' names and contact numbers. She asked the researcher to call them and promised the researcher more names and contact numbers but apologized for not being able to access the male entrepreneurs' names and numbers. The lady in the Riyadh Commerce and Industry informed the female entrepreneurs before the researcher called. The second method, to find male entrepreneurs, was difficult to some extent, because in general male entrepreneurs do not welcome meeting a female whom they do not know. The researcher therefore contacted two of her former colleagues, professional journalists, and within one day the researcher was able to call and arrange an appointment with each of the entrepreneurs.

### **5.6.2 Data Collection: Conducting the Interviews**

In the first section of the research, in-depth interviews with five male entrepreneurs and five female entrepreneurs were conducted face to face and relied on semi-structured and unstructured questions in order to have a full and deep understanding of the life history of

entrepreneurs and to allow the researcher to raise any questions that were not planned for any particular time during the interview. Besides yielding rich data in the interview, it also helped the researcher to obtain reliable and valid data that helped the research questions and the objective typology of semi-structured and unstructured questions. Moreover, the same questions were to be asked for both groups for each subject and in the same tone of voice (Easterby-smith and Malina, 1999). As Seidman (2006) argues, unstructured interviews can be done in a friendly environment between the researcher and participants, and this is an important factor that allowed the Saudi entrepreneurs the freedom to feel more comfortable, talk freely and express their points of view. In accordance with the findings of Miller and Crabtree (1992), in depth semi-structured interviews were able to inductively explore certain topics throughout the life history of these Saudi business entrepreneurs. The main aim of doing unstructured and semi-structured interviews was to focus on exploratory, inductive and interpretive methods (Fowler and Mangione, 1990, Van Maanen, 1998), through taping the interviews (Hill and McGowan, 1999). The interviews took place either in the Saudi entrepreneur's organization or outside of their work environment, which was led by the entrepreneur, to give them a feeling of comfort in order to gather as much information as possible in the right manner. However, flexibility was required in this research in order to make the Saudi entrepreneurs comfortable and give valid answers. Additionally, extra questions from the researcher might have come up, depending on the answers that were received from the participant, on discerning clues from their attitude, their facial expressions and their tone of voice; all these could have led the interviewer to ask more questions (Easterby-smith and Malina, 1999). The aim of the interview was to investigate deeply, to uncover new clues and to find out both the problems faced by the participants and their experiences (Burgess, 1982). The reason for conducting face-to-face interviews was to understand the way that each entrepreneur constructed the reality of their life in Saudi Arabia.

As the interview was focused on the life of Saudi entrepreneurs, a short questionnaire was handed in before starting the interview, containing questions such as, for instance, their age, level of education and marital status (a copy of the interview questions is provided in Appendix One A and B). It was important to have authentic details from the entrepreneurs and in order to do that trust had to build between the researcher and the entrepreneurs before

starting the interview. The interview was informal in order to search into their life history. Many researchers indicate that it is not that easy to conduct a good interview. (Stake, 1995) has set up a guide to follow in order to achieve a good case study; for example, by preparing a statement of the kind of data that will be collected from the entrepreneurs, which is the art of how to ask questions (Payne, 1951). Finally, the researcher aimed to interview the participants just once, for a longer period, in order to reach the *saturation point* where there was no extra data or information to be collected. Besides that, self-memos were taken during the interview, in an attempt to separate each of the themes that appeared during the conversation into different note cards. Regarding the interview time, this might have been extended depending on the saturation point, which could allow the researcher to see both the perspectives as well as the response of the individuals towards data containing certain experiences or events that had happened in their lives (Hakim, 1987). However, each interview took between 2 and a half and 3 hours. In addition, some observations were going to be conducted during the interview; the researcher attempted to do observation which might be valuable to the research by observing the Saudi entrepreneurs' interaction between the questions that were asked and their facial expressions or attitudes toward each question, which might then lead to a new question being raised through their expression or from their body language. However, as the research aimed to interview both genders, it could be argued that, especially when interviewing women, "*in-depth interviews allow them to open up and tell the real story*" (Cachon, 1989). In accordance with the research of Oakley (1981) face-to-face interviews could build trust between the researcher and the Saudi entrepreneurs, and might have allowed them to reveal some hidden issues.

### **5.6.3 Case Study Analysis**

Inductive analysis was undertaken in this research, which was "*story telling*" of individuals' lives (Tharenou et al., 2007, Minichiello et al., 1995). Qualitative analysis was chosen in this research in order to conduct an in-depth description of ten cases. However, the case study method as favored by Yin (2003) was chosen, as the researcher knew a little about entrepreneurs and the nature of the questions to the entrepreneurs and had knowledge of the set of events. Inductive analysis was used throughout to gain a full perception of Saudi

entrepreneurs' life stories and their experience of entrepreneurial activities. The process of the data analysis started after the first day when the researcher conducted the first interview. At first the researcher started to carry out observation before and during the interview, besides taking notes for each entrepreneur. However, during the interview the researcher analysed and interpreted the entrepreneurs while tape-recording the interview. During the interview, the researcher started to pick on some of the themes that emerged and wrote it in her notes during the interview. Regarding the transcript at the beginning of each interview, the researcher wrote in her notebook the name of the entrepreneur, the day, and the name of the venture to avoid any mix-up in the data. After recording the data the researcher started to transcribe it. Each interview took between two and a half and three hours, while the transcript took at least five hours.

Patton (2005) agreed that a one hour interview yielded ten to fifteen single spaced pages whereas a two hour interview yielded 20 to 30 pages. After that she sent the entrepreneurs the written document of their interview but none of them got back to her, which gave the impression to the researcher that nine of the interviewees were satisfied with what was written. The other case involved a female entrepreneur who refused to record her voice, so the interview was a written document instead of a recorded one; then the female did not allow the researcher to go until she had reviewed all her answers. After that, the researcher had to do some searching to find the best translation office to translate nine cases from Arabic into English and to make sure there were no changes in the meaning of the interview, or grammatical errors. The researcher began to read both the Arabic and English transcripts very carefully to find if there were any differences between the two before starting the coding to ensure that no changes had been made in the meaning. However, it took two months to prepare the ten cases for the analysis. As suggested by Miles and Huberman (1994), it is much better to start analysing and coding the data before the end of the collection of the whole data in order to correct any errors in the early stages and it allows the researcher to gain a full understanding of the meaning of the data. The researcher then started to code the data by entering the interview in Nvivo 9 software (see Appendix Five A-B and Six for the interview storage), thereby creating free nodes for the codes of the data; breaking up the data depended on the themes and categories, by choosing words, paragraphs or sentences that led

to the theme. After categorizing all the themes, the process of writing up the case descriptions and comparing entrepreneurs' experiences was based on each theme. As recommended by case study scholars, case analysis was undertaken in order to give stronger and more robust insights (Yin, 1994, Tharenou et al., 2007, Gummesson, 1991).

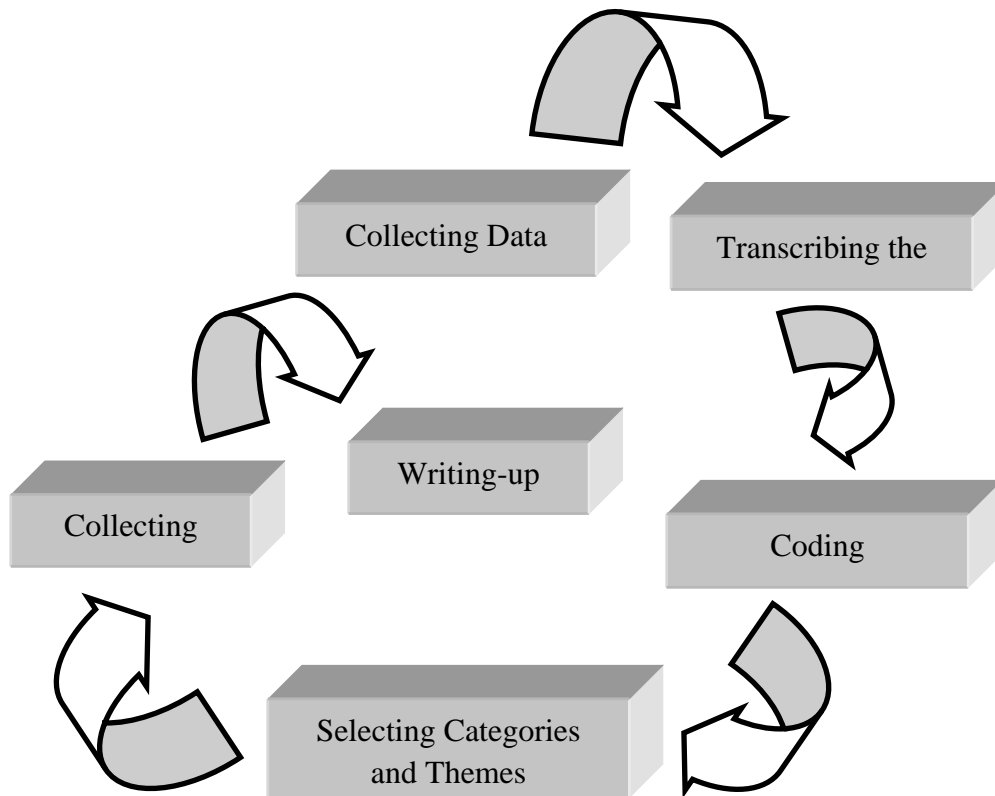
Interaction between the researcher and entrepreneurs is not only inductive but social, where *“the primary issue is to generate data which gives an authentic insight into people’s experiences”* (Silverman, 1993). Exploring the life histories of individuals enabled the researcher to have an enormous amount of information about each entrepreneur, such as personal characteristics and experiences they had of certain actions or activities, as a life history of the individuals' research would look at their attitudes, knowledge, behaviour and cultural roles, how they had changed, and would reflect the individuality from his or her childhood to their adulthood. However, telling a history would emphasise contextual factors and the perception of male and female Saudi entrepreneurs (Hakim, 1987). History telling could help the researcher in exploring the social structure of the outcome of each Saudi entrepreneur; life history allows for dealing with one case at a time with in-depth information, and for a longer time. To have a good life history interview it was necessary to get sources for evidence, such as documents or records about each Saudi entrepreneur (Hakim, 1987). Having life histories of the Saudi entrepreneurs would allow them to express themselves in a sequential way, and the conversation between these Saudi entrepreneurs and the researcher would flow, which would later allow the researcher to have a full meaning of the perceptions of those individuals (Coffey and Atkinson, 1996). An inductive approach was adopted in order to explore the life histories of male and female Saudi entrepreneurs, delving into their life as well as the things and actions surrounding them, to make sense of their temporal sequence (Bryman and Bell, 2003). Inductive analysis allowed the researcher to have full understanding of the complexity of the data throughout each of the themes for the original data (Miles and Huberman, 1994). Inductive analysis also allowed an understanding of the situation of each of the case entrepreneurs (Easterby-smith et al., 2003). As mentioned earlier, in order to know what was happening around the female and male Saudi entrepreneurs in their social lives, it was more relevant to also adopt an exploratory study to serve this purpose and thereby give new insight into certain phenomena with regard to their

lives (Robson, 2002). An inductive approach provides advantages in social science research, as it deals with the natural subjectivity of individuals (Hacking, 1983).

To understand what was happening around the female and male Saudi entrepreneurs, it was more relevant to adopt an exploratory study to serve this purpose and give new insight into certain phenomena with regards to their lives (Robson, 2002). An exploratory study allowed the researcher to get an understanding of some particular problems. However, the case study explored the strengths and the weaknesses as well as the actions of the individuals, whilst the exploratory methods also conferred on the researcher the flexibility and adaptability to make some changes in the direction of the results, to gain new data (Naipaul, 1989). The method that the researcher used is known as “researcher as instrument”. This allowed the researcher to collect the data and also affected the approach of qualitative data, as well as the nature of exploratory research questions (Bryman, 1988, Lofland, 1971, Marshall and Rossman, 1995, Matthews et al., 1994). However, the method of qualitative research used in the study permitted access to the social world of Saudi entrepreneurs in order to allow the researcher to investigate deeply into their life histories and their experience in the Saudi entrepreneurs' social domain.



**Figure 5.2 Process of Qualitative Data Collection**

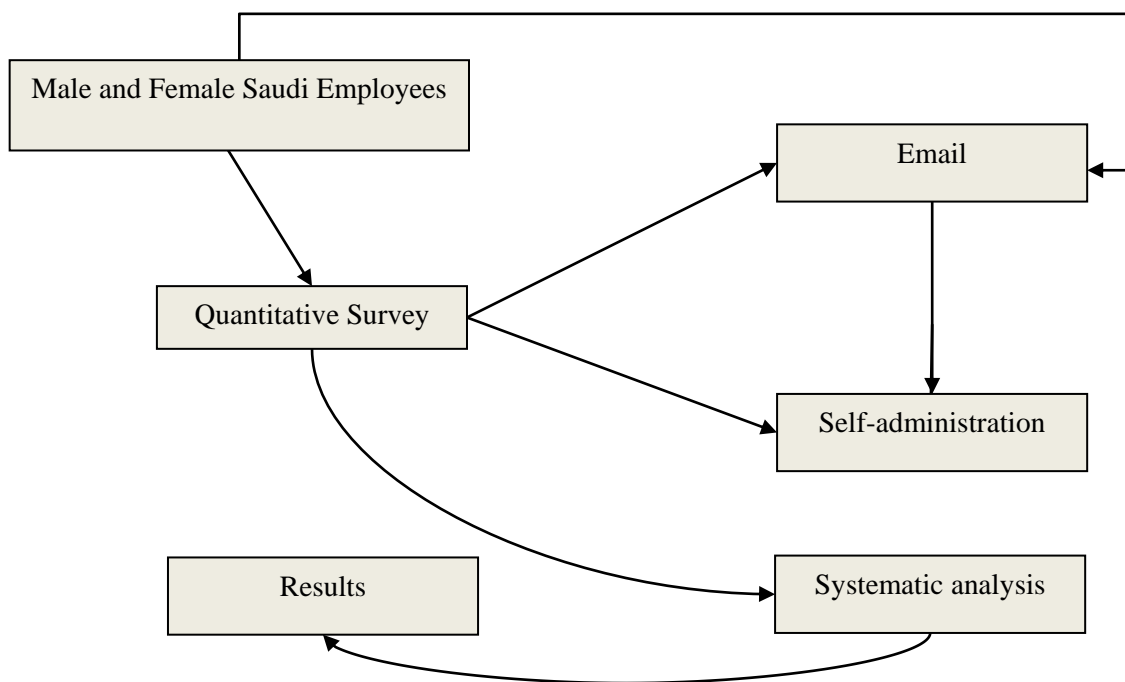


### **5.7 Stage 2: Quantitative Research Design**

The quantitative approach concentrated on employees in Saudi Arabia, and some considerations on choosing a general quantitative study specifically for employees was because these employees might one day become entrepreneurs, like their counterpart entrepreneurs. The goal here was to measure different issues such as self-efficacy, business skills, quitting jobs, career goal scores and starting up a business, each of which contained many categories, and to see the potential of employees, whether they were interested in having their own businesses in the future or not. The distribution was in two stages: the first stage was emailing the questionnaires and the second stage was physically handing the questionnaires to people. A research survey of this size required two hundred and five men and another two hundred and five women, totalling four hundred and ten in all. This part concentrated on the potential of employees towards entrepreneurial activities in the future.

The male and female Saudi employees let the researcher consider this as new territory, compared to their normal world of experience; no attention at all is paid towards employees in Saudi Arabia in terms of their entrepreneurial potential; similarly, little attention is paid towards Western employees in this regard. At this point, research design was an important stage, in order to refine the whole research by choosing the best techniques and data collection that were suitable to the study of this research and the objectives that were previously mentioned in this chapter (Tharenou et al., 2007). Research design can be defined as “the logic that links the data to be collected (and the conclusion to be drawn)” (Yin, 2004). Five important components for the research design are: research question; uniting of analysis; propositions; logic linking the data with the proposition; criteria for interpretation of the finding (Yin, 2004).

**Figure 5.3 Quantitative Approach**



### **5.7.1 Questionnaire Design**

A quantitative survey was adopted in this research in order to explore the potential of male and female Saudi employees. Additionally, this chapter focuses on the employees' perception of whether or not they were willing, or had the opportunity, to be their own bosses. This stage refined the survey data gathered from male and female employees in Saudi Arabia; the main objective of this stage was to measure employees using the variables of the questionnaires and to measure their self-efficacy, in order to discern the attitudes of male and female employees towards entrepreneurship activities in starting-up a business. The measurement adopted a quantitative survey that focused on the employees who did not currently own a business in Saudi Arabia, regardless of whether they had a business previously. Then, after collecting the data, the research attempted to see what linked Saudi employees to Saudi entrepreneurs when it came to deciding to create a business, It sought to find out which gender has more self-efficacy: males or females.

Again, this stage also targeted employees in both the private and public sector to see which employees in these two groups might have an intention to start up a business. It also assessed whether an employee's career sector (private or public) influenced his or her self-confidence. Worldwide researchers have found that male entrepreneurs tend to be more active than female entrepreneurs (Wilson et al., 2007), although empirical factors indicate that girls have more self-efficacy than boys do in starting-up new businesses (Kickul et al., 2004). In Saudi Arabia, some sectors require that employees have attained a certain level of education, while other sectors do not have any educational requirement. This research has not focused on the education of employees; the lens has focused on both educated and uneducated people, to assess whether or not educated people have more potential to create new businesses. In addition, this research hopes to provide an understanding of how Saudi employees think and what their feelings are towards their future careers, and how this connects to measures of Saudi self-efficacy, in order to see if employees have low or high-self-esteem (Bandura, 1995) (Bandura, 1995, 1997). It might be that Saudi employees have high self-efficacy but no attention to business creation, or that they have high attention to business creation but no self-efficacy, or perhaps both will be true. Bandura (1977) asserted that the different behaviours exhibited by different people could be affected by their sense of self-efficacy.

### **5.7.2 Sampling**

As mentioned earlier in the objectives of this chapter, it was important to have two different kinds of data in order to have a realistic analysis; quantitative data can help the research to have ideal probability for statistical inferences to be drawn from the data (Sandelowski, 2000). The quantitative investigation was distributed in two different ways: firstly by e-mail, with a cover letter attached, giving a brief description of the research, explaining the objective of the research in a very brief way. A deadline was provided to avoid delay in receiving the questionnaire back, and an expression of thanks to the participants for taking the opportunity and time to fill out the questionnaires was added (Kumar, 2005). The second way was by manually distributing the questionnaires in public places and in different locations in the city, such as in hospitals, shopping malls, to people walking in the street, in restaurants and supermarkets, many places that would allow the researcher to get as many responses as she could. However, the lens of this research was to have a random sampling to pick from, excluding any entrepreneurs. In this case a *stratified sample* can be formed where each employee would be chosen at random with each of these strata (Easterby-smith et al., 2003). Therefore, the sample of quantitative approach was concerned with private and public sectors, and with charity sector employees.

### **5.7.3 Data Collection: Administering the Questionnaires**

In the 20<sup>th</sup> century, sampling theory was the most popular method used for collecting data in social research. In fact, the survey would have given the chance to connect the factors between the measurement and the mapping. However, the researcher distributed the questionnaires in different locations and at different times as well (Hakim, 1987). Designing the questionnaires took over three months, starting from the middle of October 2011 to the first week of January 2012, to put all the questions together. The questionnaires contained seven sections. Indeed, the type of quantitative data was about asking the employees about facts or opinions; the opinion questions could not be assumed to elicit the correct answer size,

because different people would provide different answers (Easterby-smith et al., 2003). As each of the questions had 5 to 6 answers to pick from, in what is called *ordinal data*, participants needed to give only one answer, depending on whether they agreed or disagreed with the question (Hakim, 1987). The reasons for handing people questionnaires at different locations was to allow the researcher to distribute as many as possible to people in locations that the researcher was attending, which would ensure that the questionnaires were completed and returned at the same time. This would also save a lot of time and the researcher would have prepared enough copies and pens to provide to the participants.

The first section asked Saudi employees about their current employment, and this section included four questions. The second section of the questionnaire was whether or not employees were satisfied in their current jobs; this contained only three questions, and two of these questions had subheading questions such as *A-would prefer to earn more money*, *B-would prefer greater financial security* etc. The third section was about male and female Saudi employees' attitudes toward their ambitions, plans, experience and attitude to starting a business; this section comprised five questions. The fourth section also contained five questions, which referred to the business skills of the employees and this section contained *Yes* and *No* answers. Only four questions were in Section Five; they were about employees' income sources and financial welfare. Section Six had ten questions - about their perception of their own ability, knowledge and self-efficacy in starting-up a business. Finally, Section Seven contained six questions about employees (i.e. their sex, age, and marital status). Overall, the researcher adapted from these surveys: a survey of business ownership in the UK, 2000, personal interviews with matched samples ESEC 2003-2005, an FSB survey: barriers to survival and growth, a gem survey, and self-efficacy scales; see Appendix Three A and B for the survey questionnaires. In Saudi Arabian culture it is not that easy to gain access to certain institutions or collect data, especially if the workplace is full of men or if it is full of women. As mentioned in Chapter 2 and Chapter 4, men are separated from women in the field of work; men and women have their own separate private sectors, due to the conservative culture and the regulations of the country.

The month of July is the Holy Month (Ramadan); people were fasting, so distributing questionnaires among employees might have been distracting. Moreover, from the first ten days of September to the end of the same month most people in the city of Riyadh travel either abroad or locally, as this month is considered to be an official holiday. This gave the researcher very limited access to a variety of different interview subjects and fewer chances to meet different groups of employees. However, the researcher did a pilot study in January, which was very suitable due to the official holidays. Again, another month that is unsuitable to carry out a survey is November. This is the Holy Month for pilgrims and many Saudis go to Mecca to practice their duty. However, the researcher undertook her survey in January, as there were no financial budgets or any kind of occasion or holiday in this month and all the people were in the country. Because of the limited interview opportunities, a problem arose for the researcher from the participants who were supposed to fill in the survey.

An email was sent to 40 male and 40 female employees to test initially if it was viable to conduct the data through email. It took time to receive responses and the result was 24 responses from both men and women. After obtaining these answers, a reminder was sent to the rest of the participants but, unfortunately, the researcher did not get any clarification and no one got back to her, which made the researcher decide to print extra copies of the questionnaires to distribute by hand. When questionnaires were given by hand to participants there were no problems in terms of rejecting the filling out of the questionnaires. As the researcher did not receive many responses through email, it came to the next stage, which was the distribution of the questionnaires manually. Initially, the researcher targeted the malls in the morning to distribute the questionnaires, as in the morning more women go to the mall than men.

The researcher started her journey every morning from 10:00 am to 1:00 pm. Then the next step that the researcher followed was to go to a different mall but at 4:00 pm to 9:00 pm, as most men are attending the malls either with their wife or with their family at those times; this process took almost one and half months. After that, the researcher employed herself in distributing the survey in the largest hospital in Riyadh, the capital city (King Saud

University Hospital), and in the street and market. The process the researcher followed was to spend time in the hospital in the early morning, around 7:00 am to 1:00 pm, handing the survey to people in the waiting area and making sure they had no questions. Then the researcher went to different sections of the hospital to cover as many people as she could, including the employees and doctors in the hospital. Finally, in the afternoon the researcher focused on the market and people in the street; however, the whole process, in order to have 410 participants, took around two months to finish.

Moreover, the main problem that faced the researcher was that some of the participants kept asking questions so the researcher tried to make sure the participants had understood all of the questions when participants finished filling in the questionnaires. The researcher asked whether the questionnaire was clear enough for them or whether they did not know what answer they were supposed to pick, but those participants said things like 'we did understand all the questions but we want to make sure of some of the questions instead of picking the wrong answer to fit us.' The second section of the pilot study was a pilot study that could help the researcher to avoid failure of the main research by not following specific protocols or even not implementing the adapted method or instrument (Edwin et al., 2001).

Piloting of the questionnaires was carried out in the middle of January 2012 in Riyadh, 410 employees from both genders were selected randomly from different demographic areas of Riyadh. As this was the capital city, the researcher tried to cover as many different locations as she could to have this number of participants in order to obtain a range of different answers from different locations with different environments. However, the researcher kept in mind the need to have an equal distribution among the participants in order to have an overall equal distribution and to avoid bias in the analysis. The pilot was carried on in Saudi Arabia for a number of reasons. Firstly, the fact that the researcher was from the same country, as well as living in the capital city, gave the researcher more flexibility to move around the city comfortably and to confirm the validity and reliability of the questionnaires. Secondly, it saved time and money as choosing a different city could be expensive and time-consuming because the researcher would not know where she had to start from in conducting

the questionnaires, and also she would have had limited access for sending emails to participants in different cities because of a lack of contacts. From this perspective, parts of the questionnaires were distributed by email to participants who lived in the capital city. The third factor was handing the questionnaires by hand to participants, which gave participants the freedom to ask questions while they were filling out the questionnaires. The choice of 410 participants as a sample was a consideration chosen based on going beyond the standard limit number of doing any survey, but this research sample was 410 of both males and females, which the researcher believed to be still within the limitation and recommended angle of a pilot study. The researcher translated the questionnaires into Arabic in order to meet the social need. However, the layout design of the questionnaires was used to avoid the participants checking the wrong answer (category).

In fact, using questionnaires and distributing them among the population was easier in some ways to manage and distribute the questions, because, as Bryman (2004) mentions, questionnaires can be filled in by the individuals and there is no need for the researcher to be seen. Distributing the questionnaires among Saudi employees of both genders would be done randomly, since the aim of this chapter was to rely on the questionnaires to obtain information about male and female employees in Saudi Arabia, particularly in Riyadh, the capital city. An important fact was that it would give the participants the chance to ask any questions if any of them did not understand certain questions from the questionnaires. The number of questions included in the questionnaires was 39, structured in seven sections. Apart from all this, all of the questions were based on the open/closed model, and some of the questions set a scale measuring the employees' view of their work value, which examined the attitude of employees toward their work and then their attitude toward starting up businesses.

### **5.7.3.1 Pilot Study for Interview and Questionnaires**

Researcher will follow this step before starting the real meetings with entrepreneurs; the researcher will follow the words of De Vaus "*Do not take the risk. Pilot test first*" (De Vaus, 1993 p.3) Doing a logistic test can give the researcher an idea of where the research could fail (Edwin et al., 2001). The interview took a pilot approach when interviewing the first male and female entrepreneurs, in order to be aware of not having any misleading questions or to



miss asking certain questions that had not been planned for during the interview . Likewise, it might have been that the questions could have been reconstructed in order to have better results when interviewing the rest of the participants.

The second purpose of this research was to explore the potential of Saudi employees towards entrepreneurial activities. The researcher followed pilot study before distributing the questionnaires, this will ensure that the questions can be answered correctly, and to make sure that the structure of the questions are not confusing to Saudi employees, before entering the reality of the field work. The researcher handed out the questionnaires to three men in the same location. One of the employees was waiting in front of the supermarket next to his car, and the other two employees were inside the market sitting in the coffee shop; at that time no women were available in the coffee shop. Moreover, due to the lack of time the researcher was not able to hand out the questionnaires in different locations.

#### **5.7.4 Data Analysis**

The procedure that was followed for the quantitative method began with coding. Then the data was entered into SPSS 19.0 statistical software in order to start analyzing the data and the researcher followed this process through to check the answers and to avoid any double answers in the questionnaires. After entering the data into SPSS statistical software, all variables were checked for any missing values; in the case of missing values, they were marked so as not to be missed in the final calculation. Moreover, the data was checked more than three times to ensure coverage of all variables and not have any errors in the distribution on the quantitative outcome. The researcher used four ways in analyzing her data, as listed below:

1. Descriptive analysis: the researcher used it to give general frequency distribution about employees of both genders in each single variable (George et al., 2007).
2. Chi-square: this was used to explore the data to see which variable had potential interest for further analysis of both subjects.

3. T-test: a one-way ANOVA was also used as the researcher had to have more than two groups to compare the mean score of the five items with the demographic section in the questionnaires of all subjects. That was followed by comparing the males and females to examine the demographic effect segregated by gender on each item.
4. Correlation between the five items to see the association between the two variables and, after finding there was a significant value that was more than three, the researcher used regression to predict for the independent variable on one continuous dependent variable.

In quantitative research, measurements are required to be ordinal in order to do the analysis based on these scales (Poincare., 1952). In the questionnaires that were provided to the participants, the variable had two subcategories, for example, male and female; this referred to a nominal scale. Another type of measurement that was involved in this research was an ordinal case, because some of the questionnaires had scales of measurement like “*very often*” or “*not at all*”, which ranked the subgroup in specific order. The third scale that was used was ratio, which had a fixed starting point, as for example, “*age*” and “*income*”. These also referred to “*absolute scale*” (Kumar, 2005). The format of the type of questionnaires deepened the *Likers scale*, which is a summated rating scale. This scale was easy to construct, and each item in the scale had equal altitudinal value in terms of the level of its importance to the participants.

### **5.7.5 Validity and Reliability**

Validity is defined as “*The degree to which the researcher has measured what he has set out to measure*” (Smith, 1991, p.106). In this research, the validity and reliability was archived due to various factors that flowed throughout the design of the questionnaires, such as the fact that the questions were revised many times by the supervisor before determining the final version. The framework of the questions was well-constructed and each section of the questions was completely separated from the next section and so on, and a pilot study was

tested before starting the distribution of the questionnaires. To ensure the internal and external validity of the data, sampling was important in every research project: to generalize the findings of the research, and for the population of male and female Saudi employees to have external validity (Tharenou et al., 2007). The results from the data were accurate because the selection of the sample was random, distributed to the population in general and did not specify a certain age. Moreover, the sample that had been chosen was from the population of Saudi Arabia in the capital city of Riyadh, which included employees of government sectors, private sectors and charity sectors, which could be generalized to the whole population in this city. A pilot test was implemented in terms of increasing the reliability and the validity of the questionnaires (Oppenheim, 1992, Saunders et al., 2009).

Reliability can be defined as “the ability to measure consistently” (Black and Champion, 1976) Black and Champion (1976, p. 232-234). Therefore, reliability refers to the replication of the same study (Bryman and Bell, 2003 p,33) and obtaining the same answers with the same measurements and the same condition (Jankowicz, 2005, p,122). To increase the reliability the questionnaire was adapted from different sources, as mentioned in Chapter 5. Furthermore, a Likert scale was used, based on a five-point scale, in an attempt to increase the reliability. Cronbach’s alpha was used to assess the reliability of the study to check the reliability coefficients (Sekaran, 1992). Therefore, to check the consistency of the questionnaire the internal consistency was used to see how well the selected items correlated to each other conceptually. Hence, 44 items from the five factors showed a significant level of Cronbach’s  $\alpha$  for all each the five factors: “quitting your current job” (9 items), “your career goal over the next 5 years” (6 items), “starting your own business” (9 items), “about your business skills” (7 items) and “about self- efficacy” (13 items), indicating that the study subjects had responded appropriately to all the items of an instrument.

**Table 5.3 Reliability: The Internal Consistency**

<b>Intra Class Correlation Coefficient</b>							
	Intra class Correlation	95% Confidence Interval		F Test with True Value 0			
		Lower Bound	Upper Bound	Value	df1	df2	Sig
Average Measures	0.786	.756	.815	4.679	409	17996	.000

The internal consistent reliability of the 44 items of all the five factors was assessed by calculating Cronbach's  $\alpha$ . The value of Cronbach's  $\alpha$  was from 0 to 1, which means the closer to 1 the higher internal consistent reliability, whereas less than 0.70 is considered as acceptable for internal consistent reliability (Nunnally, 1978). As recommended by Nunnally (1978), from the above table (item statistics) it can be observed that the average measure of all the 44 items is 0.786, with its 95% confidence interval of 0.756 to 0.815 showing highly statistical significant correlations.

## 5.8 Timeline of the Research

**Table 5.4 Project Timeline**

ID.	Task Name	2010 - 2011			2 year	2011 - 2012			2012 - 2013			2012-2013
		1 year	Term1	Term 2		Term3	Term 1	Term 2	Term 3	3year	Term1	
1	Research Topic											
2	Businesses environment in Saudi Arabia Chapter											
3	Female Entrepreneurship-Literature Review Chapter											
4	Saudi Female Entrepreneurship-Literature Reivew Chapter											
5	Designing Quantitative Survey											
6	Qualitative Interview											
7	Survey Follow up											
8	Pilot of the Study											
9	Methodology Chapter											
10	Coding Data											
11	Analysis Chapters											
12	Evaluation Chapter											
13	Thesis Summary											
14	Conclusion Chapter											
15	R-drafting											
16	Submission and VIVA											

ID.	Task Name	Working Dates		
		From	Duration (Days)	To
1	Research Topic	20-Oct	30	20-Nov
2	Businesses environment in Saudi Arabia Chapter	1-Dec	90	28-Feb
3	Female Entrepreneurship-Literature Review Chapter	1-Mar	90	30-May
4	Saudi Female Entrepreneurship-Literature Reivew Chapter	1-Jun	90	30-Aug
5	Designing Quantitative Survey	1-Sep	90	30-Nov
6	Designing Qualitative Interview	1-Jun	90	30-Aug
7	Survey Follow up	1-Sep	140	29-Feb
8	Interview Follow up	1-Sep	140	29-Feb
9	Methodology Chapter	1-Mar	30	1-Apr
10	Coding Data	1-May	60	30-Jun
11	Quantitative Analysis Chapter	1-Jul	80	15-Aug
12	Qualitative Analysis Chapter	15-Aug	80	30-Nov
13	Introduction Chapter	1-Dec	30	30-Dec
14	Conclusion Chapter	1-Jan	45	15-Feb
15	R-drafting	1-Jan	90	30-Mar
16	Submission and VIVA	1-Apr	7	7-Apr

## 5.9 Conclusion

This chapter has considered the methodology of this research, including the target group for the researcher, which were male and female Saudi entrepreneurs and Saudi employees from both genders. The main objective of this research was based on mixed methods, where the qualitative data was collected through interviewing entrepreneurs and the quantitative method through distribution of questionnaires among male and female Saudi employees. Also, this chapter has shown the theory that is going to be used for exploratory and explanatory descriptive purposes in the study. Besides that, this chapter has outlined the philosophical positions that can support this study and help to interpret the data analysis. This chapter has also considered the research design in detail, and planned how the data will be handled. The

next chapter will conclude and summarize the whole research: contributions, implications, further work, and recommendations will be covered in detail.

## Chapter Six

### Description of Cases

#### 6.1 Introduction

This chapter introduces the ten case studies of Saudi entrepreneurs. The profile of each individual will give some insight into the entrepreneur's behaviours and perspectives in order to enable the reader to become familiar with them. This chapter serves as an introduction to the propositions of the research. The researcher tried to be aware that it is preferable if the reader does not lose interest (Palena et al., 2006). As indicated in the literature review chapter on Saudi entrepreneurs, gender differences in the Arab community are sanctioned and sanctified in the holy book (Quran). The nature of Arabic society is an important factor in showing the variety of entrepreneurs. Culture, experience, opportunities, the economy, social capital and financial capital are all factors that have an impact on entrepreneurial activities. Indeed, Orhan and Scoot (2001) argued that there is no "glass ceiling" in entrepreneurs, but there are different attitudes that influence both men and women, such as motivation, opportunities and self-efficacy (Orhan and Scoot, 2001). These are exploited in the case description below:

#### 6.2 Case Study One: Entrepreneur AK

**Table 6.1 Profile of Entrepreneur M1- AK**

<b>Entrepreneur AK profile</b>	
<b>Gender</b>	Male
<b>Company activities</b>	Advertising and publicity
<b>Company started</b>	agency
<b>Number of male employees</b>	1996
<b>Number of female employees</b>	40
	6

### **6.2.1 Life History of Entrepreneur M1-AK**

Entrepreneur M1-AK is a 47-year-old male who owned and operated a business in advertising and publicity. He launched this business venture at the age of 30. He was born in Saudi Arabia in a region called Al Taif but was originally from the Hail region. He has two brothers and one younger sister. He is the second oldest in the family and lived in Al Taif until the age of nine, when he moved to the capital city of Riyadh with his family. He had a happy childhood which led him to be successful in his studies. From the age of six or seven years he was expected to help the family by performing duties such as preparing the breakfast and buying groceries. Such experiences shaped his personality and gave him the ability to welcome any instructions from family or from other people; *“I was not a child who was served”*, as he said. His mother was illiterate, and his father knew how to read and write but not to any great extent. His house was run on respect between members, and he was taught to respect neighbours, older people and humanity in general. Afterwards, he had no difficulties in his life in terms of self-confidence and in gaining respect from others. He argued that he had the benefit of having dealt with many different nationalities and, with regard to respect, stated that: *“There are people who gave me more than I expect, because ...based on respect and appreciation”*. He did not get married until he had first succeeded in his business and his marriage was not traditional, as most members of Saudi families marry relatives like the daughter of a parent’s cousin. However, Entrepreneur M1-AK’s marriage still had traditional elements in term of how the proposal and the response to the proposal were conducted.

### **6.2.2 Start-up**

In 1996, Entrepreneur M1-AK started his business. This was an advertisement and publicity agency company. This was the kind of business that the market needed at that time in Saudi Arabia. The initial capital that he used to start his business came from his father’s and mother’s savings. The idea behind his business came from one of his friends; he discussed with his friend the issue of the dearth of advertising. The media company was created in the



knowledge that profits might not come in for at least a year. The target was to achieve long-term profits, which he considered to be a challenge when he started the business. The start-up of the business went smoothly and slowly. He stated that:

*“Our purpose was not to make money but to learn, so we offered reasonable or affordable prices...we did not target profit at first. We only aspired to learn and to provide service, then measure client satisfaction ...”*

Thus, most of his clients were highly satisfied with his company’s work. From this point on, he started to hire full-time staff rather than part-time employees or freelancers.

### **6.2.3 Aspiration for business**

Entrepreneur M1-AK stated that:

*“I believe that trade is a risk and I find that, if risk occurs, no one would bear this risk, and I would be in charge of overcoming the problem .... So I was keen to be involved in bearing the risk and not laying the blame upon anyone. I say that it is your work, not that of others, which counts. I would be involved in all decisions, and if there was any risk or loss, I would be responsible for it, because I would have taken the initial decision which caused it. Thus, I was keen to be available around the clock and to begin work.”*

Entrepreneur M1-AK works over 15 hours per day and seven days per week, even when he goes on business trips.

### **6.3.4 The Business Plan**

Entrepreneur M1-AK stated that fortune and reputation do not come in the short term, but he had a vision of gaining both. His main objective was to establish good quality work and to make sure that clients were fully satisfied. The advertising and publicity plans took him around six to seven months to formulate, and he then aimed to make a strong entrance into

the Saudi market. He stated: *“I wanted to test the study of the market, measure the market volume and measure the opportunities.”* It seems that the most important factor that influences male entrepreneurial activities is opportunity, as was shown in this research (Minniti and Nardone, 2007). The first two years of the creation of the business were thus devoted to planning, and after two years in development, he had begun to build-up a good reputation in the Saudi market and his venture progressed. As he stated:

*“I was the first member of my family in the field of business, so I was conserving but not very conservative, because excess conservation is not useful. I was conservative in building a reputation for certain categories of 1, 2 or 3 clients, and I had to be convincing to them. The purpose of my strategy was to create an impetus, so, thanks to God, I managed to attain our target.”*

### **6.2.5 Obstacles in Starting the Business**

Entrepreneur M1-AK had no problems in obtaining a license from the Ministry of Information but the paperwork which was necessary to achieve this took him around three months. During this time the issues related to commercial registration and other matters proceeded very smoothly. Entrepreneur M1-AK mentioned that:

*“I was not in a hurry and was not pressed. I was not burdened with expenses, debts or other matters. Everything was OK, because I knew where I was going. I had a vision, and I knew that I would reach it, if not the next year, then the year after that, and that I would succeed so long as I took the true way and built up a good reputation.”*

He added that people can face obstacles when their ambition exceeds their capabilities. Also, he believes that it is people who create the obstacles, as he stated:

*“If you are ill and your brother is a doctor but you think that he is not suitable for you, you would leave him and turn to another doctor. Most people who go into business think that public relations, kinship or your relationships affect other people. If you demand to have a license even though you do not fulfill the conditions, you will*

*be the kind of person who is creating an obstacle. You would then be an unsuitable person to conduct the business and your business would fail because customers would not trust you enough to give you their business.”*

**Table 6.2 Personal and Family Profile**

<b>Entrepreneur M1-AK personal and family portfolio</b>	
<b>Family Business</b>	No
<b>Shareholders</b>	No
<b>Own Different Business</b>	Yes
<b>Working Hours Per Week</b>	100 hours
<b>Employment Background</b>	No
<b>Business Plan</b>	Yes
<b>Marital Status</b>	Married
<b>Education</b>	Bachelor’s Degree in Business
<b>Number of Children</b>	Two
<b>Sex of Children</b>	Boys
<b>Age of Children</b>	Eleven and twelve years old

### **6.2.6 Observation**

The location of the venture was in one of the most famous streets in Riyadh. In fact, when the researcher entered the company, two men were waiting for her. One of them welcomed her and the second man took the researcher to the conference room. The researcher began to examine the room she sat in. The meeting room was very spacious and contained twelve chairs and an oval table. The conference room was used for video conferencing, and had a projector and whiteboard. The researcher noticed that there was a ‘no smoking’ sign hanging on the wall. This is unusual in the Saudi community, where smoking is allowed everywhere except in hospitals. The conference room was surrounded by glass through which the researcher could see people coming in and going out of the office. While the researcher was waiting for Entrepreneur M1-AK, she saw two ladies walking to a different office and discussing certain issues with male employees. This gave her the impression that there were females working in this organisation. Finally, Entrepreneur M1-AK arrived twenty-five minutes late and apologised, informing the researcher that he had been in an important meeting outside the company, which gave her some confidence back.

Yet, Entrepreneur M1-AK took the researcher to his office and offered her a drink. He asked the researcher to sit on a couch and sat in front of her, making it easy for the researcher to break the ice before and during the conversation and conduct a warm and friendly meeting. The researcher wished to make sure that Entrepreneur M1-AK was comfortable during the interview. The office itself was not what the researcher had expected in an advertising and publicity venture. His office was full of dust and there were documents all over his desk, the tables, and part of the floor. In the corner of his office was a collection of walking sticks of different styles and designs. This gave the researcher the impression that Entrepreneur M1-AK might like to collect antiques. The researcher noted that Entrepreneur M1-AK was not taking any phone calls during the interview, which suggested that he was respecting the researcher's need to be focussed on her task. Moreover, before the end of the interview, a guest came in who was asked to sit with us until the end of the session. Entrepreneur M1-AK was very gentle with the researcher, and was polite, calm, patient and extremely helpful. Nonetheless, Entrepreneur M1-AK was very realistic in his answers and it seemed that he had a high degree of self-confidence. He was not using a lot of body language as most Arabs do.

### 6.3 Case Study Two: Entrepreneur BS

**Table 6.3 Profile of Entrepreneur M2-BS**

<b>Entrepreneur BS portfolio</b>	
<b>Gender</b>	Male
<b>Company activities</b>	Equipment and contracting industry
<b>Company started</b>	1950
<b>Number of male employees</b>	90
<b>Number of female employees</b>	0

#### 6.3.1 Life History of Entrepreneur M2-BS

Entrepreneur M2-BS is a 60-year-old male. He has five brothers who are younger than him and three sisters. His father died in 1994. His business speciality is in the equipment supply and contracting industry. He came from a middle class family and his family have been traders since he was born. His father, uncle and grandfather used to run a store to sell

foodstuff to traders. As was traditional in his family, kids have to help their fathers. His early childhood life consisted of waking up very early to buy bread and beans from the sort of small local store where most Saudi families buy this kind of food for breakfast, especially if they are a big family. These shops still exist in our day, and they prosper because the prices are affordable to everyone. In addition, his family was large, which required him to go to the bakery after Fajr (dawn) prayer in order to get the amount that the family needed; entrepreneur M2-BS stated that:

*“... Clients were angry because most of them only bought one or two loaves of bread, while I took a large quantity to my grandfather's house where he, my uncle and my second uncle lived. We were like an army, and I had to take a large quantity. Clients felt annoyed when I went to the bakery, so I used to go to the bakery before dawn, and then have my breakfast and go to study in the mosque.”*

The social norms role in the Arab world deems the man as “bread winner” while the woman’s duty is to be at home with her family (Kargwell, 2012) (see Appendix Two A and B for the questions). After that he went to his father’s shop and opened it until his father and grandfather came. His grandfather was blind but used to go with his son to pass time. Afterwards, his father changed the business to building materials supply and he still helped his father and uncle in the shop, then went to an adjacent garden to study until school time. Although it may seem otherwise, his childhood was not quiet, but he was not a trouble maker. This was the summary routine of his daily life: bringing breakfast in the early morning then working in the shop for two to three hours until school time. After school he went home to find his mother preparing his lunch early, before any other member of the family. The reason for this was to prepare him to go to his father’s shop in the afternoon, while taking his book to study as well. In the evening time, he went home and had a nap for approximately two hours, after which he stayed at home to finish his studies overnight. One of his old relatives told him an adage quoted from an Arab wise man: *“He whose parents engage him in buying an onion will never achieve any scientific progress. He meant me...”* However, he was involved in all kind of activities, whether at home or in his father’s shop. He later went to the USA to take his degree, majoring in chemical engineering, and later he studied for his MA. He was planning to take his PhD but the death of his father meant he had to go back to Saudi

Arabia and take care of his family; therefore, entrepreneur M2-BS did not marry until after his MBA.

### **6.3.2 Start-up**

The business was a family business, started by his father and uncle. Entrepreneur M2-BS explained his entry into the field of supplying materials for reinforced concrete construction:

*“Our main work was to enter the cement plants, and we at once marketed gypsum from the granite factory. Most of our business involved transfers from trade to industry and this was my focus, working in a business that we understood and whose weaknesses and strengths we knew, while identifying the market size and the key players in the market. We usually established our projects with partners because (though it is said that partnerships bring about problems) I think that partnership is a blessing because it helps a group to discuss an opinion better than any method.”*

### **6.3.3 Aspiration of Business**

Many businesses are established but the ability to expand is limited unless you have a group of people that you can trust, as he mentioned. In his case, the only people that entrepreneur M2-BS could trust were his brother and his cousin. He started to discuss opening a business with them, trying to find out what business they would be able to go into. Entrepreneur M2-BS said to his relatives “... *I would have 25 per cent of the work from the company if you refunded our money, and if you put up the capital and paid all of it back, you would automatically become partners with a 25 per cent share each*”. After much thought on both sides they decided to open an entertainment city similar to Disneyland, and started-up the business very quickly. They then became partners in a family business, just as entrepreneur M2-BS had promised. However, another theme park business was opened at that time. Then things started to change and became difficult, due to the competition in this area in Saudi Arabia.

### 6.3.4 The Business Plan

Entrepreneur M2-BS stated that *“fortune is the improvement of status.”* After his return from the USA and the death of his father things became difficult for him. He had been living in the Eastern Province since he graduated in chemical engineering, working for a petrochemical company. He was not then planning to work in the academic field, as the business idea had now taken over. His objective was to *“spread and to develop not as a person but as a family.”* Entrepreneur M2-BS adopted a business plan outlining a number of different projects regarding finding easy and quick answers to common business problems, as he indicated by describing a particular example:

*“I was with a group of my friends and we knew the work and the market conditions, but the numbers did not work out. However, through effective auditing, we discovered new ways of dealing with specific problems. As a result, the business succeeded and its capital is now 500 million Riyals.”*

### 6.3.5 Obstacles in Starting the Business

The problem that he faced at the outset, the key problem as entrepreneur M2-BS calls it, was:

*“convincing the bank to provide finance, not because of the money that it will provide you with but because they are followers and will open several files of which you do not know anything, and their abilities and foreign relations will help them explain to you the risks and they will help you strongly to structure your strategy... we had a good role in improving the track record of the companies which we helped.”*

In term of licenses, they had some difficulties but these turned out to be insignificant issues, but entrepreneur M2-BS had what he considered as the greatest catastrophe with regard to the issue of location:

*“As we found when dealing with the latter catastrophes, the most serious problem that faces Saudi investors today (he said this while hitting the table enthusiastically and emotionally) is certainly the problem of location. The industrial items are the same and there is change and obstinacy and few materials and resources. You need money, and on the other hand you are not allowed to run your business properly. I would say that the country is in dire need of adobe. There is clay in Riyadh that is sufficient for dozens of factories, and there is fuel that is sufficient for dozens of factories. In fact, we (company) do not have a problem really.”*

**Table 6.4 Personal and Family Profile**

<b>Entrepreneur M2-BS portfolio</b>	
<b>Family business</b>	Yes
<b>Shareholders</b>	Yes
<b>Own different business</b>	Yes
<b>Working hours per week</b>	70 Hours
<b>Employment background</b>	Yes
<b>Business plan</b>	Yes
<b>Marital status</b>	Married
<b>Education</b>	Master’s Degree in Chemical Engineering
<b>Number of children</b>	Four
<b>Sex of children</b>	Two boys and two girls
<b>Age of children</b>	Not mentioned

### **6.3.6 Observation**

It was hard at first to arrange meeting with entrepreneur M2-BS, due to his tight schedule. The researcher did not meet entrepreneur M2-BS at his organization because he was working for the Saudi Ministry of Trade and Industry and held a leading position there. The meeting point was at his working location. Once the researcher arrived, a person from customer services met her and directed her to the meeting room. The room was extremely large, very clean and smelled very fresh. In the room were many medals that had been awarded to different people. The researcher waited in the room for more than thirty minutes before entrepreneur M2-BS finally showed up.



Entrepreneur M2-BS was walking very slowly with a soft smile on his face. Moreover, he took the researcher to the meeting table and started asking about her studies and other issues regarding her family and the tribe she came from. In Saudi culture it is considered normal for an old man to care about certain personal details about the people he is meeting. People adopt customs and traditions in Saudi Arabia based on Islamic and tribal principles; this contrasts with the Bahrain region where Islamic, Arabic and Western cultures hold sway (Sadi and Al-Ghazali, 2012). Then the researcher started to ask questions and entrepreneur M2-BS answered with no hesitation. It seemed that he did not think long about what sort of answers he gave. He was very skillful, worldly wise and experienced. The researcher felt that he could be a role model for both existing and new generation entrepreneurs. While he was talking he skipped from the main point and switched to a different subject, after which the researcher tried to get him to return to the original subject. Entrepreneur M2-BS's attitude was magnificent in the way he was talking and in the way he respected the researcher. He was not acting like a well-known person but was very modest.

#### 6.4 Case Study Three: Entrepreneur CF

**Table 6.5 Profile of Entrepreneur M3- CF**

<b>Entrepreneur CF portfolio</b>	
<b>Gender</b>	Male
<b>Company Activities</b>	Contracting
<b>Company started</b>	1972
<b>Number of male employees</b>	1400
<b>Number of female employees</b>	0

##### 6.4.1 Life History of Entrepreneur M3-CF

Entrepreneur M3-CF was born in the year 1949. He is from a small village known as Alwashm in Saudi Arabia. He carried out his studies in that village until his mother passed away when he was eight. After that his grandmother took care of him. His life was difficult at that time. He started to help his father, since he was the oldest in the family; his childhood

was good. Along with his three brothers and one sister, his father provided them with all life's requirements. As he stated: *"we lived in a house of adobe like any other Saudi family and we lived in intimacy and inter-relationship with relatives"*. He finished his primary and intermediate school in that village, and then the family moved to Riyadh, the capital city of Saudi Arabia. He was forced to be an employee but he worked for only nine months in a public statistics company, which he considered to be his first engagement in business. Entrepreneur M3-CF lived with one of his relatives who used to work in the field of contracting; this was the first step for him to start a business in trade and contracting. In addition, he was the only educated person among them; the others did not know how to write or read. He helped them in this matter and taught himself basic mathematics, in which he excelled. By that time, he had moved to another job and worked there for five years. During this period he decided to obtain his commercial registration and to practice business. It was very hard for him to start the business but with the support and respect of others he achieved much credibility.

#### **6.4.2 Aspiration for Business**

After asking Entrepreneur M3-CF this question he immediately replied saying:

*"It is the nature of life that if you are full of desire you begin to really live, you will run your business and establish it and you will be the manager and the analyst and sales representative. All these will be your beginnings as a young man, then after a period of time the company will grow. I have had several works at which I employed accountants and opened offices and we have had much development of affairs in accounting, engineers, consultants and assistants in the implementation of these businesses."*

### **6. 4.3 The Business Plan**

Entrepreneur M3-CF's business plan was haphazard at the beginning, but was ultimately decisive in most of his primary projects. He believed that if the person was not adventurous he/she would not succeed in planning. However, he started to plan for the business after he achieved some liquidity and started a feasibility study, which helped him achieve a balanced approach. With regard to the idea behind his business he stated that:

*“The motivation was to achieve sufficiency, help and promotion but, thanks to Allah (God), after a period of time we made a fortune and diversified into several fields for the service of our nation.”*

### **6.4.4 Obstacles to Starting the Business**

From his point of view, the main constraints he faced in opening his business were financial, competitive and business problems. He stated that:

*“I do not exaggerate if I say that I worked for 16 hours a day. I dealt with all matters myself, and had to follow-up all clearances by myself: to be complimentary for some of the time, agree for some of the time, postpone for some of the time, and assume the responsibility for delay; all these matters were many obstacles.”*

With regard to the matter of the obstacles that entrepreneur M3-CF faced, he said that obtaining a governmental license was not one of them, and that only small obstacles related to procedure were in his way:

*“The licenses may have been easy before, but now the crowd has increased, as have people, sites and constructions, while in the past they were very few.”*

**Table 6.6 Personal and Family Profile**

<b>Entrepreneur M3-CF Portfolio</b>	
<b>Family business</b>	No
<b>Shareholders</b>	No
<b>Own different business</b>	Yes
<b>Working hours per week</b>	More than 10 hours
<b>Employment background</b>	Yes
<b>Business plan</b>	No
<b>Marital status</b>	Married
<b>Education</b>	Bachelor's degree in management
<b>Number of children</b>	Seven
<b>Sex of children</b>	Boys
<b>Age of children</b>	Not mentioned

### **6.4.5 Observations**

The researcher went to one of the branches that were owned by entrepreneur M3-CF. His secretary was waiting for her and took her to a waiting area. The room was painted in black and white and many pictures of flowers, also in black and white, were hanging there. Some of the photographs showed entrepreneur M3-CF with some famous people. Then the secretary started to talk about the achievements of the male entrepreneurs and complimented and gave credit to entrepreneur M3-CF. The branch was quite small and had few employees. Through the short conversation with the secretary and after being given some of the company brochures, the researcher found out that entrepreneur M3-CF had owned three large companies for more than twenty-five years and all of them were related to construction. In addition, he owned more than thirty-five pharmacies all over the Middle East.

Entrepreneur M3-CF arrived and took the researcher to the meeting room. Immediately he started talking about himself and his achievements with pride and did not give an opportunity for the researcher to ask questions. He did not give the researcher a chance to explain the main purpose and aims of her study. After that the researcher had to interrupt entrepreneur M3-CF, in order to identify herself and give him a profile search. He did not reply to the researcher and continued to give his story in his own way. At the same time he was polite and patient with the researcher. In terms of body movement he was moving a lot and used normal body language.

## 6.5 Case Study Four: Entrepreneur DG

**Table 6.7 Profile of Entrepreneur M4-DG**

Entrepreneur DG portfolio	
Gender	Male
Company activities	Furniture marketing Co.
Company started	1995
Number of male employees	40
Number of female employees	0

### 6.5.1 Life History of Entrepreneur M4-DG

Entrepreneur M4-DG is a 60-year-old male who owns and operates a furniture sales business. He created his business 17 years ago when he was around 43 years old. In addition, he owns other businesses. Entrepreneur M4-DG was born in Saudi Arabia, and his parents died at an early stage of his life. After their death he moved to a region called Uniazah in the north of Saudi Arabia to live with his grandfather and grandmother. He had no sisters or brothers and he was the only child of his father. His father had married again after the death of his mother, but had then died after Entrepreneur M4-DG's stepmother was pregnant and gave birth to a baby boy. The stepmother moved to her family house, taking her baby with her. Entrepreneur M4-DG was alone because his mother or father did not have any brothers or sisters. It was the custom for most Saudi families to live together. He had many cousins who lived together, and were treated equally by his family. Later, he moved with his family to the Eastern province, where he finished primary, intermediate and secondary school. Entrepreneur M4-DG added that: *"In the primary school I was troublesome, according to my family."* (His cell phone rang and the call was from one of his children). He had not been very successful at school due to financial hardships faced by the family. At that time the economy was in a bad condition and then the leader of his family, who was his uncle, was forced to move from the eastern province to the capital city of Riyadh, because *"a shipment that was sent from abroad was lost at sea whilst uninsured, so the shock was very hard."* This was during his primary

school phase, while in his intermediate school phase, after they moved to Riyadh, they had a better life:

*“We had better fortune and we had good business. Thanks to Allah (God), I was not a trouble maker, so my educational achievement was excellent. I did not claim that I was the first in the class, but at least I was permanently among the first eight.”*

After this, he moved to the USA to start university, majoring in economics in the year 1977; his university course went smoothly and he graduated with very good grades in his major subject. After graduation he came back to his home town and worked as an assistant professor at the university in Saudi Arabia. In addition, after one year in this career he started up a commercial business with his family. Of the year 1982 he said:

*“I had permission of my uncle, may Allah (God) be merciful to him, to leave the business to one of my cousins and to go to work in the banking sector. I moved in February, 1982, to work in the banks until May 1991. When I left the bank, I joined a private company and worked for them until February 1995; I founded this company and began my private business career.”*

### **6.5.2 Aspiration for Business**

The researcher asked Entrepreneur M4-DG about the desire to run his own business, and he made the following observation:

*“I found that when I became an employee in the business sector in the Kingdom, I had a special vision. There was no system in the board, so a decision would be made today but tomorrow there would be another one and then a third one after tomorrow.”*

He was using a different approach to management, whereby the bank could have a different opinion from his. At that time he was working as a senior manager, as he stated:

*“There are 11 banks in Saudi Arabia, so there are 22 regional managers. It is very difficult to find suitable work in a bank of such level.”*

From there he left the bank to start his own business and with his experience in the private sector he found that:

*“The private sector experiences regular changes, alterations and more mood changes than necessary, so I decided to run my own business, and this is the key reason”.*

### **6.5.3 The Business Plan**

Entrepreneur M4-DG’s main idea for his business was to create a fortune in order to ensure a source of income for his family and himself, and increase sales in his factory. He stated that: *“There were two purposes for the factories: to increase their sales and to make a fortune for me, so why I should work if I was not going to achieve anything?”* It took around six months for entrepreneur M4-DG to plan for his business. All the requirements were available and no efforts needed to be made, also *“numbers existed, budget and sales existed, and the governmental plans existed.”*

### **6.5.4 Obstacles to Starting the Business**

Asking entrepreneur M4-DG about the obstacles that were encountered when he decided to open his business, his observation was as follows:

*“Most of them were organizational ones, like the company’s articles of association, based on a form adopted by the Ministry of Commerce and notarization thereof by the notary public. We took this form, signed and gave it to the notary public in the Ministry and it was signed and sealed. When we undertake any procedure with an agency, we go to the notary public and are asked to give him the original contract. When considering the main contract, we made sure that there was no reference to this particular case, so we would be forced to create an appendix. This was an exhausting process, as there was no agreement between the notary public and the ministry regarding the relevant form. The notary public did not confer with the others, and*

*emphasised that the form would be valid for limited liability companies and thus everything ended in a conflict of opinions.”*

Entrepreneur M4-DG had no problems or difficulties in obtaining any governmental licences. These were just subscription (you pay, you get) similar to those provided by the Chamber of Commerce and Industry. He gave the example of paying 2000 Riyals to obtain a certificate for commercial registration, which can be done in one day. By preparing all the required documents and by paying the required fee you will avoid any problems or delay. He also gave another comment with regard to obstacles that may be a problem for non-commercial businesses:

*“... As with industry, several problems occurred in connecting the electricity and gas up until he had acquired the land. I of course mean land from the state, rather than land that you buy, which would be classified as industrial land. However, with regard to the commercial sector and marketing, there would be no problems. You can lease a villa or you can put a tent up with no problem and there would be nothing to interrupt your work. If you market foods, you would just need a fridge to conduct an exhibition. This would not constitute a problem, but if you want a factory, you need industrial land, electricity, water, gas and visas for workers etc. However, for the service sectors this would be relatively easy.”*

**Table 6.8 Personal and Family Profile**

<b>Entrepreneur M4-DG Portfolio</b>	
<b>Family business</b>	No
<b>Shareholders</b>	No
<b>Own different business</b>	No
<b>Working hours per week</b>	30 hours
<b>Employment background</b>	Yes
<b>Business plan</b>	Yes
<b>Marital status</b>	Married
<b>Education</b>	Master’s Degree in Economics
<b>Number of children</b>	Three
<b>Sex of children</b>	Two boys and one girl
<b>Age of children</b>	Not mentioned



### **6.5.5 Observations**

The organisation's location was not in a famous street in the city and no sign for the organisation was present outside the location. The organisation has two levels, the first level containing mainly of office furniture, along with packages and boxes. The second level was for offices and employees. On arrival the researcher was directed to proceed to the second level by the stairs. There was no elevator. The researcher arrived early to the appointment and entrepreneur M4-DG was waiting for her.

He was very gentle as well as a good listener. The first time the researcher started to explain the aims of her study he was very respectful and did not interrupt her until she had finished talking, and then he started to ask logical questions. He talked very quietly and did not move around a great deal in comparison to other entrepreneurs. He was confident while he talked, and his office was simple. Despite the fact that he was travelling later that day, he refused to cancel the appointment or rearrange it for another day, as he was determined to honour his commitment to meet the researcher. This commitment was appreciated, and he indicated that he had agreed to meet the researcher once he knew she was carrying out the research. Furthermore, the researcher started to ask questions and he answered in a very effective way. In the middle of the interview the researcher observed that entrepreneur M4-DG was looking at his watch, and the researcher asked for the reason, mentioning that the interview was still in process. Entrepreneur M4-DG immediately apologised and said that he needed to leave to avoid missing his flight. He was very calm and waited for the researcher to finish all her questions. Then he wished for her luck and blessings, and he left his office with the researcher to catch his flight.

## 6.6 Case Study Five: Entrepreneur ES

**Table 6.9 Profile of Entrepreneur M5-ES**

Entrepreneur ES portfolio	
Gender	Male
Company activities	Real estate
Company started	2006
Number of male employees	25
Number of female employees	2

### 6.6.1 Life History of Entrepreneur M5-ES

Entrepreneur M5-ES is a 52-year-old male who owns and operate businesses in real estate. He launched this particular business in 2006, although he owned other businesses beforehand. When the researcher asked him to talk about himself he took a little time to do this. The beginning of what he said was interesting because he began explaining about his father’s business. He explained that he was born in the south of Riyadh and he started working with his father in the real estate business. He continued doing so without being given any specific responsibilities until he acquired full knowledge of his father’s work. The acquisition of this knowledge and responsibility came gradually over time. He left his secondary school to help his father at work. He stated that:

*“I agreed with my father that I could not complete my studies and I did not have any objection to this. I found that the salaries of graduates and the salary that I receive are the same. The monetary incentive to complete my studies was not encouraging, so I decided not to complete my studies.”*

He worked with his father for around two years until he realised that without education, a person cannot develop or achieve anything. His decision to travel to the USA to study was influenced by the fact that one of his relatives was studying there. He stayed there for approximately six months and then decided to study mathematics and computer science. He finished his secondary school course there and then took a Bachelor’s degree. Afterwards, he returned to Saudi Arabia to start working with his father but this time his father refused to let

him work with him and encouraged him to find a job in the civil service in order to gain more relevant experience. He described this period thus:

*“I liked this, as I worked for two years in the private sector and established a real estate company with my uncles for two years. However, I noted that my father was dissatisfied with my work, so I returned and worked for Saudi Telecommunications for a year (1986-1987 AD). At that time jobs were very scarce. I applied for the civil service bureau, and all jobs were being contested. More than 2000 people applied for the same job in the same place, but because of my specialization, I opted to apply for ten jobs in several cities and departments. However, I was refused in all of these and turned to the Saudi telecommunications sector to take up my job as a trainer, which I liked.”*

After eleven months, he was bored of the civil service and returned to the real estate job. He started reading many books about management and took some training courses. His main responsibilities were administrative. The researcher asked about the details of his business and asked entrepreneur M5-ES to talk about his wife, his children and their role in his life (He sighed deeply before answering and took approximately half a minute before being ready to answer). He had married before he went to the USA, at 18 years old. He took his wife and four-year-old daughter with him (He coughed and sighed, showing that he was slightly hesitant about talking about his personal life). He stated that his life was stable in general (He then stopped talking and tried to find a suitable word to resume with), and added that *“there were always some family problems and trouble from here and there, and the motivations for success were more and I worked more and put in more effort. My marriage helped me a great deal.”* The researcher asked whether his wife worked. His answer was that she did not work, she was a housewife; his daughter is now an employee in the women’s sector and his son is in the men’s sector in the sales department.

### **6.6.2 Aspiration for Business**

Entrepreneur M5-ES had a great deal of ambition, dreams and plans, and he had many ideas that he wanted to put into practice. He stated, *“I found that I was alone and this was the best*

*method to achieve my dreams, so I turned to it.*” Besides ambition, other important factors like goodwill, reputation and position in society were important.

### **6.6.3 The Business Plan**

His business, as he mentioned earlier, was motivated by ambition, especially as his father worked in the same field. He was convinced that good profits would come over time, so the period for planning his business was not calculated and all the plans were in his mind. M5-ES observed that:

*“I began with partners for six months or one year then we separated and I was forced to work alone. I expected that they would agree with me and have the same ideology, but we differed and I was forced to separate and work alone.”*

### **6.6.4 Obstacles in Starting the Business**

Entrepreneur M5-ES did not talk that much about the obstacles or problems that he faced during the creation of his business, except for the fact that the banks refused to finance his real estate business. The researcher asked if he had encountered problems with government transactions and licenses, and he said these were never a problem. The personal and family portfolio of entrepreneur M5-ES is shown in Table 6.10 below. Therefore, this research showed that all this sample of male entrepreneurs is well-educated, and they are in the later age stage of their lives, which might lead to more opportunities for them to be entrepreneurs (Jayawarna et al., 2011).

**Table 6.10 Personal and Family Profile**

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<b>Entrepreneur M5-ES Portfolio</b>	
<b>Family business</b>	Yes
<b>Shareholders</b>	No
<b>Own different business</b>	Yes
<b>Working hours per week</b>	Fifty hours
<b>Employment background</b>	Yes
<b>Business plan</b>	Yes
<b>Marital status</b>	Married
<b>Education</b>	Bachelor's Degree in Mathematics and Computers
<b>Number of children</b>	Six
<b>Sex of children</b>	Four boys and two girls
<b>Age of children</b>	Not mentioned

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### **6.6.5 Observations**

The location of his organization is in a popular street in Riyadh. When the researcher entered one of the employees welcomed her and took her to the waiting area, where she was informed that entrepreneur M5-ES was available but had to make a phone call. As the researcher was waiting she observed the place to be very large with a marble floor. It was well-structured and extremely clean. It seemed that employees were very busy and that a meeting was going on in one of the offices. The researcher waited more than 30 minutes and asked his secretary if he had finished his phone call and if they had told him of her arrival. Then the secretary took her to entrepreneur M5-ES's office.

At first, when the researcher entered his office, he did not welcome her. He was sitting behind his desk and told her to have a seat. Then the researcher began to give a brief description of what she was doing. Entrepreneur M5-ES interrupted her by saying he knew this, and asked her to start with her questions. He was hesitating a lot when the researcher asked him certain questions about his life. The first 30 minutes went smoothly, in terms of him not taking any phone calls, or being distracted by his employees. He was not moving a lot and he was not revealing any body language. After that, he started to get annoyed and started to look at the time on his watch, as well as starting to take phone calls. He began to move a lot and spilt some water on the researcher's tape recorder. He called in the tea boy to

clean the table and started to wipe the researcher's recorder. The researcher was very calm, ignoring the entire incident and trying to finish the meeting in peace. At the end of the interview the researcher asked him a last question. After he had finished his answer, she began to thank entrepreneur M5-ES for his time and patience. Then suddenly he got up and opened his door and told her to leave, which, the researcher felt, was not a professional way of dealing with her.

## 6.7 Case Study Six: Entrepreneur JL

**Table 6.11 Profile of Entrepreneur F1-JL**

<b>Entrepreneur JL portfolio</b>	
<b>Gender</b>	Female
<b>Company activities</b>	Gym with spa
<b>Company started</b>	2000
<b>Number of male employees</b>	150
<b>Number of female employees</b>	36

### 6.7.1 Life History of Entrepreneur F1-JL

A study carried out in the USA identified that not much detail was available about the motivation of women to act as entrepreneurs (Manolova et al., 2008). Entrepreneur F1-JL is a 45-year-old female who owns and operates gym and spa businesses. She launched this business venture over 20 years ago, and she was born in Amman, Jordan. Entrepreneur F1-JL started her talk by complimenting her father and saying how lucky she was to have this kind of father as he was the core of her life. Her father had helped her with her education, and encouraged her and gave her all the support she needed. At the age of nine he sent her to England with her sister, to boarding school. She passed O-levels and A-levels and mentioned that her favourite subjects were maths and science. She excelled in these fields but her passion was for art. She majored in eleven levels, whereas the average in the UK is for seven or eight levels; she took eleven levels because she took fashion as well as art subjects in order to compete with men and excel in these fields. In the period during which she had to decide whether to go to university, one of her art teachers advised her to send her portfolio to art

school. She went to the Chelsea school, which was the hardest school to join. It was a big challenge for her to enter the fashion design world, where she worked with artists and some of those artists had their parents in the same field. At that time, she had to decide whether to go into fashion design or engineering. She asked her father's advice and he told her to think about it seriously since she had received an offer from Imperial College, the top engineering school in London. However, she decided to take art and this was a difficult path as she found it hard to keep up with her competitive contemporaries. She observed that when she was in the kingdom of Saudi Arabia she was in the top rank in school. Despite that, she was lagging behind while she was studying in the UK, where people had 80 years of experience in art in their families, but not her. *"This is why I was at the bottom of the class"* she indicated. Later on, she started to recognize what was happening to her. It was a hard road to take but by the end of her first year she had regained her impetus and worked very hard until she was at the top rank in the UK. When she graduated from the Chelsea Art school she mentioned that: *"I knew I would go back to Saudi Arabia, I asked my father...whether I will go to the family business (which was very large) but my father told me to do what I thought was right..."*

### **6.7.2 Start-up**

She then conducted market research to get some ideas. The idea was to start up her business with a place for women to meet, where they could discuss things openly while having a cup of coffee, or reading a newspaper, or a book. She argued that women's perception was different at that time: *"they were not aware of any quality, art was just what they took at school and nothing more."*

### **6.7.3 The Business Plan**

At the beginning, her idea of running the business was merely to cover her costs. Another indication about the idea behind her business was:

*“I would rather give to charity or something to achieve self-satisfaction, and to accomplish goals that I set for myself, like excellence and perfection and to have a standing in society; this is what really encouraged me.”*

In terms of her plan for the business, it was a gradual process. Since she was eleven she had developed the idea to set up her business as her main goal.

#### **6.7.4 Obstacles to Starting the Business**

Entrepreneur F1-JL’s business developed at a time when no similar businesses existed; for her the first thing was to find out how to get the necessary licenses and permits. At the time all that existed were beauty salons.

*“Since there was no such license for these kinds of businesses, we started and grew through other aspects and overcame such challenges. All such problems now do not exist. The only obstacle, however, that exists in the Kingdom of Saudi Arabia for female is training and getting the right staff.”*

**Table 6.12 Personal and Family Profile**

<b>Entrepreneur F1-JL portfolio</b>	
<b>Family business</b>	No
<b>Shareholders</b>	No
<b>Own different business</b>	Yes
<b>Working hours per week</b>	50 to 60 hours
<b>Employment background</b>	No
<b>Business plan</b>	No
<b>Marital status</b>	Married
<b>Education</b>	Bachelor’s Degree in Fashion Design
<b>Number of children</b>	Two
<b>Sex of children</b>	Not mentioned
<b>Age of children</b>	Not mentioned

Eight years ago, women used to face such problems in regard to licenses, sponsorships and government issues:



*“If you asked me this question eight years ago, you would see me being angry but it does not exist anymore. Now, it is much better. What we went through before and what happens now should not be compared.” (F1-JL)*

### **6.7.5 Observations**

The researcher went to entrepreneur F1-JL’s venture which was, as indicated above, a gym and spa. The venture was owned by her and contained three levels: the ground floor level which was the restaurant and cafe, a resting area, and a small room for reading. The first level contained the reception and some shops rented by another partner to sell their products. The second levels had the spa and hair salon and the third level the gym. The place looked very fashionable and extremely clean. All employees without exception had smiles on their faces, whether they were talking with someone or not.

The secretary took the researcher to the restaurant to wait for entrepreneur F1-JL and started to give her the history of their centre. Within ten minutes entrepreneur F1-JL showed up with a big smile on her face. At first, she asked the researcher if she wanted a drink and when the researcher said ‘no, thank you’ she insisted. She welcomed the researcher and told her that she was more than happy to provide any details either during the interview or after the interview at any time. She was talking mostly about her father. In addition, she was well prepared with all the external data about herself and her organisation, ready for the researcher. Entrepreneur F1-JL was very patient and friendly. She was providing all the necessary details for the researcher and she was not hesitant about giving any information. She had no significant body language at all was and this is unusual for an Arab.

## 6.8 Case study Seven: Entrepreneur HA

**Table 6.13 Profile of Entrepreneur F2-HA**

Entrepreneur HA portfolio	
Gender	Female
Company activities	Interior design
Company started	2004
Number of male employees	3
Number of female employees	15

### 6.8.1 Life History of Entrepreneur F2-HA

Entrepreneur F2-HA was born in 1983 in Riyadh, the capital city of Saudi Arabia. Her siblings were five girls and two boys, and she was the middle daughter. As a child she was a quiet, calm girl and was involved in some extracurricular activities. When she got to secondary school her potential tended to be literary, even though she gravitated towards scientific subjects. She studied architecture and planning at university as a vocational specialty in the region of Saudi Arabia known as Dammam (when the phone rang she did not answer it). After her graduation from university she went back to Riyadh and started working in one of the universities for three years, which gave her a lot of experience. At the same time, she was looking for another job in private engineering or architectural companies, to gain different kinds of experience:

*“I knew a company in Riyadh, and they gave me the opportunity to set up and manage their female’s department. They said: “Ok, we will give you an office. Come with your projects and we will help you with your business.” They would not do the marketing for me, but I would work under their license, under their umbrella. I said ok, perfect, and entered this field. I worked from the morning till 2:30 pm, and then I went back to my office between 4:00 and 10:00 pm to finish the work. These were three exhausting years, and many people may be astonished that I began so early. I did not plan for that, but when I dealt with this company, I gained much experience. However, they were not properly licensed to open a female’s department, so I did not continue with them.”*

However, Entrepreneur F2-HA was not taking a salary from the company; she was dependent on getting a profit share. It can be summarized that there are many motives for both men and women to start a business; they could be achievements (Lee, 1996) such as independence, improving social status, opportunities, and engagement with the community; therefore, some of these examples are clearly shown in this chapter and Chapter Seven (Birley and Westhead, 1994a, Carter et al., 2003c, Cassar, 2007, Shane and Kolvereid, 1991, Wu and Dagher, 2007) and refer to non-economic motivation (Block and Koellinger, 2009). A finding of both Manolova et al. and Deng et al. (2012, 1995) argued that the importance of the independence motivator is different from one community to another.

### **6.8.2 Start-up**

After her long experience in university and the private company she got her license and opened her private business, but she was working only for the university at first. She did her feasibility study with some of the money she saved from the profit she was getting from the private company. In fact, her budget was very limited. It seems that female entrepreneurs are less able to access capital compared to their male counterparts, and as this research indicated, female entrepreneurs start up their business either with help from families or their own savings (Rutashobya and Nchimbi, 1999, Rutashobya et al., 2009, Woldie and Adersua, 2004). As a result, she leased her headquarters and employed only one secretary to assist with administration:

*“I was the designer and owner and everything continued as such and my place was small and my licenses were incomplete because of regulation. There was nothing that properly applied to anything and everything was difficult.”*

Moreover, the case of all the females in this research can be compared with Mattis (2004), that females tend to work in the service sectors and Klapper and Parker (2011) in factory work.

### **6.8.3 Aspiration for Business**

Entrepreneur F2-HA's motivation to open this business was towards investment, as she was trading for herself and building up a situation where she could work and earn her living. Her main objective was the acquisition of money, in order to have personal success and to prove herself. She said, *"Both are parallel with each other and I no longer stay only for the purpose of self-fulfilment or only for a financial purpose."*

Also, she realised that she could manage and handle a business, and had an inclination and an interest in business since her early years. Her character corresponds to a literature review by Greene et al. (2003b), which stated that the motivation for women to start a business in various countries comes from themselves and does not depend on their countries.

### **6.8.4 The Business Plan**

The idea behind her business plan originated from both her ability and her aspiration to lead this type of engineering business. She said she was aspiring to something but that she did not exactly know what it was. However, she did have considerable achievements at the time and did not expect to have any particular limitations. Planning for this project was simple. She initially only had a one-year plan for the business:

*"In the beginning, I benefited from the Riyadh Chamber of Commerce and industry because their feasibility studies were conducted by the Center of Studies, and the Chamber set up studies in this field that they thought were in demand. For example, if one had money and the desires to invest but lacked ideas, one could turn to them. I picked and read these studies, but they were quite different from my image, because the study that I picked had a large budget for me and I did not have liquidity for finance and did not know whether I would make a profit or not."*

As this research has shown, male and female entrepreneurs have many obstacles in the creation of their own businesses, while scholars argue that the main problem that is faced by

female entrepreneurs is finance (Carter and Cannon, 1992, Carter, 2009, Brush et al., 2001b, 2002, Kolvereid et al., 1993, J.L. et al., 1995, Maheda, 1996, Brown, 1997).

### 6.8.5 Obstacles to Starting the Business

When asked about the obstacles encountered during the creation of her business, she said: “I am astonished when I hear that till now there has been a legitimate proxy, because I thought the legitimate proxy was cancelled a long time ago.” As a consequence, when she tried to open her business they asked her for her legitimate proxy, so she wrote her brother’s name on the form. She stated:

*“They fixed the name in the documents and its validity did not lie in contradiction with my capacities and they never asked me where my legitimate proxy was, but when they asked something, they asked about the manager. This was sufficient for some time, but was cancelled later. Even in the official documents, my brother's name was omitted and I became the manager and owner and did not encounter any problems.”*

**Table 6.14 Personal and Family Profile**

<b>Entrepreneur F2-HA portfolio</b>	
<b>Family business</b>	No
<b>Shareholders</b>	No
<b>Own different business</b>	Yes
<b>Working hours per week</b>	Forty-eight hours
<b>Employment background</b>	Yes
<b>Business plan</b>	Yes
<b>Marital status</b>	Single
<b>Education</b>	Bachelor of Interior Design
<b>Number of children</b>	No
<b>Sex of children</b>	No
<b>Age of children</b>	No

Another problem she faced after the creation of her business was in quoting a price. She stated that in the United States, or the United Kingdom or other countries, they calculated an

engineer's wage on an hourly basis. Businesses in Riyadh were not seen to have enough credibility to be able to provide quotes in this way.

### **6.8.6 Observations**

The location of Entrepreneur F2-HA's business was not in a famous street in Riyadh nor was it in the city Centre; it was a small distance away from all the local places in Riyadh. The office itself consisted of two rooms and there were four employees, including one secretary and two designers. When the researcher arrived she could not enter the office. There was a mini camera to see who was outside as men were not allowed to get into the office and it was only for women. Therefore, once the researcher arrived, the secretary informed her that the entrepreneur had a client and would not be long. Within ten minutes the client left and they welcomed the researcher.

After the researcher got into Entrepreneur F2-HA's office she sat with the researcher on the couch, leaving her desk. She was talking about herself a lot and told the researcher how many interviews the media had done with her since she started her business. At the same time, she talked a lot about her achievements, her age and the companies she had contracts with, including some of the leading companies in the country, and governmental institutions. Moreover, as the researcher observed, this type of female entrepreneur likes to show herself off to the public as well to the media in general. In terms of the way she talked and her body language, she was moving a lot, crossing her legs around every ten minutes. However, she was moving her hands while she was talking and became nervous sometimes, while the tone of her voice varied between being loud and soft depending on the question and the nature of the answer; her demographic portfolio is presented in Table 6.13. It can be argued, therefore, that the perception of society toward women's entrepreneurial activities leads to bias from the government (Winn, 2005), while both government and institutions have an influence on the country's level of entrepreneurship with certain regulations and policy (Verheul et al., 2006).

## 6.9 Case Study Eight: Entrepreneur GH

**Table 6.15 Profile of Entrepreneur F3-GH**

Entrepreneur GH portfolio	
Gender	Female
Company activities	Training institute
Company started	2000
Number of male employees	2
Number of female employees	14

### 6.9.1 Life History of Entrepreneur F3-GH

Entrepreneur F3-GH is a 50-year-old female who has started up a specialised business. She was born in Riyadh. As she said, at first she “was normal” but when she was only four months old she became infected by poliomyelitis. Her father took her to the Lebanon for treatment and while she was receiving her education she had to spend time in hospital. At the age of thirteen, the civil war broke out, which forced her dad to go back with her to Riyadh. She said that this had had an effect on her psychological condition. Her father decided to enrol her in a school in Switzerland. She finished her intermediate, secondary and university education at the same establishment. Her father had two wives. She reported that with the first wife he had five children but she did not mention how many he had with the second wife. She was a quiet child with a shy personality. When the researcher asked about other things her answer was very simple: *“this is my life ...treatment and study”*. After finishing her education she returned back to Saudi Arabia and started working in the government sector as a translator, as she is fluent in French, English and her mother tongue. Having done this for three years, she changed to the private sector. At that time her father had his own business, selling Apple Macintosh systems. She worked for him in the morning and in the evening she helped her father in his business; after she got married she did not resign but remained with her father. This followed the precedent shown on television for men and for women in particular: *“I didn’t know how to market and provide training for this,”* she said. After working with her father she tried to obtain a license for training but at that time this was prohibited. There was no real knowledge about the meaning of training. Her aim was to be

more professional. She said that her father had said to her: *“When the project ends as such, we shall end it”*. She continued until she obtained the license and when it was actually issued under her name, this was the beginning for her business.

### **6.9.2 Aspiration for Business**

While Entrepreneur F3-GH was studying abroad, she wished to return to her country. During her employment in the government sector she was not feeling that she was serving her country due to having so many free hours. She added, *“...it was frustrating for me that the time was passing and I did not appear to be contributing ...”* Entrepreneur F3-GH had considerable ambition and felt that her potential was being crippled. It appears that being a frustrated employee can lead one to be an entrepreneur (Mallon and Cohen, 2001). After moving to the private sector her feelings were:

*“I felt I had not been contributing although I was able to contribute, so I wondered why this had happened. I realized that there was widespread ignorance about the use of computers and other important items, so I needed to transfer and feel that I believed in this thing, and this is what caused me to insist on opening the centre.”*

### **6.9.3 The Business Plan**

When the researcher asked Entrepreneur F3-GH if the idea behind creating her business was to do with making a fortune, self-development or personal benefit, she immediately replied *“all of them.”* Moreover, she said that the financial prospects were expanding at that time, and that this was her main purpose, besides teaching others how to use the computer. She indicated that nowadays computers are used for a huge variety of purposes, even for chatting. In her centre she held courses on how to use social networks such as Facebook but was unsure whether to market the product or herself. However, it took her five years to plan and to start this business.



**Table 6.16 Personal and Family Profile**

<b>Entrepreneur F3-GH portfolio</b>	
<b>Family business</b>	Yes
<b>Shareholders</b>	No
<b>Own different business</b>	No
<b>Working hours per week</b>	Ten hours
<b>Employment background</b>	Yes
<b>Business plan</b>	Yes
<b>Marital status</b>	Married
<b>Education</b>	Bachelor's Degree in English
<b>Number of children</b>	Three
<b>Sex of children</b>	Not mentioned
<b>Age of children</b>	Not mentioned

### **6.9.4 Obstacles in Starting the Business**

Entrepreneur F3-GH said that it took a long time to carry out this project. The researcher asked her if the main problem lay with licences and she said, *“Yes...but now the situation has changed significantly.”*

*“...I am training if I work in the field of computers and management, and I was issued this license by the Technical and Vocational Training Corporation. If such a license is related to language or education, it would be issued by the Ministry of Education, but if the license is related to health, it would come from the Ministry of Health and for education in non-government schools from the Ministry of Education. Licenses for beauty centres and other firms are issued by the Ministry of Municipal and Rural Affairs according to their category.”* The researcher also asked if there were any other obstacles that she had faced before. She said:

*“...Anything related to the private sector was desired and the recruitment processes were difficult so you need to find Saudis, but you can't find Saudis.”*

### **6.9.5 Observations**

The location of her centre is not in a main street, which is a regulation of the country for opening a training centre. It was in a side street. There was a male security guard outside the

building checking the people coming in. The training centre was only for females. The centre was very spacious but the researcher had to wait for someone to direct her for around ten minutes. Finally, one of the employees (a tea girl) took the researcher to the meeting room where there were three computers and a projector. After five minutes the tea girls came back with some Arabic coffee. The centre consists of two levels. A few minutes later Entrepreneur F3-GH arrived. She was walking slowly because of her disability (paralysis). Meanwhile, as a reminder, the researcher started to give a brief account of the purpose of the research.

Entrepreneur F3-GH seemed she to be very effective in the field and was extremely familiar with what she was doing. She talked about the Saudi market in terms of selling her products and keeping her customers using her centre service. Entrepreneur F3-HG talked in a very low voice, very slowly, while answering each question with wisdom. The researcher noted that Entrepreneur F3-GH had a different manner and ability to deal with human elements in terms of knowledge and strength in communication and the way she talked and the way she dealt with her employees. In terms of her body language, she was not moving and she looked directly into the eyes of the researcher without moving her head or looking anywhere else. Her voice tone was not loud but very soft. She talked very slowly and calmly; her demographic portfolio is presented in Table 6.16. At the bottom line, skills, knowledge and abilities are reasons for women in India to get involved in entrepreneurial activities, beside their willingness to do positive things (Kumar et al., 2012).

## 6.10 Case Study Nine: Entrepreneur FL

**Table 6.17 Profile of Entrepreneur F4- FL**

<b>Entrepreneur FL portfolio</b>	
<b>Gender</b>	Female
<b>Company activities</b>	Social consulting
<b>Company Started</b>	Not mentioned
<b>Number of male employees</b>	3
<b>Number of female employees</b>	4

### 6.10.1 Life History of Entrepreneur F4-FL

Entrepreneur F4-FL is a 40-year-old female who owns and operates her business in the field of social consulting. She was born in Altaif in the Al-hejaz region. She launched this business venture after she finished her PhD, and her business was in the same area as her study. She was born into a stable family and was very attached to her father. As she stated:

*“He tried to implant several qualities that I like within me. I did not expect that the range exceeded my admiration, in terms of reading, reviewing and analyzing matters, rather than merely judging matters by their appearance.”*

Her father analysed all matters, even the simplest ones, and she learned this from him. Her father was a businessman, and as she indicated, he had read many books on philosophy. He was a very successful man who was, as she described, “fond of freedom”. She described her mother as a benevolent, brilliant and sensitive lady. She came from a large family with 20 members living in the same house, including her parents, her six sisters and her four brothers, along with her grandfather, grandmothers, uncles and cousins, and she was the oldest of her generation in her family. Studies of developed and developing countries indicate that the family plays a major role in career choices for its members; particularly so in the case of females where it could be seen to hinder them from becoming entrepreneurs (Naser et al., 2009). She stated that she was not afraid of anything and she did not know the reason for this. Her father had apparently kept saying: *“I am worried about her because she does not fear.”* In her primary school phase she had been *“naughty but good”* (she laughed out loud). She continued talking about her childhood, describing how she used to climb trees, and said that she hoped to be like a tree in some ways: *“as a tree dies upright, when a tree dies it turns to fuel and its leaves continue their contribution to the last drop... I feel that there is a connection between the trees and me.”* In the intermediate phase she had been romantic, as she indicated. She was shocked by her father’s death while she was studying for her doctorate. Her father had been calling her *‘doctor’* since she was five years old. She went back to her intermediate school, stating that she loved writing stories, which she felt she had a talent. At the university stage her writing developed more, and helped her to find the right man. The researcher was very interested in knowing about her love life, as the culture of

Saudi Arabia is based on arranged marriages. Referring to her partner, entrepreneur F4-FL stated that:

*“I know him in person and did not draw an image of him. I knew him and felt that this is the person with whom I can continue my life with because we shared several traits, including his point of view about beautiful and brilliant females. He appreciates women and appreciates their right to choose in everything related to them, especially with regard to work and study. I liked all these things about him, and he was in the same field as me. I accepted his proposal for marriage and my father stepped up and said (Yes).”*

Entrepreneur F4-FL’s two girls were studying in foreign schools after elementary school, and then she sent them to London to finish their studies. Her young son was studying in the American school in Saudi Arabia.

### **6.10.2 Start-up**

Since being in primary school she has been a good listener and able to solve her friends’ problems. At the same time, she listened to her father, mother, and siblings. She said, *“when I grow up, I will work in a business where I can help all kinds of people and solve their problems”* and this actually happened. She was interested in sociology, and she has taken her Bachelor’s, Master’s and Doctoral degrees in this subject, becoming an expert in this field. At the beginning she had not aimed to open her business but started giving courses to solve the problems of children, adolescents and those in the pre-marriage phase. After succeeding in this career she opened her own centre and dedicated one day a week to charity to help people with their various problems. In a study of Indian women it was demonstrated that the entrepreneurial activities of female entrepreneurs play a major role in the social as well as economic spheres (Bhatnagar et al., 2012, 2010).

### **6.10.3 Aspiration for Business**

Entrepreneur F4-FL was motivated to start this kind of business because she realised she had the capability to organise this kind of enterprise. As she stated: *“If I did not study this because it was prohibited, my certificate would have been left and I would have practiced work in the same field.”*

### **6.10.4 The Business Plan**

The main idea behind her business was to help, serve and maintain households. She referred to the famous quote *“the collapse of nations begins with the collapse of families”*. Expanding further, she said that if the family collapses, everything else collapses.

*From a different perspective, she observed that:*

*“I fear that the middle class is disappearing... I am worried about the children who will be brought up in a house with no stability. This would be reflected in society...I feel that I have a role and I want to fulfil this role. Making profits was never my main goal, and I can realize this without taking on hardship and becoming exhausted. Money is important. I cannot deny this, and if I did not have money, I would not have established this office and delivered charity sessions, but this is not my target. My target is helping human beings.”*

### **6.10.5 Obstacles in starting the business**

Formulating the plan for her business took her approximately one year and eight months. She did not face any particular problems in creating her business, but she admitted that a lot of encouragement and support was needed in terms of regulations.

**Table 6.18 Personal and Family Profile**

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<b>Entrepreneur F4-FL portfolio</b>	
<b>Family business</b>	No
<b>Shareholders</b>	No
<b>Own different business</b>	No
<b>Working hours per week</b>	Eighty hours
<b>Employment background</b>	Yes
<b>Business plan</b>	Yes
<b>Marital status</b>	Divorced
<b>Education</b>	Doctoral in sociology
<b>Number of children</b>	Three
<b>Sex of children</b>	One boy and two girls
<b>Age of children</b>	Not mentioned

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### **6.10.6 Observation**

The location of her organization is a very well-known street in an area which is expensive to lease or rent. The interior of her office was very comfortable and cosy. The office design was in a 1960s European style. When the researcher entered, two females were sitting with one of the secretaries and another was a tea girl. The place was not that large. It seemed like an apartment. The researcher started talking with her secretary while entrepreneur F4-FL had a client. The secretary was very polite and she delivered her words carefully. She also gave a brief introduction to Entrepreneur F4-FL's business, giving information about opening hours, consultation prices and how employees come to be working for the company. The researcher waited around 45 minutes. Waiting for forty five minutes was reasonable, due to her tight schedule which involved working at night as well as the morning. Entrepreneur F4-FL apologized to the researcher for keeping her waiting so long. She said that when she heard that a lady wanted to meet her regarding her studies she could not say no because she welcomed all females in her office, whether they were clients or not. She regarded it as part of her job to support females by all means possible. This was a good sign that it would be possible to conduct a long interview in a friendly environment. Entrepreneur F4-FL mostly had a large smile on her face. She delivered her answers with good humour. Most of the time she was lying back in her chair and relaxing like someone who had just finished a course of massage. Her body language was normal but the researcher noticed that she moved her hands a lot when she talked about her father. Sometimes she sat upright, but when the researcher

switched to other questions she went back to her relaxing position. As a whole, Entrepreneur F4-FL showed considerable goodwill, and her attitude was that of an educated female entrepreneur whose career in both education and business had led to her having this kind of personality.

## 6.11 Case Study Ten: Entrepreneur F5-IM

**Table 6.19 Profile of Entrepreneur F5-IM**

<b>Entrepreneur IM portfolio</b>	
<b>Gender</b>	Female
<b>Company activities</b>	Training center
<b>Company started</b>	2004
<b>Number of male employees</b>	2
<b>Number of female employees</b>	10

### 6.11.1 Life History of Entrepreneur F5-IM

Entrepreneur F5-IM is a 40-year-old female and she was born in Alqassin in Saudi Arabia. Her father had married two females and divorced them before he married her mother, therefore she has six brothers and two sisters and her order in the family is one before the last.

Of her study phase she said: *“I was not naughty at all, but there were sometimes situations of naughtiness.”* In her secondary school she was more self-confident, as she was the spokes-girl for her class and was not pleased with mistakes. An example mentioned was:

*“When the break bell rang in school, I was getting my food out and the teacher was angry. I was punished by the teacher because of getting the meal out and starting to eat.”*

Afterwards, at the age of 17, she got married, moved to Riyadh with her husband and registered for the university. She was not accepted because the university gave priority to

girls who lived in Riyadh. She studied for only one semester in her town home Alqassim then transferred her study to a college of education in Riyadh. She wished to study art but this major did not exist so she took Islamic studies. While she was at the university she gave birth to her first baby, and in the fourth year of the university, which was the last year of her study, she gave a birth to her second baby. Zolin and Watson (2012) argued that female entrepreneurs sought more flexibility and had the mentality to balance their life between families and their work and still generate an income (Kirk and Belovics, 2006).

### **6.11.2 Start-up**

After graduation she could not find a job. In addition, it was not easy for her to work as a teacher as it was impossible to accept a job in a private school because of the low salary and bad treatment. She considered opening her own business and her husband supported her in this matter. In the beginning she was not sure what to do but she was thinking of creating a training center because at that time no such institutes existed in Saudi Arabia. Entrepreneur F5-IM knew that she had the capability and management ability to take on such a business and succeed in it. It was easy for her to open a business because she was capable financially. Entrepreneur F5-IM ended her talk about how she started her business by saying:

*“My goal was not to cause damage, but to have good production with no fraud or cheating by the employees in work and to have work in an official form which would be a work of charity and reward.”*

### **6.11.3 Aspiration for Business**

She opened this business because it was simple and not expensive. She liked to do something rather than sitting at home. She said, *“Home is not my place”*; she needed to get into management and have her own business.



**Table 6.20 Personal and Family Profile**

<b>Entrepreneur F5-IM portfolio</b>	
<b>Family business</b>	No
<b>Shareholders</b>	No
<b>Own different business</b>	No
<b>Working hours per week</b>	Twenty-one hours
<b>Employment background</b>	No
<b>Business plan</b>	Yes
<b>Marital status</b>	Married
<b>Education</b>	Bachelor of Islamic Studies
<b>Number of children</b>	Five
<b>Sex of children</b>	Not mentioned
<b>Age of children</b>	Not mentioned

#### **6.11.4 The Business Plan**

Her first main idea behind this business was to gain financial assets and benefit at the same time. The second aim was self-development and ambition. It took her one and a half years to start the business. Entrepreneur F5-IM started doing feasibility studies and searched for everything that could serve this kind of business, either by visiting offices and institutes, reading books, reviewing curricula of other institutions, internet searches, preparing to obtain issue licences and finding relevant documents. Some scholars argued in their study in Turkey that the personal characteristics of female entrepreneurs play an important role, where it appears that the positive characteristics of entrepreneurs like self-improvement, decision making, leadership (Cakici, 2006), risk taking (Aktan, 1996) and self-confidence are crucial (Cetin, 1996).

#### **6.11.5 Obstacles in Starting the Business**

At the beginning a difficulty she encountered was in extracting licenses from different authorities:

*“For example, in the beginning the Ministry of Education, Ministry of Municipalities and Rural Affairs, Civil Defense, Social Insurance, Ministry of Commerce... The problems included the conflict of regulations and laws... an employee of the ministry comes and advises me to allocate a guard room on the outside, and an employee of the municipality comes and says why have you established this room; it is forbidden because the plan does not allow it. There was a difficulty in reconciling the supervising authorities of the project and to transfer the licenses from the Ministry of Education to the Public Organization of Technical and Vocational Training. The problem here lies in supervision because we followed a specific system and later transferred to a different system. For example, the organization applied a new regulation that required the institutes to pay huge amounts for every approval, supervision or visit to the headquarters. The organization received from three to five thousand Riyals for a visit to the headquarters, and 800 Riyals for the appointment of employees, whether Saudis or foreigners, and the approval of new programmers and the addition of the new fields. Every visit cost an amount and supervision was not completed except by taking these amounts into account. With all these impediments and difficulties of working in this project, we found that this authority impeded progress and development in the country and this didn't help the development of the Saudi institutes in the Kingdom.”*

The personal and family portfolio of Entrepreneur F5-IM is shown in Table 21 above. Indeed, regulation is an economic obstacle that might face all entrepreneurs (Simeon et al., 2002). So, Welter et al. (2006 p,3) note that: *“Women in business are a growing force in the economy, and in a transitional environment their contribution extends from the economic sphere to include the wider process of social transformation.”*

#### **6.11.6 Observations**

The meeting took place in Entrepreneur F5-IM's office but, as mentioned in Chapter Five, the researcher was having difficulties with the driver and the car. The driver did not show up at the right time, which made the researcher change the appointment to a different day and thus

the entrepreneur did not prefer to meet the researcher in her organization because of the distance, so she met the researcher in one of the most famous spas in Riyadh. She was late for her appointment by more than one hour. The researcher was waiting in her restaurant and Entrepreneur F5-IM showed up after one hour had elapsed, which was frustrating for the researcher. She was pregnant and she gave her apology to the researcher. The researcher gave an introduction about what her research was about and, as usual, wished to record the interview, but the entrepreneur refused. Her excuse was that she did not want to anyone hear her voice. This indicated that she was very religious and conservative. In fact, she was checking all the answers to make sure what she was saying and this made the researcher stay with her for more than two hours. Entrepreneur F5-IM was very funny in terms of telling jokes and she was very talkative at the same time. She was very nice in her talk and each time she finished answering a question she asked the researcher: *“Do you want me to say more or is this enough?”* Like most Arabs she moved a fair amount during the conversation but also laughed a lot. It can be summarized that all females in this research sample chose to conduct business in the service sectors, like others in developing countries (Ahmad, 2011b).

## **6.12 Conclusion**

This chapter has discussed the life history and required background information about each of the entrepreneurs. It was considered to be effective for the research to indicate a brief history in the analysis of the cases. A history of five males and five females, with consideration of their aims in starting up their businesses and the obstacles they faced during the creation of the business, adds useful detail. Some of the males and females had different aims and objectives in creating their own businesses. In spite of this, the females had not faced major problems in starting up their businesses, which had been the researcher's expectation. However, some changes may have occurred in the country while the researcher was away from her home town, such as regulations and systems, etc. The next chapter will be the analysis of the experiences of starting-up a business in Saudi Arabia.

## **Chapter Seven**

### **Starting and Growing a Business in Saudi Arabia**

*“Common sense’ is not common but needs to be learnt systematically....A “simple analysis” can be harder than it looks...All statistical techniques, however sophisticated, should be subordinate to subjective judgement” (Chatfield 1985).*

#### **7.1 Introduction**

The previous chapter described the life history, work experiences and formative years of each entrepreneur. In this chapter, the experiences of starting-up and growing a business in Saudi Arabia will be explained in great depth. Inductive analysis is used to identify the similarities and differences between male and female entrepreneurs, and the chapter draws on data gathered from ten interviews in Riyadh, the capital city of Saudi Arabia. Five of these interviews were with male entrepreneurs and the other five were with female entrepreneurs. A detailed description and analysis of each entrepreneur was developed individually and included observations on their organisation, their perspectives, views, hopes for their business, obstacles they faced during and after the creation of their business, the role of management, the role of religion, alternative opportunities, etc. (see Chapter Six). This chapter focuses on a comparison of male entrepreneurs with female entrepreneurs, which will be followed by a comparison of the ten cases as a whole.

## 7.2 Personal Characteristics of Male Entrepreneurs

One of the main propositions was to become involved in the culture and environment of male and female Saudi entrepreneurs; in order to dig deeper, it was important to find out about the early life and childhood of the entrepreneurs.

As a child, Entrepreneur M1-AK, who was originally from Hail, located in the North of Saudi Arabia, helped his family to get bread and everything that was needed for the household. Unlike his brothers, however, he used to love work. At the age of eleven, he moved to the capital city with his family to finish his education, as well as to start practising a trade. The environment surrounding him was based on respect for others, such as neighbours, older people and people in general. Entrepreneur M1-AK stated: “I was the first person in the whole family to engage in business activities”.

Compare this with the experience of entrepreneur M2-BS, who was the oldest of a family that had been involved in trading since he had been born. He explained that his family was huge, and when he got back from school he helped his family in the business; this had been his routine since childhood. Entrepreneur M1-AK studied at university in Saudi Arabia, majoring in business administration, and also took many courses in marketing and management, both in his own country and abroad. To develop himself and become stronger in business, entrepreneur M2-BS obtained his degree from the United States, followed by a master's degree in chemical engineering. Both entrepreneurs M1-AK and M2-BS got married after they had built up their businesses. In contrast, entrepreneur M3-CF got married before he had established his business, and he was grateful to his wife for her support during and after the establishment of his business.

Moreover, Entrepreneur M3-CF explained that his marital situation and living conditions in the past in Saudi Arabia had been difficult. In the first few years of the creation of his business, he used to travel abroad for long periods to conduct many business deals, but his

wife was patient and tolerant during this time away from him. Entrepreneurs M4-DG and M2-BF came from a small village in the Kingdom of Saudi Arabia. Entrepreneur M4-DG had moved to live with his grandfather. He described the house he used to live in, explaining that he came from a large family and the place was full of his cousins. He described it as a school, which kept him from feeling the lack of his mother, brothers and sisters, which the others had. He lived his childhood in peace among his relative's children; there was no discrimination between the kids, which made his life happy and easier. As mentioned in Chapter Six, Entrepreneur M4-DG had no sisters or brothers. As time passed, he moved to the capital city, Riyadh, to get on with his life. He graduated from the university in Riyadh, majoring in economics, and after his graduation he worked at the same university. However, within a year, he decided to move to join the commercial business of the family, and this was his first step into the business world.

Entrepreneur M5-ES had lived only with his father and did not prefer to talk about his mother or give any details about her. He was brought up in Alhabboniya by his father, from whom, in his early years, he started to learn business principles. Moreover, even though he was young he started to help his father in the business and shoulder many responsibilities. He used to sit with elderly people, which made him a strong person. Entrepreneur M5-ES said: *"I learned more through older people...and learned from them continuously, and there were always mutual contributions"*. He got married at an early age, before the creation of his business, as was mentioned in the previous chapter, where the full details of his life story were presented.

**Table 7.1 Male Entrepreneurs Characteristics and Professional Trades**

<b>Entrepreneurs</b>	<b>Age</b>	<b>Parents or family member running a business</b>	<b>Customers</b>	<b>Main product</b>	<b>Highest level of education</b>
<b>M1-AK</b>	47	No	Companies and organizations	Advertising, marketing and public relations	Bachelor's degree in business
<b>M2-BS</b>	60	Yes	Contractors	Building materials	Master's degree in chemical engineering
<b>M3-CF</b>	55	Yes	Construction of water services and roads	Pharmacies, contractors, industrialists and governmental organizations	Bachelor's in Management
<b>M4-DG</b>	60	No	Companies and banks	Office and school furniture	Master's in economics
<b>M5-ES</b>	52	Yes	Banks, finance companies, and real estate consumers	Real estate and housing	Bachelor's in mathematics and computers

### **7.3 The Influence of Saudi Culture on Male Entrepreneurship**

Although every country has different cultures and beliefs, just as every country has different norms, comparing cultures is difficult, due to the different roles of culture and religion. Saudi society is characterised by diligence regarding the habits and traditions of the culture of its community, and there is no doubt that it is a very conservative culture that prefers not to discuss its private life with others. Saudi culture changes slowly compared with changes that occur in the world; this is because of the way that Saudi people think, regardless of

technological development. Further to the above, Mueller and Thomas (2000) stated that: *“Since the culture of a country influences the values, attitudes, and beliefs of its people, we can expect variety in the distribution of individuals with entrepreneurial potential across culture contexts.”* (Mueller and Thomas, 2000, p.68)

Entrepreneurs were asked about the role of culture and how it has affected their entrepreneurial life in Saudi Arabia. Entrepreneur M1-AK quickly responded to this question, declaring what he considered to be a key problem:

*“Regulations or statutes prevent women from practicing any work. ...The culture in our country is based on beliefs that may or may not be true regarding the idea that the father, son or husband is responsible for protecting women, whether they are their daughters, wives, or sisters. So some people argue: ‘Why should women work?’”*  
(M1-AK)

This would be the same as the comparison with the result of Hovorks and Dietrich (2011) in that men take guardianship over women in Botswana. Also, Carter (2000a) found that women in the Western context are not disadvantaged because of a lack of mental, education or personal factors but are more impacted by cultural values and gendered categorisation.

Secondary data has been used to ensure and inform the primary data and to enhance the quality of the data collection. In one of the ceremonies at which Entrepreneur M1-AK gave a speech, he pointed out that ordinarily it is necessary to promote a culture of self-employment and the elements of successful trading. He gave an example of entrepreneurs who had taken advantage of presented opportunities and had been able to get the tools needed for success, whether they worked for themselves or for small and medium enterprises. Collectively, Saudi culture might impact on females’ entrepreneurial activities (Birley, 1989, Youkyoung and Jaesen, 2001, Ritchie and Brindley, 2005) and limit women from certain opportunities; a traditional hierarchy dictates that some jobs are fit for Saudi men but not women, due to



culture and stereotyping (Williams et al., 1999). However, the main challenges that face female entrepreneurs in many countries are uneven opportunities (OECD, 1998).

Entrepreneur M2-BS agreed with Entrepreneur M1-AK's assessment of the culture with regard to those females brought up in a family; that first their fathers are responsible for them, and when the females get married, their husbands take on that responsibility (Phaladze and Tlou, 2006), and when their children grow up, they become responsible for their mothers. Women move from being daughter, wife, and then mother, to grandmother. Similar findings in South Africa and Singapore showed women's duties in raising the family and gender stereotypes (Pellegrino and Reece, 1982, Hisrich and Brush, 1984, Neider, 1987, Brush, 1992). As a result this might affect women's personalities by leading them to be less confident or have fewer skills (Briscoe, 1995, p.56, Hovorka, 2006: 211, Selolwane, 1998: 401). M1-AK added that some men believe in the history of the role of females in Saudi Arabia, which was mentioned previously in Chapter Two: "*women should stay at home because there is no need to go to work*". In this sense, men are used to being outside their home while the woman's job is to be inside the home taking care of the children (Hofstede and Hofstede, 2005).

Moreover, Entrepreneur M1-AK was basing his statement on cultural factors, rather than on those issues laid down by the state. He did mention that the regulations of Saudi Arabia do not prevent such work for women. M1-AK added: "*There are many establishments that file for bankruptcy in the world, from Europe and America to Saudi Arabia...which means that women may be imprisoned, and this is the most difficult thing for a family.*" Entrepreneur M1-AK found that when men become bankrupt and go to jail, it is easier for them than it is for females to be imprisoned. However, as he considered this situation, he mentioned the phrase "*Let's call it cultural background*", in the sense that if the right legal procedures were taken in case a female entrepreneur lost her business, the woman after her losses was subject to some conditions - for instance, prevention laws from traveling outside the country, or not to be allowed to have another loan etc., then women could escape extreme difficulty, but if

the lender filed a complaint, then in that case female entrepreneurs must go to jail. However, Entrepreneur M2-BS had no comment with regard to the regulations of the country.

On the other hand, Entrepreneur M2-BS had a different perspective, and stated: *“Unfortunately, the view is limited to the system that prevents women from going to register her papers, as one of her relatives has to be with her, and this was viewed as limiting women from doing many things.”* Entrepreneur M2-BS gave an example of one of the leading female entrepreneurs in the country, Lubna Alolyan, and pointed out that other women who succeed in business are mostly engaged with services to women. Finally, entrepreneur M2-BS complimented the efforts of the Riyadh Chamber of Commerce and Industry for facilitating matters related to female entrepreneurs.

Not surprisingly, Entrepreneur M2-BS had another perspective with regard to the effects of culture or society in Saudi Arabia, where societies have a different orientation towards entrepreneurial activities (Wennekers et al., 2005). Despite the fact that Entrepreneur M2-BS insisted that culture has an influence on how men and women achieve their aims (Hovorka and Dietrich, 2011), he added an important point when he emphasised that culture arises from the family. He gave an example: *“If someone wanted to open a recording store, society would not accept it, due to their culture.”* Besides that, he claimed that women in Saudi Arabia cannot do certain work because of Saudi Arabian culture: some of the country’s traditions do not support certain types of work or trade for females.

Entrepreneur M2-BS believed that certain rules in Saudi culture might be *“right or wrong, but they exist, and people that they do not know in culture will be affected even if this now appears to contradict the job process.”* He gave the example that when some people come to Saudi Arabia they might not accept certain jobs or refuse to work for certain organisations because of their particular culture and beliefs, but acknowledged that this has begun to decrease significantly. Berry and Shweder (1992, 1990) added the value of traditional culture on the thoughts and beliefs of people and the influence that they have on entrepreneurial

cognition (Busenitz and Lau, 1996). Entrepreneur M2-BS concluded his interview with this statement: “The strongest effect in the kingdom of Saudi Arabia is the culture that derives from the family and its beliefs”. In agreement, Entrepreneur M1-AK gave his view that the protection of women arises out of culture, rather than out of regulations, stating:

*“Businesses run by women have existed for over thirty years, and these women have had stores where they sold and purchased everything. With the rise in the economy that has happened... parents have started to tell their daughters to have a rest. So, whereas once they began to recruit drivers and women who desired to work, now women are being served, as they have drivers and servants.” (M1-AK)*

As Entrepreneur M2-BS pointed out, old habits have begun to vanish. However, Entrepreneur M1-AK said that the majority now affirm the work of women, but are insidiously against female leadership. Moreover, Entrepreneur M3-CF gave his perspective with regard to cultural matters in Saudi Arabia, saying: *“the Saudi community is very conservative and females in Saudi Arabia from the past to the present day used to help men in all matters of life, but women do not go out for free business as often as men.” (M1-AK)*

It can be confirmed by Pines et al.’s (2010) studies that the rates of male entrepreneurship are more than female entrepreneurship. Similarly, in the USA men are twice as likely as women to start up a business (Reynolds et al., 2002).

*“Women, including my mother, my sister, my wife, are a part of society, and I think there are no men who understand and perceive that a woman is meant to be a partner for a man, but she is the main partner for a man.” (M3-CF)*

At the same time, he claimed that the reason for the culture is that there are conflicts between community and education...the education of young people and the beliefs of society as a whole are not regular and homogenous regarding the freedom of children and the freedom of men and women in the making of their individual contributions.

Entrepreneur M4-DG expressed himself regarding the role of culture and how it affects his business, as well as his daily life. Unquestionably, culture has resulted in discipline and creates in people an insistence on regulations and laws. Generally speaking, regarding the private sector, business entrepreneur M4-DG asserts:

*“You are the creator of a business and you are the person who creates the internal system...which reflects your character and performance, which reflects your action on the people you have working in your business, and they copy you even if you have no system and you do not have a clear vision or a clear procedure and you do not have anything to rely on.” (M4-DG)*

On the one hand, Entrepreneur M4-DG clearly indicated that culture is important. Whenever someone has a high perception of culture they can be successful. Individuals can study and acquire knowledge, to become familiar with all matters; the same thing applies for women, he said. On the other hand, he argued that the ignorant person is the enemy of success, and when men or women are ignorant about matters in which they are involved, they will face problems.

Entrepreneur M4-DG also gave the example of a person who wanted to create a business, had an idea in mind, and wanted to achieve the sort of idea that is integral with the applicable regulations and laws in the state. From his point of view, the male entrepreneur has more impact that is direct on his business than that which institutions or large companies have on the individuals working within those organisations.

However, Entrepreneur M4-DG said that at one time, even if you had a strong desire to be a businessman you could not become one, because in order to create a business, a previous basic experience in that area of business was recommended, as well as having the aspiration toward this business for years, and preparing well through studies and courses in the

requirements needed for the type of business that a person wanted to create. Hence, by planning, organising and managing all these things before the creation of the business, Entrepreneur M4-DG claimed that a person could be 20 to 30 per cent more successful. In fact, as Entrepreneur M4-DG explained: *“The concept of management is based on four main points, which are planning, organisation, direction and control. If these elements are lacking in your mind as an investor, you cannot succeed.”* (M4-DG)

Entrepreneur M5-ES was asked if the separation of men and women limited their acquisition of a culture of full breadth of knowledge understanding, and he replied that it did not, due to the technology that is available. He said:

*“There is no longer separation. I am separated from women, and women are separated from me, but women have websites to talk about men, and men are the same. We can reach and obtain any kind of information. There is nothing to prohibit us from sitting together, when we think and put all our ideas on a website and ensure that someone gets them without prohibition from religion or anything. You can get and read everything that you receive. At the same time, others can browse my website and see what they want. Therefore, there is no real separation; we are connected. Contact does not need to be a direct physical one we are connected through the technology.”* (M5-ES)

In theory, a different analysis result was found by Metcalfe (2006), in that segregation exists between male and female in Saudi Arabia because it is *haram* (forbidden), making it difficult for females to interact with men; in practice this research argues that similar to the above statement from Entrepreneur M5-ES, females do not have to be physically in contact with men, due to current technology; as suggested by the researcher, it might be less convenient sometimes to be physically with men under specific circumstances, like not being alone with a man because it required another person to be with them, and needing to adhere to Islamic dress, which protects women from sexuality (Ahmed, 1998a). However, gender segregation and family responsibility is another challenge that faces female entrepreneurs (Loscocco and

Robinson, 1991). Similar findings have been noted by Almobaireek and Manolova (2012), in that the separation between gender constrains social opportunities as well the economy.

### **7.3.1 Male Entrepreneurs as Contributors to Society**

Entrepreneur M3-CF agreed with entrepreneur M1-AK that there are several social initiatives now in the Kingdom of Saudi Arabia and that this is a growing phenomenon. This makes every organization, like universities, the Saudi Chambers of Commerce and Industry, large companies and banks feel responsible enough to take the initiative. For example, the Riyadh Chamber of Commerce and Industry entered into an agreement with one of the leading companies to train men and women, and entered into another agreement with one of the banks to train initiators of both sexes to enter the world of business. It is not far removed from the above perspective that Entrepreneur M2-BS mentioned that the best thing is to work strongly and go to work, then after many years they (men and women) will concentrate day and night on how to become owners or partners; *“I prefer to be a partner in business instead of being the owner of a business”* Entrepreneur M2-BS said.

In another example, Entrepreneur M2-BS demonstrated: *“Do you know the most emigration of money, the people who invest most abroad? They are our daughters (he started hitting his hand against the table several times while talking). All the inheritance of a woman is to invest abroad.”* He added that because women are not able to utilize and supervise their money, the most serious calamity applies most of all to those (women) married to foreigners (not Saudis) *“which means that all the fortune went out, so why do not we (men) facilitate matters for them (women)”*. However, in agreement with the Jamali (2009) result, he said: *“It is difficult to isolate women’s entrepreneurial identities from the prevailing societal norms and expectations.”*

Entrepreneurs M4-DG, as he mentioned issues regarding services to people in need, including advice to young people and their education, helping kidney or cancer patients etc.

Entrepreneur M4-DG said: *“This is what I know as social help, but from this standpoint, you (men and women) create an environment where men and women interact in a certain fashion so that they grow to be business leaders.”*

Entrepreneur M5-ES argued that both Saudis and non-Saudis have the same social and business availabilities existing either in a social place or environment, by which he meant that there is a presence of different parties with diverse cultures, ideologies and education. This has given Entrepreneur M5-ES the opportunities to identify and discover other matters that he had not seen from the beginning and has given him new ideas, even if the others did not talk and just discussed without involving him in their dialogues. He learned by just hearing when anything was offered to him, including sayings, such as *“closure causes deficit of growth”* and *“growth becomes defective if you develop in such a way that it becomes old.”*(M5-ES)

### **7.3.2 Role of Religion**

Entrepreneur M1-AK declared that religion is an important guide for everyone in the country of Saudi Arabia, claiming that religion guides people in their responses and actions in their daily life (Yousef, 2001) and how they should deal with each other. He acknowledged that *“Religion is a basic element in everyday life and it is part and parcel of us.”* Crouch (1996) agreed that religion has an influence in culture, behaviour and personality. Entrepreneur M1-AK said that anything that conflicts with religion in business or daily life should be avoided, as the religion of Islam encourages dealing with people in a good manner (Ludwig, 2001). This ethos was illustrated by Entrepreneur M1-AK, who said: *“Every day you set up a business and you say I am going to work honestly. That is all....Religion should not intervene in trade on a daily basis”*, which supports the idea of Ismail (2006, p. 12:13) and Yousef (2000, p. 515), that being honest at work is one of the main roles of Islam.

He explains that the religion of Islam is like any other religion in that it organises the relations and rights of others because Allah (God) would not be pleased by oppressing

others, violating the rights, stealing the effort, thoughts and initiatives of others, or by committing fraud. Entrepreneur M2-BS affirmed that religion is a strong and assisting factor in trade and there is no separation between religion and business (Vargas-Hernández et al., 2010).

Entrepreneur M3-CF claimed that involving religion in daily business results in a good outcome because religion is all about work, business and support, and it protects the rights of others in commercial transactions. The researcher asked Entrepreneur M3-CF if there were any other matters that affect his business with regard to religion, and he replied immediately: “The problem lies in all of us, and not in the religion, for as a people we do not apply the religion.” To this comment he added:

*“Religion allows us to deal evenly, and our religion did not tell us to close business to women. Our religion is one of tolerance, ethics, and of addressing man by his reason, but human reason is what has caused the confusion, whether in religion or not. Some have made religion the means of confronting these problems.”* (M3-CF)

This entrepreneur explained that he is not an extremist and he does not see that religion has impeded him in any part of his business. Entrepreneur M4-DG agreed with M3-CF that religion has a role in life generally, and not only when it comes to trade, but insisted that trade also demands truthfulness and honesty, and it is very necessary to comply with these, but it is even more important for a person to do this consciously. Entrepreneur M4-DG considered this a key point because people will resort to human religious consciousness, to human consciousness in general, and there is no way of controlling this.

Like the other entrepreneurs, Entrepreneur M5-ES also admitted that religion plays a key and significant role in trade. All Muslim regions believe that religion supports a man when he works and sticks to the principles of religion. This research can be confirmed with the results of other researchers and there were highly positive reactions from all male and female entrepreneurs regarding the importance of religion in supporting Saudi and Muslim



businesses declaring, without exception, that religion should enable both genders to carry out business activities. The same finding has been detected by various scholars in different locations in the Middle East. In this respect, Naser et al. (2009), Dechant and Al-Lamky (2005) carried out studies in different places in Arab countries like Bahrain, Oman and Abu Dhabi, and they found that the religion of Islam fully supported both genders to practise their entrepreneurial activities in a positive way. Entrepreneur M5-ES declared religion to be a set of principles that teach people to do the dawn prayer, to get up early and to pray five times per day, to fast in Ramadan, to make pilgrimage and to make the proper arrangements for pilgrimage. He also said:

*“When I talk about women and men working in something that violates religion, it will certainly be due to an impediment. For example, if a man is a wine trader, religion will impede him because according to the rules of religion, the trading of wine is prohibited. And if a woman is likewise engaged in matters that violate religion, religion will be an impediment and so on.... So, religion is a support and help in all aspects.”* (M5-ES)

## **7.4 Male Entrepreneurship Experiences**

### **7.4.1 Motivation to Start-up a Business**

It is obvious that in the UK, as well as all over the world, male entrepreneurs are more likely to start up a business compared to their female counterparts (Burns, 2011). Indeed, opportunity was the main idea and motivation for Entrepreneur M1-AK to start up his advertising and publicity agency business, which was not a traditional business, and he encountered a high degree of competition and more challenges due to unfair competition. It is not surprising that the results showed that male and female Saudi entrepreneurs are motivated to start up their business by the opportunities that exist in the country and the demands of the market in the country; a similar study has been observed in Pakistan regarding women, where results showed the same motivated perspective that encourages women in Pakistan to start-up their businesses (Ullah et al., 2012).

It was clear that Entrepreneur M3-CF had a totally different view, when he spoke about the nature of life: “If you do not desire when you begin to live, you will run your business, establish it and you will be the manager, you are the analyst and purchasing representative.” It was the vision of Entrepreneur M4-DG that proved to be the main motivation for starting up his business. However, Entrepreneur M2-BS had no such reasons or motivation to run his business since he came from a family business, while Entrepreneur M5-ES wanted to be his own boss and had many dreams and ideas which he wanted to put into practice.

**Table 7.2 Male Motivations to Become Entrepreneurs**

<b>M1-AK</b>	Opportunity
<b>M2-BS</b>	Family tradition, commitment
<b>M3-CF</b>	Natural part of life
<b>M4-DG</b>	Vision
<b>M5-ES</b>	To be own boss, ambitions

#### **7.4.2 Ambitions**

Entrepreneur M1-AK said:

*“I did not say why one person took up that business or why I did not take it; maybe because he took it for being more efficient than me or better than me because it was the right time and right place, so I did not have problems of licenses from the Ministry of Information.” (M1-AK)*

Entrepreneur M1-AK was not in a hurry with the creation of his business, nor pressed to start a business, and at the same time he was not burdened with any expenses like debts or other matters. His target and vision were very clear to him from the beginning, and he had the attitude that if his vision could not be attained this year, then he would reach it the next year,

or even the year after that. This gave him the ambition of succeeding, so long as he took the right way and maintained a good reputation with his customers.

Entrepreneur M2-BS took advantage of his family's business reputation when he found that industry was the essential foundation for the future of his country, due to the presence of energy sources, in addition to rich land and a vast geographical expanse. Commenting on the previous response provided by the real estate entrepreneur M5-ES, the idea of his business was not to gain money, but was just due to ambition, and because his father had worked in the same field and that this was the only thing of which he had knowledge.

### **7.4.3 Financial**

Entrepreneur M1-AK stated that he was not in a hurry to build the financial reputation of his establishment. That is, he was not in a hurry to make money. Entrepreneur M1-AK believed that no business, reputation or fortune can be developed in a hurry; if they were so set up, they might last for a short period, but they would not endure, rather, they would vanish over time. Entrepreneur M1-AK stated that:

*“I was conservative in building a reputation at least for certain categories of 1, 2 or 3 clients, and I had to be convincing for them. The purpose of estimating conservatively was to increase the impetus. So, thanks to Allah (God), I managed to attain my business target.” (M1-AK)*

Entrepreneur M2-BS thinks that “fortune is an improvement of status”, whereas Entrepreneur M4-DG considered the key purpose of his business was to serve two objectives: first, to develop a source of income for his family and himself, and second, to make his fortune. Not surprisingly, what motivated Entrepreneur M2-BS to start his business was commitment, and he maintained that a good reputation was the most important thing, where effort put in produces a significant dividend. For example, Entrepreneur M2-BS said, “The person who demands all his rights will lose them all”. Entrepreneur M4-DG believed that initially gaining

profits to the exclusion of trying to establish a good reputation in business can be detrimental; he said that it takes two or three years to develop a reputation in the marketplace and to build a reputation and goodwill amongst the customers, so that those customers and clients will carry you forward.

As Entrepreneur M3-CF mentioned, the field of contracting was based on the environment, and after his company grew, he diversified his work into the field of pharmaceuticals; his idea was to provide daily liquidity for the contracting company. He acknowledged:

*“You sometimes have liquidity and sometimes insolvency due to lack of payments or assets. My first idea was to have a daily source of revenue, and it has been one of my dreams to have factories. I specialised in the industry that deals with water contracting. This is the second specialisation in industry, and these projects and their diversification produce excess amounts of cash.”* (M3-CF)

#### **7.4.4 Investment...the Woman's Dilemma?**

Entrepreneur M1-AK said: *“I had the expenses for the first year and I do not need money but if I make money this would be good.... I do not like to compete with anyone because I am not equal to anyone to compete. After one year or two you say I will have learnt and I will have what others have.”* The researcher raised the question: why do many women freeze their money in the banks instead of opening their own businesses? Entrepreneur M1-AK believed that it is not only women that freeze their money, men also do it. Another perspective came from Entrepreneur M2-BS, who maintained that women do not create their own business because they are worried about their money, are afraid of bankruptcy, and they are not yet ready. Entrepreneur M2-BS suggested that a small business is not difficult to manage and finance.

In addition, Entrepreneur M3-CF stated that most women are afraid of everything - afraid of society, afraid of wasting their money, afraid of how to manage their money, afraid that their husband will manage their money. In agreement with different results about women not

feeling secure in creating their business and moving around (Naser et al., 2009) Entrepreneur M3-CF illustrated this with an example:

*“I have travelled to forty-five world countries and had contact with all nationalities and experienced all trends. Humans are the same the world over: American humans are the same as Saudi humans and German humans. They may live in developed countries, but the man is still the same. Their vision of women or women’s vision of men is concerned with rights, if they are unorganised as partners. You can find deficits in partnership even in developed countries, so you can imagine what happens to a woman in Saudi Arabia who has money and leaves her money with her husband, cousin or brother, if she does not run it by herself or by successful management. I recommend that women retain their money and invest it in real estate and keep an eye on it.” (M3-CF)*

Entrepreneur M4-DG had a different perspective in his reply about the reason behind women’s freezing of their money, claiming it goes back to the system. There was an interesting response from Entrepreneur M5-ES, who wondered whether the money the women held in banks really belonged to them, and when the researcher asked him what he meant, he said “If it was their money, they would not freeze it. They own the money by inheritance, and this does not mean that it is their money”. The researcher asked Entrepreneur M5-ES if he thought that an inheritance should be considered their money, and after replying with a “No” he added:

*“There are many women who freeze their money, and who can blame them because they do not have experience in business, so how can they invest their money? For example, if a woman has been a housewife forever, and then suddenly inherits billions, this would be a different situation from the case in which she has worked with her father sometime in her life....At the same time, she would be subject to exploitation and extortion by all of the closest people to her.” (M5-ES)*

#### 7.4.5 Regulations and Women

Entrepreneur M1-AK mentioned that the country of Saudi Arabia has no clear or apparent regulations that protect female entrepreneurs, and if there were any they would be very few, and not to the extent that they would constrict women in the performance of their work. The limitations that were put on women derived from the culture from fathers, brothers, husbands, mothers, uncles, aunts and maybe even from the women themselves. He also pointed out another restriction that can come from the family itself, explaining: *“sometimes women come and say they would like to work in a certain environment...but she might say that she would not be allowed to work after certain hours.”* This kind of restriction comes from inside the family. Moreover, regulations or legislation imposed by force is always wrong, Entrepreneur M1-AK declared, adding: *“If you pass legislation now insisting that women must work, you would find that people would tell you no.”* However, Entrepreneur M1-AK said the bottom line is that the problem lies with the people and not the regulations. There used to be miserable regulations, but now everything has changed.

Another point of view came from Entrepreneur M4-DG, who indicated that women in Saudi Arabia need *Mehrem* and need a proxy to perform works on their behalf, explaining:

*“Those who saw are not like those who heard. Women cannot talk, attend meetings ...this Mehrem is sometimes a man, who can hardly be a reporter. We can say that a business woman in contracting works, for example, has difficulties when she hires an engineer to be her reporter.”* (M4-DG)

Entrepreneur M5-ES indicated that there are gender differences which allow men to have better opportunities. A quantitative result from Nigeria (Halkias et al., 2011) showed that 30 per cent out of 45 participants of both genders confirmed that they have the same opportunities. Men can go out and sit with people and chat in public, but women do not go out and sit with people, especially not sitting with men and discussing things with them. Entrepreneur M5-ES illustrated that by saying: *“when you go to the Chamber of Commerce*

*to obtain information, you find that you go from one place to another before you reach the place you want, and compared with the situation of females, men can enter any office or place and to deal with anyone sit and talk.” (M5-ES)*

The researcher then asked Entrepreneur M5-ES if he meant by his above statement that women are failing, and he answered:

*“No, when I say that women are failing, this is not the same as when I say that the environment is not suitable for women. Quite the contrary, women are not failing. Women sometimes and often have broad bases, which are the bases of success, but they do not like to change their environment to enter suitable environments because the work environment is different from the house environment. When a woman is at home, she serves and cares for her children and does the housework, and this is the field of her investment and success, her field of work. However, if she wanted to leave it, there are many things that could cripple her and there are many things that she could overcome, and many things that she could not do.” (M5-ES)*

As reported by Peris-Ortiz et al. (2011), reconciliation between work and family will result in more useful female Saudi entrepreneurs. In addition, Entrepreneur M5-ES asserted that the most important thing is that if women say that men are intolerant and aggressive, men can say that women are failing, but this is not true because women are successful and have very many capabilities. Entrepreneur M5-ES pointed out:

*“If you enter the house of any Saudi female because you are a woman, and sit and see how she treats her servants, daughters, or even sons, you will see that she has a sense of management, organization and planning that, if brought out and the environment changes so that her house became the office, you could get her to apply the same ideology of home successfully. Success is a tool, and if you have the tool of success at home, the habit will move to your office and your work.” (M5-ES)*

Another perspective offered by entrepreneur M5-ES had to do with what he calls “due diligence”. By this he means conducting research before doing any work with anyone, and

female entrepreneurs should know with whom they do business, and if she applies for work she should make sure that the position is safe . Entrepreneur M5-ES added:

*“As a man I am cautious with women. It should not be the condition that the woman is the one who fears. I should know where you are from and why you want to meet me. For example, if you are not recommended by a person who I know I will not meet with you. I should be cautious, and should know with whom I should talk and this is why I only deal in money with men.”* (M5-ES)

Another point Entrepreneur M5-ES addressed is that inter-mixing does not cripple women from doing their paperwork or any other matters: *“... You find senior businesswomen who compete with men in several sectors, even in sectors not suitable for them now.”* (M5-ES)

Nevertheless, Entrepreneur M5-ES agreed that there were female entrepreneurs who entered the field of real estate and competed strongly, with the result that their investments are huge, and even senior real estate businessmen cannot greet them and cannot work together with them. Even if women do not work somewhere because that environment is completely unsuitable, this does not mean that women are failing. As Entrepreneur M5-ES said: *“There is a difference here when you say that women are failing.”* (M5-ES) Entrepreneur M1-AK indicated that many people do not like to take any risks; Brockhaus (1980) indicated that the personality trait considered as risk taking has an influence on the decision to start up a business.

#### **7.4.6 Market Research**

It is important in the creation of any sort of business to conduct a market study, which is one of the steps that entrepreneurs take to lower the risk of business failure. In light of this, Entrepreneur A1-AK investigated the market from all perspectives, learning how clients and suppliers could be acquired, how opportunities could be developed and how problems could be avoided, until he found that he could provide a good service and started his business. Entrepreneur M2-BS also conducted a market study to search for a partner who could invest



in his company. He considered it the first and most important thing to do, and acknowledged that there were people who conducted good market studies. In contrast, Entrepreneur M3-CF had carried out no market study. Entrepreneur M4-DG conducted a basic market study to determine the needs of the Saudi market, whereas Entrepreneur M5-ES did not do any market study.

#### **7.4.7 Planning and Purpose of the Business**

To begin with, Entrepreneur M1-AK had not been aiming to enter the market strongly. He started by testing the market, measuring the market volume and checking the opportunities. Correspondingly, he assumed that the first two years would be devoted to planning, so that when he was ready after two years, and had recruited his personnel and had developed a reputation, he would be in a good position to proceed. Entrepreneur M1-AK explained: *“I began after one or one and a half years to establish the office, because the office was available, but I provided the business for the purpose of learning, and did not charge the clients.”* (M1-AK)

In the same way, Entrepreneur M2-BS started by searching for the opportunities available in the country; his purpose was to spread and to develop, not as an individual but as a family business. He stated that the focus of all his business was to understand the weaknesses and strengths then identify the market size. Entrepreneur M2-BS usually established his projects with partners, and offered these reasons:

*“I think that partnership is a blessing because it helps for a group to discuss the opinions and this works better than any other method....In one of my companies, we were three persons, and I was the Chief Executive Officer of the company. We held a meeting every week. Above all, you should keep yourself away from making independent decisions because you will encounter uncontrollable conditions in the company, so sometimes you need to be around people who are honest and clear with*

*you. One priority would be to involve the partner who participated with you by investing his/her money in the company.” (M2-BS)*

This finding provided support for Narayanasamy et al. (2011) findings in Malaysia, that some of his sample conducted suitable planning before starting their business. Entrepreneur M3-CF advised: *“to be adventurous from the beginning. If you are not adventurous, you will not succeed in planning. So, after I had the appropriate liquidity, I began to think about planning and a feasibility study and this helped me to take a balanced approach.”* In addition, he insisted upon credibility, good treatment of others and gaining the confidence of others, as well as completing the bureaucratic procedures and, at the same time, opening bank accounts.

Equally important to Entrepreneur M4-DG was the planning and purpose of his business, and he mentioned that all requirements were available to him and there were no great efforts to be made. He said, *“The numbers existed, the budget existed, the sales existed and the governmental plans existed.”* Likewise, when the researcher asked Entrepreneur M5-ES about how he planned and what the purpose of his business was, he immediately replied: *“I cannot calculate this”*, because the planning for the business was continuous in his mind throughout the time. He explained:

*“I began with partners for six months or one year, but then we separated and I was forced to complete the planning alone. I expected that they would agree to the same ideology, but we differed, and I was forced to separate and complete the project by myself.” (M5-ES)*

A study carried out in the six countries of Singapore, South Africa, Australia, New Zealand, Canada and Ireland indicated that female entrepreneurs sourced their funding from family, personal savings or friends. This was the same finding as in this research but it applied to both male and female entrepreneurs (McClelland et al., 2005), the same as in Emirates (Haan, 2004).

**Table 7.3 Male Source of Budget, Planning and the Idea of the Business**

<b>Male Entrepreneurs</b>	<b>Started capital</b>	<b>Source of budget</b>	<b>Planning for the business</b>	<b>Idea behind this business</b>
<b>M1-AK</b>	SR 0.000	His mother and father	Seven months	Reputation
<b>M2-BS</b>	SR 500 million	Family business	Depended on the type of business	Fortune
<b>M3- CF</b>	SR 10,000	Friend	He was haphazard after a period of time	Motivation
<b>M4-DG</b>	Did not say	Working as employee	Less than six months	Fortune
<b>M5-ES</b>	Did not say	Relations and his experience	One year	Ambition

#### **7.4.8 Employees within an Organization**

Entrepreneur M1-AK described his staff as working eight hours, but only achieving the work of two hours, as they are involved in advertising activities, which is intellectual work. Therefore, in the first year he had four employees. Entrepreneur M2-BS hired five employees in the first year and the way he now deals with his employees is by means of a system, since he has more than three hundred. Entrepreneur M3-CF commented that if one of his employees made a mistake, he used to respond by asking them to take a break and stay at home; when they were ready to return to work they were welcome to come back, but this approach might imply a warning to the employees that he might terminate their employment. He deals with them as partners, but he said that time is very important for him and employees should be on time. However, in the first year he had no employees. Nevertheless, Entrepreneur M4-DG said that entrepreneurs should understand the situation of other people and not judge immediately. If there were any mistakes from his employees, he discussed the matter with them until they found a solution.

Entrepreneur M5-ES stated: *“There are awards and penalties, but at the same time I get them to understand the importance of the work that they perform and how important it is. I try to*

*give them the feeling that they are partners in success.*” He did not remember the number of employees he hired in the first year.

## **7.5 Barriers to Business Start-up**

As the first interview with Entrepreneur M1-AK showed, he encountered no barriers at all when he created his business. Overall, matters ran smoothly and obtaining the license and commercial registration did not constitute problems for him. Entrepreneur M1-AK took two to three months to get all the paperwork done, because of the required procedures. As Entrepreneur M1-AK mentioned:

*“I was not in a hurry and was not pressed. I was not burdened with expenses, debts or other matters. Everything was OK, because I knew where I was going, because I had a vision and I knew that I would reach it if not the next year, then it would be the year after that. I knew that I would succeed as long as I took the right way and maintained a good reputation.”* (M1-AK)

Entrepreneur M1-AK believed that in the present day there are fewer challenges and lower risks than when he started. Regarding other, different obstacles that entrepreneur M1-AK faced in creation of his businesses, he said:

*“I tell you that as a person, you are the one who creates the obstacles and you are the one who facilitates and removes them...Most people who engage in business think public relations, kinship or your relation to certain people affects others. Or if you demand a license while you do not fulfill the conditions, and bring someone to help you this is a category of person who will have obstacles because they bring in unsuitable people and seek out inefficient clients to serve them. In the end you will not give me your business because someone talked you into running your business.”* (M1-AK)

In contrast, Entrepreneur M2-BS offered the adage he always repeats to his friends:

*“If everything was easy, you would not be able to succeed, because then everyone would do it. Part of success is to solve problems, and when you overcome one*

*obstacle, you always find another one. You should be continuously alert to any barriers that may arise and try to cope with them. The best method of co-existence is to have partners in the problem.” (M2-BS)*

Entrepreneur M2-BS also mentioned that if someone considers that a problem means something to him, yes, he will be scared, but once he understands it to be a national problem or an institutional problem, then when he talks to others, they will listen to him. They will be all ears and everyone will agree with him in this respect. M2-BS, whose specialization is industrial business, thought that there was a key role for the Riyadh Chamber of Commerce and Industry to do something about several general problems that face the industrial sector. As was mentioned in Chapter Six, when Entrepreneur M2-BS considered the obstacles that he had faced in the creation of his business, the key problem was to convince the bank to finance him. He argued that:

*“They will try to find partners to enter with you, and actually not many partners entered with us, but we did enter with other partners. Thanks to Allah (God)....Also, sometimes the investor’s relation to the project is a special one and that determines whether it is frozen or not. He could forget everything else, if it became a matter of obstinacy for him. We as persons can be helped by the fund by pressing you to get rid of the project. The project may destroy you. Even if you have a house, you would sell it. There could be many problems regarding the bid, because the project could succeed and you would find that everything has become a problem for you.” (M2-BS)*

The finding is consistent with Ritchie and Brindley (2005), Halkias et al., (2011) and Ullah (2012). Three out of ten Saudi entrepreneurs faced the same problem as those encountered by entrepreneurs in the USA, the UK and Nigeria in regards to raising finance. In line with Pellegrino and Reece (1982), Hisrich and Brush (1984), Neider (1987) and Brush (1992), the principal barrier that female entrepreneurs face is to finance the business. M2-BS did encounter some difficulties in obtaining his industrial licenses, but only insignificant ones. However, with the governmental licenses there were no problems at all.

Entrepreneur M3-CF faced obstacles in the creation of his business, which had to do with issues of finance and competition. Besides those obstacles mentioned in Chapter Six,

Entrepreneur M3-CF commented that most of the barriers were organizational ones, like the company's articles of association, based on a form adopted by the Ministry of Commerce, and the notarization thereof by the notary public, which he described as an exhausting process.

M5-ES faced 'more than one obstacle' and yet the point is made later in the paragraph that no obstacles were faced other than financing. The first had to do with the financing of his business and the problems he had with the bank at that time constituted a serious obstacle for him. Moreover, when the researcher asked more generally whether he had encountered any other obstacles than what he had already stated, especially regarding licenses and government transactions, he responded by saying that he had not faced any obstacles from this perspective. He had required partnership licenses, and in terms of the project licenses, he managed to select a site that had no outstanding planning issues notes against it, and everything proceeded as required. In summary, the difficulties of access to finance that entrepreneurs face was experienced by both genders but women were less likely to obtain the benefit of a bank loan (Carter, 2000c: 329, Buttner and Rosen, 1992).

"The real estate market in the kingdom, due to lack of organization, is not a suitable environment for investment" M5-ES admitted, pointing out that the reluctance of foreign companies to enter into the real estate market is due to "*the lack of regulation of this market*". As a result of this study the difficulty of obtaining capital was equally faced by all Saudi entrepreneurs and the corresponding result came from Moore (2003), that men face less problems in obtaining capital.

### **7.5.1 Opportunities**

Entrepreneur M1-AK believed that when people have the money or the opportunity to start a business, if they are not familiar with this work and do not know whether they are fit for such a business or not, the first challenge they face is encountered by every man and woman who desires to practice commercially. This is that they should learn that type of work by participating in the same kind of activity, even if it is at a low salary, in order to identify the

secrets of that work, the suppliers and the prices, to get to know the clients and their needs and problems, to learn about the competitors, market size, profits and margin. However, Entrepreneur M1-AK found that there were no advertising or media companies in the country at that time, and this fact, combined with the issue of funds, is the reason why he chose that particular business.

### **7.5.2 Economy**

Entrepreneur M3-CF pointed out that the global economy had witnessed some fluctuations, and people in the Kingdom are part of the world, so entrepreneurs were concerned about any deterioration in the contracting and construction businesses. Moreover, Entrepreneur M4-DG pointed to the decline in oil prices and poor budgets. The state was indebted and owed money, so there were things that they had to reduce in order to cut expenses, but this was normal procedure everywhere. The state's act of cutting expenses included suspending the purchase of furniture and motor vehicles, so he had experienced a difficult phase, which had made him suffer personally.

### **7.5.3 Capital**

Entrepreneur M2-BS owned many different types of businesses, and for the different sectors he set a baseline for starting any project with minimum capital. Conforming to Carter (2000c), the result appeared that there are fewer women owning businesses compared to their male counterparts in Saudi Arabia. Entrepreneur M4-DG said: *"To have capital does not mean that you will succeed. You can put your capital in a project and end up filing for bankruptcy, but you should be convinced about the project that you initiate after you have fulfilled your duties."* (M4-DG) Furthermore, Entrepreneur M2-BS had had problems with limited liability companies before, in that they could not be dissolved until all the company partners agreed, since the share of any one of the partners was limited, so Entrepreneur M2-BS said:

*“For example, if one of the partners wanted to be a board member, but the board decided that they did not need someone, and they did not allow him to join the board, this may create an unpleasant environment and interrupt the company’s working relationship.” (M2-BS)*

#### **7.5.4 The First Problem Encountered in Establishing a Business**

As Entrepreneur M3-CF admitted, the main problems he faced in establishing his business was replacement of the foreign employees with Saudi nationals, as this was a national duty towards Saudisation, but it required time to train the Saudi youth and, as he admitted, the work output of Saudis has not been very good so far.

There were different problems experienced by Entrepreneur M4-DG, the essence of which had to do with price competition, especially the fact that this had arisen because of cheaper but inferior products of his competitors. Another problem that Entrepreneur M1-AK faced in the beginning of his establishment was the management of individuals. He used to manage his establishment by himself, and there was a person responsible for his studio, but now they have a system and their work is no longer dependent on one man, but is carried out by teams, and this is done globally.

Entrepreneur M2-BS had had no problems at all in establishing his business, and this might be because he came out of a well-known family business, and all the family had excellent reputations in business, which allowed this entrepreneur M2-BS not to have to face any sort of problems compared with other entrepreneurs.

The main problem that Entrepreneur M5-ES faced was finding qualified staff and employees, and he stated that:



*“Saudis’ capabilities are still below expectations, and this is not an underestimation of Saudis....The successful Saudi has a successful business, because anyone who has ideas and intelligence, or the like, can establish a business and succeed in it.... but we have incapable people, and incapability does not only imply material, mental, technical, educational or cultural disability. This has an effect here, and if we brought in a person with a suitable qualification, we would find that he works for one or two years to gain experience and leaves the place. We use several methods to safeguard the retention of the employee, but we lose the employee before we realize that he is suitably qualified.” (M5-ES)*

**Table 7.4 The Main Problems for Male Entrepreneurs in Establishing their Businesses**

<b>Entrepreneurs</b>	<b>First Problems in Establishing Businesses</b>
<b>M1-AK</b>	Management of individuals
<b>M2-BS</b>	No problem at all since it is a family business
<b>M3-CF</b>	Saudi replacement of the foreign employees (Saudisation) and a lot of time to train Saudi youth
<b>M4-DG</b>	Price competitions
<b>M5-ES</b>	Qualified staff and employees

### **7.5.5 Overcoming Obstacles**

The researcher asked whether there were any solutions or suggestions that the entrepreneurs could provide for new or young entrepreneurs which would help them avoid or overcome future obstacles. At first, Entrepreneur M1-AK had no comments regarding this, since in the creation of his business he had not faced any problems with either the finances or the procedures. In contrast, Entrepreneur M3-CF said that the first necessities included seriousness, follow-up and credibility, and he mentioned that successful men were always truthful to themselves and to others when dealing. He said it was important to plan what will be done tomorrow and after that to conduct an evaluation every day, and people should assess themselves in terms of the productivity of the day, productivity of the week and productivity

of the month, asking “Has this product succeeded or not?” According to Entrepreneur M3-CF: “If a man does not begin by evaluating himself, he will not succeed.”

Entrepreneur M2-BS had a different point of view, since his speciality in business is different from that of the other male entrepreneurs, and he argued that the board of the city’s authority should be made up of members selected from both industrial businessmen and people who do not have direct business interests. Entrepreneur M4-DG had no difficulties with major obstacles, his suggestions had to do with overcoming the little barriers he had faced, saying:

*“There are formal problems that we explicitly encountered. Concerning the systems, I talk about the marketing of business as working to meet regulations. The most difficult thing that we have encountered to this point has to do with obtaining the social insurance certificate for the next year. They gave us a certificate for three months, and then we talked with them and asked why it had been reduced to three months instead of one year. So, they told us that there was a new system and that they would issue a certificate for me every three months.”* (M4-DG)

Entrepreneur M5-ES said that obstacles can be found everywhere and if there are no obstacles there will be no projects: a project without obstacles is not valuable. Indeed, he stated that since the establishment of his company he had not encountered situations or obstacles or annoyances similar to those which he had experienced while trying to set up his company, simply because he had taken everything gradually. Below, in Table 7.5, are some suggestions on how to overcome the obstacles that entrepreneurs faced.

**Table 7.5 Provide Suggestions to Overcome Obstacles**

<b>Entrepreneurs</b>	<b>Overcome obstacles</b>
<b>M1-AK</b>	No suggestions
<b>M2-BS</b>	Board of the city authority should be made up of members selected from both industrial male entrepreneurs and people who have no direct business interest
<b>M3-CF</b>	Necessities includes seriousness - following up – credibility - planning and assessing themselves
<b>M4-DG</b>	Overcome the formal problems
<b>M5-ES</b>	Obstacles can be found everywhere and if there are no obstacles then there will be no projects

## **7.6 Business Growth and Expectation**

The business of Entrepreneur M1-AK requires him to deal with foreign companies, and one of his foreign clients was from the One World Co. Entrepreneur M2-BS has an industrial business, so he also deals with some foreign companies, and he said: *“The foreign companies do not come without conditions”*. In addition, Entrepreneur M2-BS said if he did not have a baseline, he would have lost his business with the first shock. He added:

*“My principle is to deal well with situations and not to rise too quickly, but rather keep to a certain curve. You will always try your best at 20 per cent, because if your capacity increased to 100 per cent you would get tired and exhaust yourself. Better to stay at 20 per cent this year, and 20 per cent the next year, with a growth percentage of 10 per cent to 20 per cent, so that within 10 to 15 years you can attain your goal.”*  
(M2-BS)

It is a similar situation for Entrepreneur M3-CF, who deals in imports, exports and transactions. In contrast, Entrepreneur M4-DG does not deal directly, because his business purchases raw materials, and most of their clients are from outside the Kingdom. Entrepreneur M5-ES does not deal with foreign companies because he does not have the opportunity, and the nature of his business is internal, taking place in the domestic sector, and they do not import or export real estate.

### 7.6.1 Managing the Business

Entrepreneur M1-AK insisted that a manager does not serve the clients, but serves his personnel needs. That is, the manager is the person in charge of providing solutions for all the hardships, difficulties and problems that face the employees and for supporting them. He illustrated this by saying:

*“The persons who serve people are the employees and the person who serves the employees is the manager... I am not creative, I am not a copywriter - these are the concerns of the employee, but when there is a problem, I am responsible for solving it, because when the employee's mind is clear, he will work better.”* (M1-AK)

Broadly speaking, researcher results seem to be in line with Gibson (1995) and Andersen and Hansson (2011). Undoubtedly, Entrepreneur M4-DG believed that the role of management is very important, claiming: *“Unless the management is convinced about the project and understands it and reviews the advantages and disadvantages of the project, and then convinces the staff, it will not be able to succeed.”* (M4-DG)

**Table 7.6 The Perspectives of Entrepreneurs Toward the Role of Management**

<b>Entrepreneurs</b>	<b>Role of management</b>
<b>M1-AK</b>	Manager serves his personnel needs and is in charge of facilitating solutions to all kinds of problems
<b>M2-BS</b>	The potential around you
<b>M3-CF</b>	Management is involved in participation, and operates as part of an integrated team
<b>M4-DG</b>	Management is convinced about the projects and understands them , reviews the advantages and disadvantages and convinces staff
<b>M5-ES</b>	Management is everything

In contrast, Entrepreneur M3-CF argued that good management involves participation and the management that most appeals to the employees is that in which the manager operates as part of an integrated team, not as a dictator. Entrepreneur M2-BS replied to the question of the role of management with one line, stating: *“I always say the success of a man is related to the potential around him; if it is weak, he will be weak.”*

Entrepreneur M5-ES considered management to be everything; without management, there would be no work, and without work there would be no business. All business is management, governments are management, hospitals are management, and without the condition of having the doctor act as manager. The organization of relations and facilitation of tangible affairs is the responsibility of all.

### **7.6.2 Expanding the Business**

Entrepreneur M1-AK said his organisation was in the process of establishing a holding company and they would own 90 per cent of the shares of three companies. Compare this with Entrepreneur M1-AK, whose company has already expanded by joining with a large regional company that has offices in Morocco, Lebanon, Egypt, Syria, Tunisia, Bahrain and Kuwait, and with an American company that is considered one of the world’s five best advertising companies.

Entrepreneur M2-BS said *“All activities are expandable.”* This was his point of view and he did not provide any further details. While Entrepreneur M3-CF had expanded his business, he was still planning to expand even more and go off in a different direction to establish a new business unrelated to his current business. Results showing that Saudi entrepreneurs are still willing to expand their business contrasts with a result of Cliff (1998), that a lot of entrepreneurs tended to stop growing their business. Entrepreneur M4-DG has also planned to expand his business by the end of 2012 or the beginning of 2013. Entrepreneur M5-ES admitted that expanding his business is a dream that he hopes will come true. All of the

female entrepreneurs were in the process of expanding their businesses. Entrepreneur F5-IM plans to open a beauty and management department, and a graphic design company.

### **7.6.3 Fear of Failure**

There was no possibility that Entrepreneur M1-AK would lose his business, because he considered his business was large enough, describing it in these terms: *“I consider myself to be like a motor vehicle with a network in a larger train, the company that holds offices in the Middle East, and we are all one network and become vehicles of the US Company.”* In contrast, entrepreneurs M2-BS and M5-ES admitted that it could be possible for them to lose their businesses. Entrepreneur M3-CF strongly believed that there were possibilities that he could lose his business because of the challenges of the market. Entrepreneur M4-DG said that the probability of losing his business was slim because of the boom occurring in the Kingdom right now. Entrepreneur M5-ES was extremely confident and said that the percentage of possibly losing his business was zero, because *“I do not allow myself to think of loss”*. The researcher asked the female entrepreneurs about the possibilities of losing their businesses, and they responded as follows.

## **7.7 Personal Characteristics of Female Eentrepreneurs**

Entrepreneur F1-JL spent her childhood in Jordan until, at the age of nine, she moved with her family to Riyadh in Saudi Arabia. She stated that she was born *“with a silver spoon in her mouth”*. Because the educational system was not good at that time, her father sent her abroad to finish her studies, as was mentioned earlier in Chapter Six. Upon graduation, she returned to Saudi Arabia to create a business for herself that would complement the community through change and excellence, and where all the arts could meet and where all aspiring Saudi and Arab women could gather under one roof.

On the other hand, Entrepreneur F5-IM had an ordinary childhood and was never pampered. Her life was like most children, spending her childhood in her home town until getting married, upon which she moved to the capital city to finish her university education. She had planned to create her own business, since she was not welcome in any other employment.

Entrepreneur F2-HA was the middle child in her family, and tended to be very calm. At an early age, she began to think about which field to study. Later on, she started to think about interior design, and not just as a hobby. Her interests in the secondary school were nearly all literary. She entered university in the scientific department, though she did not like it because of her literary inclinations. After graduating, she worked in two jobs at the same time until she had saved enough money to allow her to create her own business. Research has shown that the education of female entrepreneurs is much better than the education of average adult women or the general population (*DeCarlo and Lyons, 1979, Mescon and Stevens, 1982*).

Entrepreneur F3-GH was mentioned previously in Chapter Six, and regarding her childhood and university phases, she stated: *“I would not live happily...not learn...would not get married...would not have children.”* These words explicitly describe Entrepreneur F3-GH’s journey through life and her experience with disability. She added that her experience was unique to a certain extent, because she had suffered from polio at an early age. She added:

*“I suffered much pain and had lengthy treatments and was denied the tenderness of parents, in addition to feeling lonely. But I have not forgotten how difficult the time of separation from my father was; he worked very hard, since it was difficult to secure the expenses for the extensive therapy, and my mother tasted the bitterness of patience, too, after her young daughter got sick.”* (F3-GH)

Even though she expressed those issues, her disability was the secret of her strength as she completed her studies in Switzerland, receiving a bachelor's degree in translation (French, English and Arabic) from the University of Geneva in 1988. Afterwards, she returned to her homeland, but due to the unusual life she had experienced in Western society during the period of her studies, it was not easy to fit back in to the community-based Saudi society. She

found her new life different from the communities which she had encountered during her twenty-two years spent away from home. Entrepreneur F4-FL was a native of Arqah in Saudi Arabia, which is at the top of Najd. Her father was the prince (Emir) of Arqah for a certain period, until he left and went to Higaz and her family took the house where they live now. Ever since she was a child she has been following in her father's footsteps; she described him as a man of literature and a reviewer. Hisrich and Öztürk (1999) agreed that Turkish female entrepreneurs also have close relationships with their fathers. Entrepreneur F4-FL lived with her entire extended family, which exceeded twenty members, including her father's mother and father, and his brothers and sisters. After the number of children increased, there was a separation, and her family became a nuclear family, consisting of mother, father and children (there were ten children four boys and six girls). Other details about F4-FL's early life were covered in Chapter Six. It seems that both Saudi and Turkish female entrepreneurs are well educated and they have previous working experience (Hisrich and Öztürk, 1999, Minitti et al., 2005). Table 7.1 presents a list of males and female entrepreneurs' characteristics and professional trades.

Nine out of ten of the male and female entrepreneurs started their business in their middle age, and only one female started her business at a young age; all of them started their business with the aim of benefiting themselves financially. Comparing Saudi females to Nigerian females, it was found that there were many challenges that they faced in starting up their businesses, such as family obligations and lack of finance (Aderemi et al., 2010). The contributions of Saudi men and women showed that they both have a high and strong predisposition to entrepreneurial activities. Education in general can help Saudi entrepreneurs of both genders in making it easier for them to communicate with banks, and being effective when dealing with their loan officers, thereby avoiding problems caused by a lack of financial resources (Coleman, 2002, Casson, 1991, Basu and Goswami, 1999). It can be demonstrated that when entrepreneurs of both genders are educated it can be easier for them to get a loan (McKernan, 2002, Parker and Mirjam, 2003); having a better quality of human capital leads to better entrepreneurial opportunities (Arenius and Minniti, 2005a), and men were more likely to be nascent entrepreneurs compared to women (Davidsson and Honig, 2003). As a final illustration of this finding there was no education gap between male



and female entrepreneurs in this sample, as opposed to the Carter and Cannon (1988) sample, which had males being less educated than the females.

**Table 7.7 Female Entrepreneurs Characteristics and Professional Trades**

<b>Entrepreneurs</b>	<b>Age</b>	<b>Parents or family member running a business</b>	<b>Customers</b>	<b>Main product</b>	<b>Highest level of education</b>
<b>F1-JL</b>	45	Yes	Women	Salon with spa and gym	Bachelor's in fashion design
<b>F2-HA</b>	29	No	Governmental sector, companies and individuals	Interior design and consulting services	Bachelor's in interior design
<b>F3-GH</b>	50	Yes	Governmental sector, private sector and individuals	Training	Bachelor's in English
<b>F4-FL</b>	40	Yes	Women and children	Family consulting	Doctorate in social sciences
<b>F5-IM</b>	40	No	Women	Training	Bachelor's in Islamic study

## **7.8 The Influence of Saudi Culture on Female Entrepreneurship**

Entrepreneur F4-FL argued that the cultural effect is very important to people, saying:

*“The educated and conscientious traders will serve me and serve their trade in the way that I respect and appreciate as a recipient, as a member of the public and as a client. However, when the culture is lacking, the opportunities for sustainability will be lost.”* (F4-FL)

Moreover, Entrepreneur F4-FL agreed that culture provides a means of review and morals, and the ability to deal with and be in contact with society through understanding society and the suitable means of interaction. This is especially true for the culture of traders, which is not like the culture of the doctor, the employee or the engineer; the trader's culture is different. In addition, Entrepreneur F4-FL stated that if a man has done well, he can offer contributions, and counter all the conditions and obstructions. She stated that:

*“When they say that the Saudi woman’s rights are violated or that she suffers problems, I agree with them to a certain degree and object that if a woman tried she could not obtain her rights. However, she surrenders to some situations and this contributes to the intensification of this oppression and injustice or violation of her rights. This means that some women have surrendered, though it may not be a full surrender, or were educated to surrender. This created in the mind of man a determination that all this authority be exercised on all women, and this authority is not masked. That is, women are assigned to bring up their children and teach them prayer and fasting, and to teach them about all matters of their religion and life; women are completely employed with this most important thing, even though they may not have the full capacity to do so.” (F4-FL)*

She also continued, saying:

*“I deal with women of very poor classes, middle classes and high classes. Women sometimes suffer pressure and injustice, especially because they are in need. The percentage of female unemployment in Saudi Arabia is very high, even though more women graduate from education than men....But I can say that we (women) are now supposed to get rid of our fears...” (F4-FL)*

Besides that, an important point that Entrepreneur F4-FL brought up was that a woman is forbidden by law from opening a bank account for her children. The reason is because the mother is not the custodian of the children. F4-FL wondered why a mother could not open a bank account for her children if the money came from her own salary. Another illustration

she gave had to do with the situation when a drug-addicted father comes and gains the right to the custody of his children. In this case, a woman has two options: to leave and marry again, or to stay with the children and bring them up. There are many complicated matters, and Saudis need generations of strong capable women in conditions that allow them to live in a stable environment before they begin to move and pave the way for those who have fewer opportunities; thus, women's complicity and fear of failure are the reasons for women's problems. This is confirmed by the results of Alvarez and Rodriguez (2011), in that gender differences exist in the process of discovering the opportunities that are available.

In fact, Entrepreneur F4-FL believes that if a woman is from a cultural and social background that discourages women from working, this will negatively affect her, but if the opposite is true, this will support and motivate her. Thus, individuals can be motivated by their culture to engage in certain behaviours (Busenitz et al., 2000, George and Zahra, 2002, Mueller et al., 2002). As an example of this, Entrepreneur F4-FL mentioned Lubna AlOlayan; it suffices to say that she is a strong woman and has an influential effect even at international level. Lubna comes from Onaizah, which is part of the Qassim area; it is known to be liberal with regards to thinking and accepting other cultures, compared to other areas in Qassim. This is because the majority of Onaizah male entrepreneurs have been involved in trading and travelling abroad; for example, Lubna's father established his business in 1974 in manufacturing, distribution and services. He inspired her to join the family business in 1983, at a time when very few female entrepreneurs existed in Saudi Arabia (SirLeaf, 2011). This made her successful and led her to become a role model for many thousands who needed these sorts of opportunities. Lubna made use of her opportunities because she came from the kind of cultural family background that was aware and mindful of the same profession or trade. It was obvious that Entrepreneur F1-JL had a different perspective on the role of culture, as she said that culture now is a different thing, depending on who you deal with and where. She emphasized:

*“In time, many things will change and men will sit with women, and women will have to go to work. Men will get used to this situation, even though in the past they were not used to sitting at the same table. Men and women will sit together and discuss issues in a purely business sense. Also, women are used to acting as a wife, sister, and*

*mother, but they are not used to acting as a business partner - they are just getting used to it.*" (F4-FL)

Culture plays a significant role between men and women in Saudi Arabia in terms of fear of failure (Allen et al., 2008). A very different perspective came from Entrepreneur F5-IM, who said: *"Traditions and customs, rather than religion, are what make the effect."* In addition, any cultured person will be more likely to have a successful trade than will the uncultured person, whether that is a man or a woman. Furthermore, she argued that tradition and customs limit inter-gender contact; these traditions and customs dictate that men and women should only be in contact with their own environment, men with men and women with women. When asked about the role of culture, Entrepreneur F2-HA provided another aspect, saying:

*"This question is critical for me, because the authority with which I work makes a difference for me, and reflects the culture of my customer, whether that is a local, foreign company, or a person with different cultures."* (F2-HA)

Entrepreneur F3-GH also had a different perspective, looking at how the culture of free business had changed over the past twenty years. Indeed, she listed certain principles that some people may consider complicated, but that has been the point upon which she centred her considered reputation. Culture changes and she was proud of the way that culture had changed in its treatment of business people. She provided an example:

*"I entered into a partnership with a male entrepreneur and I did not see him and he did not see me; it was all done by telephone because I have a reputation and know my reputation. We signed the contract and did not see each other; these are matters that have been built with time."* (F3-GH)

However, Timmons (1994) suggested that culture is a combination of social, political and educational attributes.

### 7.8.1 Female Entrepreneurs as Contributors to Society

Entrepreneur F1-JL indicated that the Saudi community is a strongly segregated society and mobility-restricted when it comes to getting invited to social events (Metcalf, 2008, Ahmad, 2011b). However, within society itself, the reality is different. Entrepreneur F1-JL illustrated this by saying: *“We do meet and there are men and women sitting together, but when it is a mix, it is socially completely different”*. The finding is consistent with Ahmad (2011b) in that the society of Saudi Arabia does not perceive females to be leaders or female entrepreneurs, due to their status in society compared to their male counterparts. This, perversely, can provide an impetus for women to start their own business.

Another finding consistent with research findings is that education is an important factor for male and female entrepreneurs (Narayanasamy et al., 2011). While Entrepreneur F2-HA mentioned social business pioneers, she said *“I do not expect that the social business pioneer grows”*, because of the competition in the business and the creation of more personal traits than investment. However, personal traits can develop, highlight the business, and society can intensify it. In contrast, Entrepreneur M5-IM considered social business as a means of public relations, and the acquaintance of people who are decision-makers is very useful in making it easy to reach officials.

Moreover, Entrepreneur F2-HA believed that in spite of the complications of the regulations, Saudi females do not take advantage of the available opportunities. Indeed, Entrepreneur F3-GH argued that in addition to the challenges of culture, limitations led to the minimization of investments. Men are always concerned with women and how they can protect them. In agreement with that, it can be assumed that the access to information opportunities vary between men and women. Besides that, DeTienne and Chandler (2007) suggested that women perceive opportunities differently in that they socialized differently. Entrepreneur F3-GH is persuaded that this contributes to a change in the current ideology, which even extends to the areas of expenses and consumption, because there really is an improvement,

and an effort is made when there is a problem. Entrepreneur F2-HA believes that personal traits can develop and “be a feature of the business and society can intensify these, but to be a pioneer in the field of business one must simply work hard at it”. Entrepreneur F4-FL argued that she had been brought up to be free, had learned from her father to be free and not to surrender, which is why she wanted to contribute to society with no limitations. Entrepreneur F4-FL also acknowledged that social businesses are the main source for the continuity of any economic growth because of their ability to manage the conditions and problems with the same force, strength and patience. Therefore, Entrepreneur F5-IM suggested that public relations, networking with people and decision makers are all very useful and make it easier to reach officials.

### **7.8.2 Role of Religion**

Entrepreneur F3-GH considered the role of religion to be a provider of ethics and principles. In addition, whatever success people had, they should not be stubborn and should consider everything in terms of faith. Business is a process involving faith, and an example for the Muslim community in terms of trade is the Prophet (Peace be upon Him), and how faith and credibility can be people centred principles. Similarly, Entrepreneur F4-FL added that religion is important in all fields, including trade, and that it is a priority because trades are based on honesty and religion requires honesty. Accordingly, when the researcher asked Entrepreneur F2-HA about the role of religion, more details and discussion were provided and she declared:

*“I work for the obedience of Allah (God) in my work. I was committed and paid zakat, and worked, and expected work as profession and honour, regardless of whether I was an employee, a cashier, a teacher; work is completely related to religion in everything....As a Muslim, you have to recognise that everything here is organised by Islamic law, and if we contemplate that, we will know how to work. Allah will give us subsistence and make everything easy for us. But I suspect that the media has distorted our image and depicted us in exaggerated ways.” (F2-HA)*

Entrepreneur F2-HA agreed with Vargas-Hernandes (2010) that honesty, paying Zakat (the paying of alms) and the avoidance of the extremes of frugality and dissipation are the ethics of Muslim entrepreneurship. “*Fearing Allah (God) and discipline*” is how Entrepreneur F5-IM introduced her answer regarding principles for business ethics. Religion encourages women to work in the field of females. The wife of the Prophet, (Peace be upon Him) Khadiga, worked in trade, and her husband, the Prophet, was her employee. Finally, Entrepreneur F1-JL agreed with her fellow entrepreneurs that religion is the guide for all in showing how to deal with people. It trains people for everyday life. Besides that, she insisted that anything against religion should be avoided at once, and people should be encouraged to deal with others in a good manner.

## **7.9 Female Entrepreneurship Experiences**

### **7.9.1 Motivation to Start-up a Business**

The GEM report in 2010 found that 9.4 per cent of the workforce in Saudi Arabia work in businesses that have started-up in the last five years (Kelley et al., 2010). Entrepreneur F5-IM was motivated to start her business because it was simple and inexpensive, while Entrepreneur F4-FL’s motivation to start her business was because she wanted to run a business in the same field in which she had studied. Entrepreneur F3-GH was motivated to start her business because of her need to achieve something. From the evidence presented, Saudi female entrepreneurs are motivated by pull factors such as a contribution to society, opportunities in the market, independency etc. (Ahmad, 2011b). Another perspective came from Entrepreneur F2-HA, whose main reason was to make an investment at the same time she was earning her living (Brush, 1999a, OECD., 1998a); the same applies for UAE female entrepreneurs (Kargwell, 2012, Goby and Erogul, 2011). However, Entrepreneur F1-JL mentioned that the main reason was to cover cost; Table 7.2 below shows the prime reason why the sample of business people wanted to become entrepreneurs. The issues that motivated females most were the need for independency, being one’s own boss, social status and investment (Ganesan et al., 2002). In contrast, the Mirchandani (1999) result was

slightly different between the genders in their motivation, depending on their personality (Hisrich, 1989, Birley, 1989, Smith et al., 1992). Moreover, the researcher findings can be linked with the Al-lamky (2007) result that females are highly motivated and assertive in creating businesses. However, this would support the finding of Sadi and Al-Ghazali (2010), that the principal motivational factors for both genders in Saudi Arabia are self-achievement, self-confidence and independency (Hisrich et al., 1996, Orhan and Scoot, 2001, Hurley, 1999). Kargwell (2012) shows that female entrepreneurs in the UAE are motivated mostly by the need to have more income as well as independence.

Indeed, Entrepreneur F5-IM had the idea to make a fortune and benefit at the same time through self-development and ambition. In contrast, Entrepreneur F1-FL, through her business as a social consultant which involved social help, wanted to serve and maintain houses because, as she put it, “the collapse of nations begins with the collapse of families”. Entrepreneur F1-JL’s main reason was to cover costs, achieve self-satisfaction, and to accomplish goals. It showed that these were different kinds of pioneers than Entrepreneur F2-HA, who emphasized financial independence and self-fulfilment; the same finding applies to female entrepreneurs in UAE (Itani et al., 2011, Naser et al., 2009). When comparing Turkish women to Saudi women, the biggest motivation for Turkish women to start a business was being bored. This was over and above other factors like achievement, job satisfaction, etc. (Hisrich and Öztürk, 1999). Interestingly, this contrasts with findings from another Islamic country, Malaysia, where the economy drives women toward such ventures (Omar and Davidson, 2004). Entrepreneur F1-JL indicated that the atmosphere is ripe for setting up a business it is easier now than ever before. Besides that, there is a boom in the market for banking services, and organizations such as the Saudi Fund for Development, Millennium Development Goals and SAGIA encourage business between foreign companies and Saudi counterparts.



**Table 7.8 Female Motivations to Become Entrepreneurs**

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<b>F1-JL</b>	Cover cost, self-satisfaction
<b>F2-HA</b>	Investment, self-fulfillment
<b>F3- GH</b>	Achievement
<b>F4-FL</b>	Business in same field of her study, social help
<b>F5-IM</b>	Simplicity and inexpensive

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### **7.9.2 Investment...the Woman's Dilemma?**

*“In general, women are very cautious because of the atmosphere in which we live. Women are worried about themselves, and their social conditions are very difficult. They worry that their husbands will marry again or that their business will fail.”* (F4-FL), acknowledged Entrepreneur F4-FL in her answer to the same question regarding the reasons why women freeze their money in banks. Furthermore, she added that her frozen money is a security for her, as she is looking for security, whereas she believes that men have the spirit of adventure and often act as if there is nothing to fear.

A similar answer came from Entrepreneur F1-JL, who thought women were more cautious and wanted to feel secure as to what they were investing in, as it is a female characteristic to think twice about things before they make decisions. However, Entrepreneur F5-IM asserted that some of the reasons why women freeze money in banks are because of the difficulties that women face, and because they are not able to manage their businesses by themselves, or have a lack of confidence. There are some women who are under the authority of others, like their husband, father or brother, and all these are reasons that have encouraged women to keep their money on hold in the bank.

In confirmation of the finding of GEM data and Allen et al.,(2007) Entrepreneur F3-GH insisted that the two main reasons for women keeping their money in the bank and not starting a business are the fear of losing their business and lack of knowledge. Surprisingly,

Entrepreneur F2-HA had a very different perspective on the reasons that women hold their money in a bank, which had to do with time constraints. This result is unsurprising, given that a high percentage of a student sample of Chinese females fear that failure prevents them from starting their business, compared with American and Belgian women students (Shinnar et al., 2012). In other words, some of the women have a job or are engaged in caring for their family, which mean that the women may not have seen opportunities worthy of investment or they may not have looked for opportunities. Another thought that Entrepreneur F2-HA had was that women lack the personal ability needed to manage their own business, or they may invest in real estate, or give their money to another person to invest for them, so there is a lack of ability. However, in line with Sadi and Al-ghazali (2012), based on entrepreneurs in Saudi Arabia and Bahrain, women face obstacles such as the regulatory environment, access to capital and financing mechanisms.

**Table 7.9 Different Opinions from Entrepreneurs on how Women Utilize their Money**

<b>Entrepreneurs</b>	<b>Why do women freeze their money in the bank instead of creating a business?</b>
<b>M1-AK</b>	Not only women freeze their money, men do
<b>M2-BS</b>	Women are worried about their money afraid of bankruptcy and women are not ready yet
<b>M3-CF</b>	Women are afraid of society afraid of wasting their money afraid to manage their business and afraid that their husband will manage their business
<b>M4-DG</b>	System
<b>M5-ES</b>	The money in the banks does not belong to those women (it is inheritance,) and women have no experience
<b>F1-JL</b>	Women are more cautious and want to feel secure
<b>F2-HA</b>	It is time constraints lack of personal abilities women need to manage their business
<b>F3-GH</b>	Lack of knowledge and fear of losing their money
<b>F4-FL</b>	Security for her
<b>F5-IM</b>	Difficulties women face women think they cannot manage their business and lack of confidence

### 7.9.3 Regulations and Women

Entrepreneur F3-GH indicated that to enter into a contract requires reducing the costs and risks, for instance: *“If I have the money I would say let me be, why take a risk? And why would I fear risks? Why would I risk, if I did not know where to go? And do not say, let me search and find out where to go.”* By comparison, Entrepreneur F2-HA thinks of entering the field of industry and, as she is capable, she could have borrowed from the lending bank to finance her business, but she entered by risk. This agrees with the result of Bruce and Johnson (1996), that females are now less aware of taking the risk to enter business, and Li and Smith (1976) indicate that this is due to self-confidence. To illustrate this, she said, *“It was not a risk that I might stop. I always say that if you want to succeed, you get rid of all the safe means of survival, like resigning from your job. In the end, you will not die.”* (F2-HA)

In addition, Entrepreneur F2-HA indicated that there was a commercial condition, which meant her center was considered to belong within the commercial category, but in the districts this is prohibited, like opening a real estate office, which must be within a female’s center. Besides that, there is a certain category of license that authorizes female entrepreneurs to carry out their business on the street, but there is another type of license that does not allow female entrepreneurs to work on the street. Restaurants and consultancy offices are all open to the street and they must be within a female’s center, so she said:

*“There are restrictions and limitations. If I said that I cannot open a restaurant except within a women’s center where only women enter, this would mean that I am limited. How many women centers exist in the country? OK, there are a few, but the rent will be high, so I will be limited in the type of rent that I must pay, and that is very expensive...”* (F2-HA)

In a survey by Mueller and Conway (2008), Nigerian females have no problems in terms of risk-taking or getting involved in difficult tasks, and this also applies to Saudi women where they like to have distinguished knowledge. One of the entrepreneurs, F2-HA, indicated another challenge where Saudi women like to realise self-fulfilment when she said: *“I like*

*trade for myself and to build a field for myself where I can work and earn my living.*” In contrast, Nigerian female challenges were due to self-efficacy.

#### **7.9.4 Market Research**

The steps that Entrepreneur F5-IM followed to start her business began with a feasibility study, although this was not written down. Entrepreneur F3-GH began in the same way, with a feasibility study and then with a market study, to identify the competitors in the Saudi market. However, Entrepreneur F4-FL did a market study to determine if there were any businesses like hers that already existed in the market so that she could discover if there were obstacles that had been encountered by those who had the same sort of business, and learn why they were not successful. The first step for Entrepreneur F1-JL was a market study before the creation of her business. Entrepreneur F2-HA also carried out a market study.

#### **7.9.5 Planning and Purpose of the Business**

Entrepreneur F5-IM took approximately one and a half years to start her business, whilst Entrepreneur F3-GH took five years to establish her business. Entrepreneur F2-HA spent one year planning for her business. Similar to the time spent by the other entrepreneurs, Entrepreneur F4-FL spent one year and eight months in planning. When Entrepreneur F1-JL was asked about how long it took her to plan for her business, she said, *“Since I was 11 years old, when I first developed the inspiration to set up my own business.”* Table 7.10 shows the plan and purpose of the female businesses. Some scholars argue that the source of female entrepreneurs’ capital were either their own capital, various connections or capital from their family (Deakins et al., 1997, Van Delft et al., 2000, Kloosterman et al., 1998, Lee et al., 1997, Masurel et al., 2002, Bruce, 1999, Ceedr., 2000, OECD., 1998b, Verhuel and Thurik, 2001). However, in contrast, one participant in the study showed a significant difference between the genders in the use of networking (Hanson and Blake, 2009).

**Table 7.10 Female Source of Budget, Planning, and the Idea of the Business**

<b>Female Entrepreneurs</b>	<b>Started capital</b>	<b>Source of budget</b>	<b>Planning for the business</b>	<b>Idea behind this business</b>
<b>F1-JL</b>	Did not say	Her father	No specific period	Cover costs
<b>F2-HA</b>	Did not say	Her salary as employee	One year	Her interest
<b>F3-GH</b>	Did not say	Her salary as employee	Five years	Fortune
<b>F4-FL</b>	Did not say	Her own effort, father and ex-husband	One year and eight months	Social
<b>F5-IM</b>	Did not say	Her husband	One and half year	Fortune

### **7.9.6 Employees within an Organization**

Entrepreneur F1-JL considered mistakes to be learning processes, where they listen to their customers and take action. In her first year she started with three employees and she now has one hundred and eighty employees. Likewise, the way that entrepreneurs F2-HA and F3-GH dealt with employees depended on the mistakes they made. If the mistake was intentional, a serious response was given, but the response was not so serious if the mistake was unintentional. Additionally, Entrepreneur F3-GH had only four employees in the first year, and then she hired another four. Yet, Entrepreneur F2-HA had only one employee in the first year, which became four employees after that.

Entrepreneur F4-FL described the relationship with her employees as very calm, to the point of coldness, but in a way that does not offend the dignity or the humanity of employees. Entrepreneur F5-IM reacted toward employees' mistakes by first giving oral directions, then a letter or two of caution, and then if the mistake recurred, the employee would be dismissed.

Entrepreneur F5-IM hired five employees in the first year and then she started to increase the numbers according to the courses, and contracts were drawn up for the part-time female employees, or hourly employees. Entrepreneur F4-FL hired only two employees in her first year, but then she hired seven full-time employees. Other part-time help came in for events or occasions, which included certain projects that could over-stretch full-time employees. One out of ten of Saudi male and female entrepreneurs reward their employees, according to the Farr-Wharton and Brunetto study (2009).

### **7.10 Barriers to Business Start-up**

Entrepreneur F5-IM added that the problem lay in the supervision, because they followed a specific system and after being transferred to a different system, which differed from the previous one, they found that old approvals no longer applied. Then the organization applied a new regulation requiring the institutes to pay significant amounts for every approval, supervision or visit to the headquarters. When Entrepreneur F1-JL was asked about the obstacles she faced, she replied:

*“If you talked to me about these eight years ago, I would have to say 'Ok'. And, you would see me burned out, but this does not exist anymore. Now, it is much better, what we went through before and what we go through now cannot be compared.”*

(F1-JL)

As she indicated, one of the obstacles at that time was that there was no such business, and the first thing was getting the licenses and permits. There was nothing already set up to form a beauty salon; it was simply a matter of logistics. However, these problems no longer exist, and the only obstacle that exists in the Kingdom of Saudi Arabia for women now, entrepreneur F1-JL suggested, is training and getting the right staff. In contrast, Entrepreneur F2-HA indicated that she had faced many problems, and illustrated this by saying:

*“I encountered many difficulties, but throughout the period during which I worked, I had to double my efforts to get any projects, because of the unavailability of documents. I had the opportunity to compete for projects, and applied as a competitor. My offer was strongly competitive because I had offered the least price, because I knew that the documents were unavailable.” (F2-HA)*

The perspective of Entrepreneur F3-GH, with regard to some of the obstacles, showed a lack of understanding and awareness of the commercial practice of self-employment, although women have been working in the field of investment for at least twenty years. In addition to the lack of an enabling environment for launching projects, investments have been allocated to women in businesses, who have been encouraged to take their money and invest in business ventures and in developing commercial projects. This would support the previous finding of Javadian and Singh (2012) that female entrepreneurs have both similarities and differences in the obstacles, such as stereotyping and other societal matters, to those that they are facing in Iran and the West. The obstacles there also relate to the social and cultural environment. As entrepreneur F3-GH explains:

*“I have referred to the existence of some of the obstacles that stand in the way of Saudi businesswomen who want to expand their activities and investments and blaze new trails to suit their nature. I think that it is essential to improve the work environment and develop opportunities for women in Saudi Arabia, in terms of regulatory and legal issues, to increase the effectiveness and performance of the women's business sector. This would enable women to perform their duties and attain their aspirations in an environment which maintains their privacy.” (F3-GH)*

Entrepreneur F3-GH had indicated that there were not many obstacles encountered, even though her project took a long time; it took six years to establish her business. When the researcher asked her why it took so long to start the business, she replied, *“Licenses, but now the situation has changed significantly and the license is associated with the practice of a profession or activity, according to the category of the activity.”* Other obstacles included employment, as Entrepreneur F3-GH explained:

*“The field was good for women because they were used to the governmental system, the schools and universities. Anything related to the private sector was desirable and the recruitment processes were difficult, as the government might attempt to ‘Saudize’ the workforce, but you still do not find Saudis there.” (F3-GH)*

Otherwise, Entrepreneur F4-FL never had a problem, as she described:

*“My conditions are good....I do not deny the benefits provided by the man whom I married....I acknowledge his effort. He supported me from the beginning, and my certificate helped me very much. My goodwill was also of help and when I was awarded the doctorate, I was actually a renowned writer and my ideas and objectives were supported by the authorities, so I did not encounter problems. To be truthful I do not like to say I suffered, because I did not suffer.” (F4-FL)*

Indeed, Entrepreneur F4-FL argued that the main challenge that female entrepreneurs face is bureaucracy, which is a very critical challenge that sometimes causes disruption of a project for trivial reasons; problems are also caused by organisations surrounding the type of employee who may not understand the nature of their work, their role, or the capacities or flexibility that they provide.

In the beginning, Entrepreneur F5-IM encountered the obstacles of trying to extract licenses from several authorities, admitting:

*“In the beginning I struggled with the Ministry of Education, Ministry of Municipalities and Rural Affairs, Civil Defense, Social Insurance and the Ministry of Commerce. The problems included the conflict of regulations and laws....An employee of the ministry would come and ask me to allocate the guard room outside, and then an employee of the municipality would come and ask why I had chosen this room, as it was forbidden because the plan did not allow it. There was the difficulty of reconciling the supervising authorities to the project and of transferring the licenses*



*from the Ministry of Education to the Public Organization of Technical and Vocational Training.”(F5-IM)*

Conforming to this experience of female entrepreneurs, in the United Arab Emirates (UAE) female entrepreneurs have also had problems in obtaining their licenses (Kargwell, 2012). However, as indicated by this researcher, although some female entrepreneurs faced this problem years ago it does not exist anymore. These research findings seem to be in line with other scholars’ results, in that it might be the complexity of the government policy which could dictate that it is men in general, and women specifically, who create their own businesses. In Saudi Arabia it was more or less because of the complexity of the regulation in the country that some of the entrepreneurs reported that they have faced difficulties in terms of the location they wanted to choose for their business; they want to be like their counterparts in other countries, where they have less restriction in this matter (Naser et al., 2009, Syed, 2011).

**Table 7.11 Barriers Entrepreneurs Faced in Starting-up their Business**

Entrepreneurs	No Barriers	Finance	License	Legitimate	Proxy	System	Regulation	Environment	Competitors	Organizational Dublawa	Lack of Understanding of the Project work-force ‘Saudize’	Training
M1AK	✗											
M2-BS		✗	✗									
M3CF		✗							✗	✗		
M4DG												
M5-ES		✗					✗					
F1-JL			✗									✗
F2-HA				✗	✗							
F3-GH								✗			✗	✗
F4-FL	✗											
F5-IM			✗			✗	✗					

### **7.10.1 Opportunities**

Entrepreneur F3-GH asserted that it would be a good idea to launch a business site for women to help them get their feet off the ground, but it needed to be carefully examined to determine the most appropriate employment opportunities.

Entrepreneur F4-FL found opportunities to serve Saudi women, families and society, as has been mentioned. Entrepreneur F2-HA stated that she had the opportunity to compete for projects for which she had applied. Likewise, Entrepreneur F5-IM argued that at that time, Saudi Arabia did not have institutes and there was a dire need for them so that she could develop the management capability and the opportunities to succeed.

### **7.10.2 Financial**

As shown in the sample of this research, female entrepreneurs had not encountered any problems in term of finance in the creation of their business. This might be because of the type of sample and that none of them had tried to get loans, whereas some of them got financial support from their families and the others relied on their savings. In fact, Hann (2004) indicated that female entrepreneurs create their business by their own savings and take the rest 35 per cent in loans from banks. In contrast, a study by Brush et al. (2001b), Marlow and Patton (2005), Shaw et al. (2005), and Yu (2011), revealed that the most major problems that hinder female entrepreneurs in the creation of their businesses are access to funds and raising start-up capital (Carter et al., 2001). It is surprising that three out of five male Saudi entrepreneurs faced a major problem in financing their business. This finding confirms Coleman's (2007) findings that men are more likely to require a loan compared to female entrepreneurs.

### **7.10.3 Economy**

Entrepreneur F3-GH said that the Saudi government had recently issued a set of systems that were in favour of supporting female micro-economies, as in Germany (Welter, 2004). Moreover, she indicated that female entrepreneurs were looking forward to the day when they would be liberated from all barriers and obstacles that restricted their activities on the economic and investment front, opening the field to engage in projects that they wished to undertake.

Entrepreneur F3-GH also indicated that there had been an important development in the status of female Saudi entrepreneurs in recent years. Many of the facilities and mechanisms had removed a number of obstacles that had been a barrier between them and investment activity, most notably the prohibition against females exercising their own investment activity without going through a legitimate broker or agent. Saudi females were becoming freer now to break into the world of trade and investment than ever before. However, Entrepreneur F3-GH acknowledged that they still complain about the slowness of the procedures and bureaucratic red tape in some cases. Despite these facts, Entrepreneur F3-GH addressed a serious point when she said that there were no accurate statistics regarding the volume of investment by Saudi women. Syal and Dhameja (2003) suggested that involving women in business can enhance the economy of the country, and at the same time women become more confident and gain experience. There are varying estimates suggesting that female entrepreneurs possess more than 4 per cent of the total number of business records in the Kingdom, and there are more than 10 billion Riyals in assets owned by women, which are waiting to be entered into the economic cycle through participation in projects with real returns, which in turn would multiply the percentage of their participation in the GDP.

### **7.10.4 The First Problem Female Encountered in Establishing a Business**

The researcher asked the female entrepreneurs about the main problems that they had encountered in their establishment, and Entrepreneur F-1JL admitted that she had faced many

uncertainties and hurdles as she tried to establish her business. She indicated that the concept itself of a gym and spa centre was quite new, and therefore the legalities involved or needed were unclear. With the support and assistance of the women’s branch of the governmental authority, licenses had started to appear, giving women the legality and strength to continue successfully in their various chosen fields.

The main problems encountered by entrepreneurs F1-JL and F3-GH were training and staffing, which was the same finding by Hanifa from her UAE sample (Itani et al., 2011). F1-JL also faced the challenge of staffing and Saudisation, because she needed superb, highly qualified personnel to portray her centre in the best light. This took a great deal of training and perseverance. The main problem Entrepreneur F5-IM faced was to engage qualified Saudi staff. She explained: *“There are foreigners available, but the authorities do not agree about the Saudisation purpose, and I must underline the regulations and statutes again”*. Entrepreneur F4-FL’s first problem was new and unique in that she had started her business from scratch. When Entrepreneur F2-HA was asked about the main problem that she had encountered in her establishment, she said, *“I will not say anything, but the problem is the same difficulty that faces me now, which is to establish a market and enter a new field.”*

**Table 7.12 The Main Problems for Entrepreneurs in Establishing their Businesses**

<b>Entrepreneurs</b>	<b>First Problems in Establishing Businesses</b>
<b>F1-JL</b>	Training and staff (Saudisation)
<b>F2-HA</b>	Refused to say but refers to the problem she is now facing, establishing a market and entering a new field
<b>F3- GH</b>	Training and staff (Saudisation)
<b>F4-FL</b>	Starting the business from scratch
<b>F5-IM</b>	Qualified Saudi staff

### **7.10.5 Overcoming Obstacles**

Entrepreneur F4-FL suggested that women need to have a voice and presence, and pointed out that, in fact, there are women’s sections related to all government sectors, institutions and

ministries, which can assume the role of proxies or observers to follow-up women’s affairs. Likewise, Entrepreneur F1-JL said all obstacles have been truly overcome now, while Entrepreneur F3-GH did not mention how to overcome the obstacles she faced. Entrepreneur F5-IM gave a few suggestions for overcoming the obstacles she had encountered, including the amendment of the regulations, statutes and laws that arose in the field of training. Entrepreneur F2-HA pointed out:

*“There are things to which we contributed, like pricing and clarity with people; we quoted the price faithfully and this was clear. There are things that we have nothing to do with, like the community’s culture, and we just have to be patient. .”* (F2-HA)

**Table 7.13 Provide Suggestions to Overcome Obstacles**

<b>Entrepreneurs</b>	<b>Overcome obstacles</b>
<b>F1-JL</b>	All obstacles have been overcome already
<b>F2-HA</b>	Pricing and clarity with people
<b>F3-GH</b>	No suggestions
<b>F4-FL</b>	Women need to have voice and presence
<b>F5-IM</b>	Amendment of the regulations, statutes and the laws

### **7.11 Business Growth and Expectation**

Entrepreneurs F4-FL and F5-IM had the same answer, that they had no objection to dealing with foreign companies. F4-FL stated that she had a need for them because she worked for the community only and needed to develop her experience and knowledge. Besides that, she travels frequently to attend conferences so she can benefit from the ideas of different countries. Entrepreneur F3-GH had a very different reaction when she mentioned: *“We always fear foreign organisations, and we have to have the approval of the institution. We try but we cannot take what exists in the market because they take so much money from us.”* (F3-GH) On the other hand, Entrepreneur F2-HA considered it a good idea to exchange experiences, and Entrepreneur F1-JL stated that she already dealt with foreign companies, explaining:

*“I dealt only with foreign companies because they were the retail suppliers at that time and that was 90 per cent of our business, and we were dealing with them on a daily basis. Now it is the other way round, since the services are supplied by us (women).... Nothing can stop me at all.” (F1-JL)*

As a final result, one out of five female entrepreneurs deal with foreign companies, which is a similar finding to that noted by Ahmad (2011), who indicated that Saudi women are importing goods but they are not very involved in foreign trade.

### **7.11.1 Managing the Business**

Entrepreneur F1-JL suggested that the role of management is to offer the best quality to clients at the best price, to keep staff satisfied and motivated, to keep them encouraged, and to keep developing the business with purpose. For Entrepreneur F2-HA, the role of management is to coordinate the internal office work and foreign relations. Moreover, the management role does not cover the passing of regulations, because regulations are established according to the needs of the work, their applicability, and the ability to apply them and follow-up on the progress of work in the establishment.

Entrepreneurs F3-GH and F4-FL considered management to be responsible for providing a good work environment, and that they should think first about the needs of the employees. In addition, it is important that employees be satisfied, pleased, convinced of the objectives, and able to obtain everything they need, whether that is materials, training or entertainment (Moore and Buttner, 1997). If these needs are met, the employees will produce good work and there is greater assurance of success. However, entrepreneurs should understand the employees and their needs and try to be decisive at the times when determination is needed, and understand the things that the entrepreneur needs and treat employees fairly (Mattis, 2004).

In contrast, Entrepreneur F5-IM said that while management is very important, it does not require that the owner himself be present, as long as there is a representative acting on his behalf. Besides that, management should be decisive and at the same time it should be stringent, flexible and understanding of the employee's needs. This study can be summarized by saying that Saudi men and women are almost equal in their commitment to their organization, which is comparable to other researcher results (Hunt and Al-Twajiri, 1996).

**Table 7.14 The Perspectives of Entrepreneurs Toward the Role of Management**

<b>Entrepreneurs</b>	<b>Role of management</b>
<b>F1-JL</b>	Management is offering the best quality to the client at the best price
<b>F2-HA</b>	Management is to coordinate the internal office work and foreign relations - the role of management does not cover the passing of regulation
<b>F3-GH</b>	The role of management is to provide a good working environment - thinking about the needs of employees and satisfying them
<b>F4-FL</b>	The role of management is to provide a good working environment - thinking about the needs of employees and satisfying them
<b>F5-IM</b>	Management should be decisive, stringent and flexible - understanding employees' needs

### **7.11.2 Expanding the Business**

In contrast, Entrepreneur F3-GH has already started the process of expanding her business, and she stated: *“When I had the license issued, Macintosh seemed equal to IBM, but I began to discover that demand for IBM is greater than for Macintosh...and we expanded our business to include courses in English language training.”* The same thing applies to Entrepreneur F1-JL, who plans to open a branch for her center in the north of Riyadh, while entrepreneurs F4-FL and F2-HA hope to open branches in the Kingdom of Saudi Arabia, before expanding throughout the whole Arab world. This is in contrast to Info.sm (Info.sm, 2001) which reported in their study that half of the women that they interviewed had no intention of expanding their business. In this sense, it can be seen that the intention of entrepreneurs to grow their business is dependent on their organization's size as well as their own intentions. The entrepreneur's control over their organization depends on its size and

they may feel comfortable with the existing size (Cooper, 1993, Davidsson, 1991, Herron and Robinson, 1993). The result of Cliff (1998) indicates that male and female Saudi entrepreneurs have no gender difference in term of business growth, but as a result of the researcher analysis most female entrepreneurs hoped to expand their business, whilst all male entrepreneurs sampled have already expanded their business. In accordance with some of the studies done by Cliff (1998) and Isaksen and Kolvereid (2005), males are more ambitious concerning their business growth compared to females.

### **7.11.3 Fear of Failure**

Entrepreneur F5-IM would not lose hers, and there was no possibility of loss, since her business was still developing and expanding. Entrepreneur F4-FL expressed herself by saying the probability of loss was zero. For Entrepreneur F1-JL it was “not probable” because her center’s name was well recognized as a quality brand name. Entrepreneur F3-GH believed there were many possibilities for loss, saying, “*There are certain authorities that cause losses to you by the individual decisions that they make*”. Entrepreneur F2-HA’s reaction toward losing her business, however, was to reply:

*“Zero, because I began by studying and had a strong foundation with a powerful administrative intelligence. I can say that I have been awarded long-term contracts, so there is no probability for loss, except if everything fails.” (F2-HA)*

### **7.11.4 Gender Segregations**

Entrepreneur F4-FL argued that Arab communities generally focus on men’s activities and the rights of men, considering that men participate in entrepreneurial activities more than women and women cannot escape from this stereotype (Pines et al., 2011, Hovorka and Dietrich, 2011, Acs et al., 2005, Gupta et al., 2009, Marlow and Patton, 2005, Brush, 1992, Gunnerud, 1997). When the man comes to this world and finds that he is talented and has authority, he tries to maintain his position. M2-BS expressed his point of view as: “*they are*



*(women) blindfolded*". He was referring to the situation of approximately one or two years ago, when women could not finish their documents by themselves; it had to be through men, and then women opened their miserable eyes although they did not know where to go. Entrepreneur M2-BS added "*...You (men) restricted those (women) even in thinking and suddenly everything became open to them, so they (women) are miserable, and we (men) cannot blame them*".

Besides that, Entrepreneur F4-FL regularly consults with women and she has committed herself to bringing women up to be strong and to be able to defend their rights. She said in the interview that part of the violation of women's rights is the assumed weakness of women, whereas Allah (God) loves a strong believer and does not like a weak believer. The Prophet's wife, Aisha, was active and effective, as well as serving as a narrator and transmitter of Islam, and women learned much from her, so women should be strong.

Entrepreneur M3-CF argued, in a harsh voice "*...I swear that no one took all rights in Saudi Arabia except women. However, women do not know how to acquire their right. Women make this a pretext. In contrast, women in Europe and in the other countries, may Allah (God) help them not to be overburdened despite that they deal with men and women equally in these countries.*" (M3-CF) Carter and Williams (2003) and Marlow and Patton (2005) indicated that entrepreneurial activity depends on the masculine stereotype that is perceived by both genders as a result of a social construct rather than actual differences between the sexes.

Entrepreneur M5-ES believed that the tradition and culture of Saudi society are that women are not allowed to go out, that women have other roles away from business like their responsibilities toward their family and children. However, the culture is different and females now want to have a better life, whereas gender differences still exist in Saudi Arabia. In agreement with this, one of the studies showed that gender difference is dependent on culture and social norms (Hovorka, 2006, p.211, Molutsi, 1992: 5). In contrast to this

research, little gender difference can be found in Latin American and Caribbean countries (Allen et al., 2007).

In conclusion, regarding gender differences it was found that four of the women have no problem in terms of the support from their husbands, whereas the fifth female entrepreneur is single and still gets support from her family (Narayanasamy et al., 2011). This compares with Nigerian and Pakistani females where support from family and husbands is considered as a main challenge and constrains their actions regarding their entrepreneurial activities (Brodsky, 1993, Kuada, 2009, Ullah et al., 2012, Ganesan et al., 2002, Baud and Mahgoub, 1999). In contrast, another finding about female entrepreneurs in UAE is that they do not get any sort of support from their families (Itani et al., 2011) while another study from the same country found that the majority of UAE females receive some support from their families (Kargwell, 2012). However, Saudi women are facing gender discrimination, which gives the Saudi men power over the Saudi women; this is a similar finding regarding gender discrimination to that found in the city of Kohat in Pakistan (Ullah et al., 2012).

### **7.12 Male Perspectives on Female Entrepreneurship in Saudi Arabia**

Entrepreneur M5-ES agreed that because of the traditions of Saudi society, which do not allow females to go out, women have other roles. Even though their roles are away from business, the housekeeping role is still important and it is still normal practice to stay in this role, but now the situation is different and women need to be better. In addition, a woman may find that she needs to respond to a situation suddenly, rather than when she has prepared and is ready. Entrepreneur M5-ES said: *“My daughter, who works, has prepared herself since I employed her in my company, because she is my daughter and she is worthy of this.”*

The researcher interrupted Entrepreneur M5-ES based on what he had said about women, to ask if he meant to say that females were created for the home, and he replied immediately, saying that he had not meant that, but rather that:

*“In the Saudi community there are women who work, but generally their presence is at home, and women are encouraged to be dedicated to the home from the beginning. The fact that a woman now leaves the home is dependent on each environment and each family and whether they allow her to go out and how, when, and with whom she can leave.” (M5-ES)*

Another result from research carried out by an academic in a developing country showed similarity with the above statement in that Saudi society is very conservative and women are seen as having been created to serve the family and the house (Jamali, 2009). The Saudi environment does not accept gender neutrality due to the socio-cultural norms in what is a very conservative Muslim culture (Ahmad, 2011b). However, the social norms that apply to women in UAE as well as in Saudi Arabia are unique; it is complicated for them to involve themselves in entrepreneurial activities due to the prevailing conservative atmosphere and cultural norms (Preiss and McCrohan, 2006), and fear of social disapproval (Zahra and R.I., 2007).

Although this researcher reminded him of the situation at the time of the Prophet Muhammad (Peace be upon Him), in which the Prophet’s wife found that trade existed for women and at the same time was engaged in it, Entrepreneur M5-ES replied: *“I do not talk about the Prophet or about the past: I am talking about the present...and the Saudi era.”* Likewise, he added that at the time of the Prophet there was no Saudi Arabia; there was simply the Arab Peninsula. Saudi was established at the time of King Abdul Aziz and before him in the first and second era of Saudi Arabia, as mentioned in Chapter Two. Entrepreneur M5-ES said:

*“Women did not work and I do not expect women to work now. That women should prepare for work, not only to go out of the home, but to go to work and open a store or shop, this is not right. If you obtained the subsistence of my heirs of 20 or 30 million, you could enter the market and see what happens; I think that money will vanish.” (M5-ES)*

Entrepreneur F1-JL indicated that women are viewed as less active than men in business (Chen et al., 1998, Kourilsky and Walstad, 1998, Wilson et al., 2007) because this is a global trend. She said that this can be seen, for example:

*“In the USA or in the Kingdom, there are very few senior positions given to women and this is normal because they have a family to care for, unlike men. Men can work at the weekends; men can give their time during weekdays and come home at 9.00 pm. On the other hand, women know they have to go home and take care of their kids.”*  
(F1-JL)

Entrepreneur F4-FL argued that opportunities for women are very few, and the available activities for women are much fewer than for men, since men can practise any activity. In contrast, the activity of women is limited and they practise it only if women work there as well, but if there are men, it is finished. There were legitimate proxies and observers, but there were no women sections enabling women to follow-up their activities and experience special affairs in their favour, so the billions in capital belonging to Saudi women are frozen in banks because they do not trust the work environment. However, Entrepreneur F4-FL added that there is no likelihood of movement, except mobility within simple limits, because there is no one to advocate for women’s rights. Entrepreneur F4-FL indicated:

*“Women are sometimes not able to rise to the competition in competitive opportunities, and men precede them in competition. Men have opportunities that are more available, and have more mobility and relations, etc., but I expect that women now are in a stage of maturity, and the general atmosphere encourages a woman to break through and move this frozen capital and become more effective in the economic scene. We expect that after feminising the women’s stores, this will give a woman great motivation to be the owner of such a business.”* (F4-FL)

Entrepreneur F5-IM agreed that it is difficult for women, who must work in a feminine sphere because there are few feminine fields, and there are not enough female leaders. There is also a lack of self-confidence. Women are not able to leave home and the intervention of husbands and their engagement with children has led to a situation where Saudi women have

lower status than men in business. In addition, most women who desire to work are employees, not female entrepreneurs.

Entrepreneur F2-HA said:

*“Women did not know what the regulations were...and they largely depended on subsidy funds. The problem is that the consultants for the subsidy funds need someone to support them. That is, women are academics and how can they know about business! The bringing up of men is more special and encouraging toward private business, and men are able to work in two jobs at the same time.”* (F2-HA)

Entrepreneur F2-HA gave another perspective on the reason for there being fewer women than men in business, saying that it depends on the woman herself. Some women in Saudi do not try to enter business until they are of retirement age, and in this case, they can only benefit from their experience in education or something else un-related to business. Frankly, existing facilities are not the reason that women should become entrepreneurs, because there are many difficulties encountered by female entrepreneurs, including licenses, issuance of visas and the like, but the real reason according to her: *“We want to feel job safety”*. She compared this situation to men, who have more responsibility than women have and must take risks, whereas women cannot leave their jobs and return home. On the first day of every month, the men must pay expenses, open the house and make a family, and she added, *“I consider that women here suffer weakness in the early stages of life”*. The woman herself is afraid, and there is no one around to encourage her. Entrepreneur F2-HA explained that all the women are afraid here, and added:

*“What I find is that women do not have the ability to take and assume the responsibility of a business, especially because this responsibility is exhausting and we are afraid, but I do not know why we relate it to family and reputation, and I do not know why they exaggerate. The Chamber of Commerce serves a good purpose, including the spread of the investors' culture from home and then moving to the world of business and small enterprises.”* (F2-HA)

Furthermore, in findings presented here women do attend certain courses and training programmes from the Saudi chamber of Commerce and Industry, which contradicts the findings of Ganesan (2002), that most females do not get any sort of business training. In addition, she indicated that a man is able to work in the name of his wife to support his income and men are more adventurous because some trades require travel and interaction with different delegations. Men have more time and space, while women have many obstacles and prohibitions: when a woman travels, she must be accompanied by a man. Entrepreneur F3-GH agreed that:

*“The complications that arise in the construction of businesses and in the issuance of licenses are still the same. For example, men issue computer licenses but we cannot issue them, and men issue many licenses and we cannot do the same. There are some things that so far indicate that there is custody of women and they are always concerned with her. This leads to complications. Many officials are convinced that there are things that shall be changed. For example, for us, regarding beauty, photography, training and education, you have certain activities that were mentioned regarding women’s ability to be authorized to conduct business in the street, but the condition is that they shall be located on a 30-meter wide street.” (F3-GH)*

### **7.13 Conclusion**

As can be seen in the above chapter, empirical and theoretical analysis was covered in particular, the experiences of Saudi men and women in starting up and growing a business. Also, this chapter identifies the similarities and differences between Saudi entrepreneurs in the inductive analysis. Besides that, a full description and analysis was given for each entrepreneur, besides observation on their individuality as well as their organization. Finally, male entrepreneurs were compared to female entrepreneurs, to get their perspective on different issues such as their business growth and obstacles they were facing in developing their business, and therefore the role of management and the role of religion were covered

also. The next chapter will conclude and summarize the whole research; contributions, implications, further work, and recommendations will be covered in detail.

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## Chapter Eight

### Attitudes to Business Ownership Among Male and Female Saudi Employees

#### 8.1 Introduction

This chapter presents the analysis of the survey of male and female employees in Saudi Arabia. The chapter first focuses on the gender differences between male and female employees to determine the differences in the answers and to assess their individual characteristics when choosing the important parameters that can be used to examine the propensity to start-up a business. For instance, demographic characteristics, current careers, income, career satisfaction, business skills and self-efficacy will be addressed to see their potential toward entrepreneurial activities. Then, a comparison will be made between five selected items (the sum of Q6A to 6I, Q7A to 7F, Q11A to 11I, Q14 to 18, and Q23 to 30), after which the correlation and regression between the five chosen parameters will be discussed. Corresponding non-parametric chi-square tests were used to test the significance of the independent and dependent variables, and a t-test was provided (Weathington et al., 2012). Correlation analysis was also performed, regarding career goals, business skills, starting their own business and self-efficacy on those who were intending to quit their current job. Logistical regression was undertaken to determine to what extent independent variables are able to predict the dependent variable (propensity to start in business). The research questions addressed within this chapter are as follows:

- Explore the attitudes of employees toward entrepreneurship and the perceived desirability of starting a business.
- Explore whether employees believe they have the necessary skills and resources to start a new business (i.e. their entrepreneurial “self-efficacy”).
- Explore employees’ intentions to start a new business.
- Examine differences in start-up intentions by gender and other demographic characteristics.



## 8.2 Descriptive Statistical Analysis

This section reveals the demographic characteristics of Saudi male and female employees, starting with details on gender, age, marital status, educational level and qualifications. In total, 410 respondents responded to this survey, which was divided equally between males and females (50 per cent were male and 50 per cent were female). The equal number of both genders provided a fair comparison for the study. The majority of male and female employees presented in the survey belonged to the age group 25 to 34 years old. The second most common age group was 35 to 44 years old, which was almost equally represented by men and women. The minority of the respondents belonged to the age group 55 to 64, with only 1.0 per cent of male respondents and 0.5 per cent of female respondents. Despite the differences in age ranges among male and female respondents, no significant differences were observed (chi square 2.218, 3df, and  $p=0.528$ ).

**Table 8.1 Male and Female Ages**

Age Bands	Male		Female	
	NO.	%	NO.	%
Under 25	24	11.7	25	12.2
25 to 34	107	52.2	106	51.7
35 to 44	50	24.4	58	28.3
>=45	24	11.7	16	7.8
Total	205	100	205	100

Upon evaluation of the marital status among the respondents, the single male and female employees were equally distributed (33.2 per cent and 32.7 per cent respectively). The vast majority of the respondents were married. However, more males were married than females (65.4 and 58.5 per cent respectively). Furthermore, females were more likely to be separated

or widowed (8.8 per cent and 1.5 per cent respectively). Because of the above differences, this resulted in a significant difference among the respondents (chi square 11.493, 2df, and  $p=0.003$ ). Along the same line, Buttner (1993) asserted that, historically, female entrepreneurs tend to be widowed, divorced or at home taking care of their children; they start up their businesses out of financial necessity. In the case of Saudi Arabia, it is possible that the manner in which the survey was undertaken: administered in the street, shopping malls and within employee offices, may have contributed to the slightly higher proportion of separated and widowed women seen in this study. The marital status of these women led them to be more likely to work outside of the home and therefore more likely to be present within this survey.

**Table 8.2 Male and Female Marital Status**

Marital Status	Male		Female	
	No.	%	No.	%
Single	68	33.3	67	32.7
Married	135	65.4	120	58.5
Separated & Widowed	3	1.5	18	8.8
Total	205	100	205	100

### 8.2.1 Education Levels of Male and Female Employees

The distribution of education levels among the respondents with regards to primary school, high school, college and postgraduate studies were almost equally represented between both genders. It was expected that Saudi respondents holding a higher education level were more likely to be employed. However, there was not found to be a significant difference between genders, and females were more likely to have a bachelor's degree compared to their male counterparts (51.0 per cent and 39.5 per cent respectively). Moreover, females were less likely to have a PhD compared to males (8.3 per cent and 10.7 per cent respectively) (chi square 7.913, 3df, and  $p=0.059$ ). Some of the studies showed that there are no differences in the personality characteristics between male and female entrepreneurs (Buttner, 1993), but

males tend to be motivated by economic reasons whereas females are motivated by families' need. Of the total valid number of respondents to this question in the study, males were more likely to be qualified in science compared to females (59.0 per cent and 45.7 per cent respectively), while females were more frequently qualified in the arts and humanities (such as music, art and history) compared to males (26.9 per cent and 14.4 per cent respectively). This resulted in a significant difference between males and females (chi square 12.266, 3df, and  $p=0.007$ ). Interestingly, some research findings show that individuals with a high level of education have the potential toward entrepreneurial activities (Delmar and Davidsson, 2000), and another study, conducted in New Zealand, similarly found a high correlation between education and entrepreneurship (Frederick, 2006).

### **8.2.2 Employment and Skills**

It was found that most male and female employees worked full-time in their current jobs (92.7 per cent and 83.9 per cent respectively), and the rest of the respondents from both genders worked part-time (7.3 per cent and 16.1 per cent respectively). With regard to their sector of employment, it appeared that males and females were equally distributed with regard to the governmental sector (84.4 per cent and 81.5 per cent respectively); however, female employees (8.8 per cent) were more frequently found to work for non-governmental organizations compared to male employees (3.9 per cent). This resulted in insignificant differences between the genders (chi square 4.316, 2df, and  $p=0.116$ ). Out of the 410 participants, no males recorded that they worked for the charity sector. In comparison, females responded that they did work in this sector, although the number was very low (1.5 per cent). It appears that male and female employees were equally distributed with regard to having been in employment for more than six years (39.5 per cent and 42.0 per cent, respectively). For employment between four and six years, there were more males (22.9 per cent) than females and for employment between one and three years there were still more males (26.3 per cent) than females (21.5 per cent). Moreover, females were more frequently found to have worked for less than one year, compared to males (20.0 per cent and 11.2 per cent respectively), (chi square 8.319, 3df, and  $p=0.40$ ).

Within this sample, the position of Saudi employees holding a current job as a medical worker was the most common job position (34.1 per cent), followed by middle manager (19.5 per cent). Interestingly, females were more likely to be teachers (32.2 per cent) followed by medical workers (30.7 per cent). However, only 4.9 per cent of male respondents held a teacher's position. With regards to engineering positions, this category was more typical among males (11.7 per cent) compared to female employees (1.5 per cent). These observed differences in job positions resulted in highly significant difference between the genders (chi square 70.623, 10df, and  $p < 0.0001$ ). It was also noteworthy that extant research evidence shows that females tend to have a higher probability of preferring waged employment over self-employment (Blanchflower et al., 2001, Grilo and Irigoyen, 2006) and lower intention towards starting up a business (Crant, 1996, Wilson et al., 2004, Zhao et al., 2005b). Because employees' skills might be related to their self-efficacy in running their own business, the questionnaire used six questions that asked respondents to identify if they believed they were capable of starting a new business. These six questions were adapted from GEM and a survey of farm business activities.

### **8.3 Business Start-up Capabilities of Males and Females**

The responses showed that a quarter of females ( $n=57$ ), 27.8 per cent, believed that they are "*Not at all Capable*", while ( $n=86$ ) 42.0 per cent of males were "*Almost Capable*" and 15.1 per cent of males believed they were "*very capable*" of starting up their own business. More females than males reported that they are "*Almost Capable*" and more males than females that they were "*Extremely Capable*". A study by Klapper and Parker (2011) argued that there are differences in the entrepreneurial engagement and the performance between genders, which reflect the environment of the external business or differences in voluntary choices. Because of the marked differences in response to the question with regards to their capabilities of starting up a new business, a significant difference was noted between the genders (chi square 23.138, 4df, and  $p < 0.0001$ ); skills to open a business was highly significant (chi square 18.251, 2df, and  $p < 0.0001$ ).

**Table 8.3 Capability to Start a Business**

Capability to Start a New Business	Not at all capable		Quite capable		Almost capable		Very capable		Extremely capable		Total	
	1		2		3		4		5			
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Male	31	15.1	33	16.1	86	42.0	31	15.1	24	11.7	205	100
Female	57	27.8	22	10.7	100	48.8	19	9.3	7	3.4	205	100

This significance was a notable expectation from both genders, and the answers regarding if they felt comfortable that they had the knowledge required to start up their own business were made up of 65.9 per cent of males that said yes, but only 29.8 per cent of females said no. It was noted that almost 25.4 per cent of the females responded that they “*do not know*” whether they are confident to start a business, compared to 15.6 per cent of males. Verheul et al. (2012) argue that males are more likely to engage in entrepreneurship than females, even when the priority for entrepreneurship is similar across genders. Collectively, it appeared that females were “*less confident*” in having the knowledge to start a business, which resulted in a favourable response for males compared to females. One of the studies showed that males are more likely than females to be nascent entrepreneurs and females have lower entrepreneurial activity (Arenius and Minniti, 2005a, Minniti and Nardone, 2007, Elston and Audretsch, 2010). Besides that, Uhlaner and Thurik (2007) and Van Stel et al. (2006) argue that creation of businesses can be found in all nations where the level of entrepreneurial activity significantly exists. Having similar perception on nascent entrepreneurs between males and females will result in the gap diminishing and disappearing (Minniti and Nardone, 2007). However, perceptual differences showed significant gender gap in nascent entrepreneurs (Koellinger et al., 2008).

### **8.3.1 Confidence in Business Start-up**

The responses suggested that women who lack the knowledge to start a business are also more likely to lack the skills to start a new business. Nearly two-thirds of males (69.8 per cent) were confident compared to females (47.8 per cent). In addition, almost one-third of females (27.3 per cent) were not confident in terms of their skills to start a new business, compared to males (13.7 per cent). Moreover, female respondents answered that they “*do not know*” more often than males (25.4 per cent compared to 16.6 per cent of males). As such, because of the marked difference in the responses to this question between males and females, it yielded a significant p-value (chi square 21.136, 2df, and  $p < 0.0001$ ). The continuing importance of both male and female employees in their experience and confidence to start a new business was seen in the responses, where more than half of the male respondents (60.5 per cent) responded positively about their experience, in contrast to females, where only 31.2 per cent felt that they had the confidence to create a business. Furthermore, it was apparent that 42.0 per cent of females did not have “*any confidence*” to start a business compared to 21.0 per cent of their male counterparts. The results showed very clearly that females did not know if they had the confidence or experience required to start up a business ( $p < 0.0001$ , chi-square 36.590, and 2df). Prior studies, such as Boden and Nucci (2000), have shown that females have less financial capital and labour market experience to start a business. Fairlie and Robb’s (2009) study also indicated that between 1992 to 1996 female entrepreneurs tended to close their business at 24.4 per cent, compared to 21.6 per cent of male counterparts. Another finding by Carter et al. (1997) was that retail firms owned by females have higher odds of discontinuing compared to their male counterparts. The results of this study, the first to explore the relative situation of males and females in Saudi Arabia, similarly appear to demonstrate that females are less prepared, have less experience, and less confidence about starting a business.

### **8.3.2 Knowledge of People Who Own a Business**

Of the employees who knew of any of their friends, family members, or colleagues who own a business and could influence both males and females in creating a business, males

generated the most significant p-value, with 89.8 per cent of males indicating *yes* to this question. A large difference in response came from females; presumably 74.1 per cent of female respondents gave a significant value to this question (chi square 17.219, 2df, and  $p < 0.0001$ ). There was some ambivalence about employees who “*did not know*” any friends, family members or colleagues who had a business, where females accounted for 5.4 per cent compared to 1.5 per cent of their male counterparts.

### **8.3.3 Finance and Perceived Bank Support**

Family or personal wealth is a factor that may determine a self-employment decision (Monsen et al., 2012) and prior research has shown that transition behaviour is related to the wealth of the family (Evans and Leighton, 1989, Dunn and Holtz-Eakin, 2000). This study investigated both individual access to wealth and attitudes to bank support as key to the business start-up decision. As expected, a significant variation in terms of household income was noted between the genders. However, the majority of male and female respondents belonged to the 8001 to 10000 Saudi Riyals income category. (1 Saudi Riyal = £ 0.17 £ 0.17 Sterling Pounds). In the 10000 to 20000 Saudi Riyals category, 22.9 per cent of the males and 19.0 per cent of the females belonged to this category. In addition, a minority of the respondents, whether male or female, reported earnings of more than 20000 Saudi Riyals. As such, due to the distribution of household income, a significant difference between male and female income was noted (chi square 23.670, 5df, and  $p < 0.0001$ ).

Further analysis showed that a significant p-value could be drawn from females who received a salary of 6001 to 8000 Saudi Riyals (25.4 per cent) and from another female group who received less than 4000 Saudi Riyals (17.1 per cent). In the context of this description, male and female Saudi employees did not believe that they had sufficient income to start up their own business (63.9 per cent and 68.3 per cent respectively). It was found that a sufficient income to start a business was not significant between the genders (chi square 1.252, 2df, and  $p = 0.535$ ). Overall, just over a fifth (22.9 per cent) of males thought they had a sufficient income with which to start up their business while 18.5 per cent of females believed the same

thing. In addition, it was notable from this question that both male and female employees answered equally in terms of not knowing whether there was sufficient income or not to create their own business. Moreover, one of the comprehensive studies indicated that regardless of the development of the countries males are more likely than females to be active entrepreneurs; however, of these, 75 per cent of males were on a middle income, 33 per cent were on a high income, and 41 per cent were on a low income (Minniti et al., 2005).

In terms of bank support it was noted that among the survey respondents, more males (n=83), 40.5 per cent, did not believe that the bank would support them to create a business compared to females (n=53), 25.9 per cent, of whom only a quarter believed that they would not get the support. Another significant factor came from female respondents, who indicated that they did not know the answer regarding if they could get support from a bank or not; this opinion accounted for 38.0 per cent of females, compared to 26.3 per cent of males (chi square 11.235, 2df, and p=0.004). Nonetheless, females more commonly believed that banks would give them support compared to males (33.2 and 36.1 per cent respectively).

**Table 8.4 Bank Support**

<b>Banks will Support my Business Start-up</b>	<b>Male</b>		<b>Female</b>	
	<b>No.</b>	<b>%</b>	<b>No.</b>	<b>%</b>
Yes	68	33.2	74	36.1
No	83	40.5	53	25.9
Do not know	54	26.3	78	38.0
<b>Total</b>	205	100	205	100

#### **8.4 Attitudes Towards Starting a Business**

The results showed that 89.8 per cent of the female respondents answered that they had never owned or managed a business compared to males (71.2 per cent). Males were also shown as more dominant in owning and managing their own business (28.8 per cent) compared to females (10.2 per cent). In fact, it was noted that this test produced a significant difference



between males and females (chi square 22.426, 1df, and  $p < 0.0001$ ). It showed that the percentage of male employees who considered starting a business was 55.6 per cent. Another perspective belongs to females, who were not interested in running or having their own business (46.3 per cent). Thus, the results showed significant differences, with males more strongly interested in starting a business (chi square 13.012, 2df, and  $p < 0.0001$ ).

### **8.4.1 Motivations**

The reasons behind starting up a business vary widely (Birley and Westhead, 1994). For some the sense of autonomy that is derived from being their own boss is an important motivator (Stanworth et al., 1989). Accordingly, over 33 per cent of female respondents reported that becoming their own boss ( $n=66$ , 32.2 per cent) was an important motivation, stated as *“Influence A lot”*, while the percentage of males who agreed with this was less ( $n=52$ , 25.4 per cent). 31.7 per cent of males stated that this factor constituted *“a fair amount of influence”* but only 20 per cent of females did so; these two percentages indicated that the relationship was not significant (chi square 10.434, 4df, and  $p=0.034$ ). Supporting the findings of Tyszka et al., (2011) other reasons to start up a business were wealth, need of independency, achievement, personal development, autonomy, market opportunities, being disappointed in a career (Birley and Westhead, 1994) self-realization (Cassar, 2007), opportunities, welfare, achievement (Kolvereid, 1992) and to escape from the labour market (Goffee and Scase, 1985). Furthermore, Wärneryd, (1988) asserted that family are not considered as a priority for entrepreneurs. Interestingly, the response to choose when and what hours employees can work showed remarkably similar answers among males and females (see Table 8.5 below). Choosing what hours you can work had no influence on 22.0 per cent of females at all, compared to 21.5 per cent of males. However, 27.3 per cent of females were influenced a lot by choosing what hours you can work, as were 30.2 per cent of their male counterparts. This relationship was not found to be significant (chi square 0.796, 4df, and  $p=0.93$ ). Banerjee and Newman (1993) argue that the occupational choice of the individuals can enhance the growth of the economy and its development. As suggested by Monsen et al. (2012), to make differences in the economy individuals have to switch from paid employment to self-employment. In terms of combining caring responsibilities with

work, males reported having a fair amount of influence in this category (29.3 per cent), while females reported that they did not know or that this was not applicable (12.7 per cent), this was also found to be not significant (chi square 5.047, 4df, and  $p=0.283$ ).

Some employees like to have their own business in order to escape from a large company. 29.3 per cent of male employees ( $n=60$ ) reported that this factor had a little influence on them and 19.0 per cent ( $n=39$ ) of females agreed with this. An additional variable for males and females, however, showed that 24.9 per cent ( $n=51$ ) of males said they were influenced a fair amount by this variable while 14.6 per cent ( $n=30$ ) of females said that they did not know or that it was not applicable. With a different category from the same question, males ( $n=59$ , 28.8 per cent) considered working with friends or family as having only “*a little influence*” compared to females. The same percentage was found for both males and females, with 21.5 per cent of males responding with “*a fair amount of influence*” and the same percentage of females responding with “*influenced a lot*”. 26.3 per cent of males claimed that they were not influenced at all by working with family or friends, compared to 30.7 per cent of females. Furthermore, there were close results between males and females, who did not know or who said this was “*not applicable*” (11.2 and 10.2 per cent respectively) and this produced a significant result (chi square 12.747, 4df, and  $p=0.013$ ).

Almost half of the total sample, and more than half of the employees from both genders, indicated the same reasons for creating personal financial security, which considered influence important ( $n=85$ , 41.5 per cent for both genders). Males also thought it had “*a lot of influence*” (41.5 per cent) and 8.8 per cent of females did not know or felt it was not applicable to them, which showed that there was no significant relationship for either gender (chi square 7.913, 4df, and  $p=0.095$ ). According to this perspective, males and females were almost equal in their views about the family tradition of self-employment and a “*fair amount of influence*” was perceived in male participants ( $n=49$ , 23.9 per cent). Another significant difference was drawn from female respondents who felt that they “*did not know*” or that it was not applicable to them (16.1 per cent) (chi square 9.815, df4, and  $p=0.044$ ). In terms of the strength of business ideas, females were more likely to be “*not influenced at all*” (17.6 per cent) compared to their male counterparts (10.7 per cent). With regards to “*a little influence*”, “*a fair amount of influence*”, “*a lot of influence*”, or “*do not know*”, males’ and

females' responses were equal (chi square 5.171, df4, and  $p=0.270$ ). It illustrates that "*no influence*" is a more common perception in females (39.0 per cent) compared to males. Also, "*a little influence*" accounted for 27.8 per cent of the male respondents, compared to 14.6 per cent for females. However, "*a lot of influence*" was more commonly indicated in female respondents (14.1 per cent) compared to males (8.3 per cent); this resulted in a significant difference between the genders (chi square 15.129, 4df, and  $p=0.004$ ).

**Table 8.5 Motivations of Employees**

Motivation statements	Gender	Not Influenced at all		A little Influence		A fair amount of Influence		Influenced A lot		Do not Know or not Applicable		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
To become your own boss and be independent	Male	27	13.2	41	20.0	65	31.7	52	25.4	20	9.8	205	100
	Female	35	17.1	34	16.6	41	20.0	66	32.2	29	14.1	205	100
To choose when and what hours you can work	Male	44	21.5	41	20.0	48	23.4	62	30.2*	10	4.9	205	100
	Female	45	22.0	39	19.0	53	25.9	56	27.3*	12	5.9	205	100
To combine caring responsibilities with work	Male	28	13.7	51	24.9	60	29.3	50	24.4	16	7.8	205	100
	Female	32	15.6	40	19.5	51	24.9	56	27.3	26	12.7	205	100
To escape from a large company	Male	50	24.4	60	29.3	51	24.9	31	15.1	13	6.3	205	100
	Female	56	27.3	39	19.0	41	20.0	39	19.0	30	14.6	205	100
To work with friends/families	Male	54	26.3	59	28.8	44	21.5	25	12.2	23	11.2*	205	100
	Female	63	30.7	34	16.6	43	21.0	44	21.5	21	10.2*	205	100
To create personal financial security	Male	11	5.4	30	14.6	53	25.9	85	41.5	26	12.7	205	100
	Female	26	12.7	29	14.1	47	22.9	85	41.5	18	8.8	205	100
Family tradition of self-employment	Male	74	36.1	46	22.4	49	23.9	17	8.3	19	9.3	205	100
	Female	75	36.6	45	22.0	29	14.1	23	11.2	33	16.1*	205	100
The strength of the business idea	Male	22	10.7	38	18.5	69	33.7	59	28.8	17	8.3	205	100
	Female	36	17.6	38	18.5	60	29.3	50	24.4	21	10.2	205	100
Dissatisfaction with your career	Male	55	26.8	57	27.8	56	27.3	20	9.8	17	8.3	205	100
	Female	80	39.0	30	14.6	49	23.9	29	14.1*	17	8.3	205	100

Note: \* Significant

## 8.4.2 Career Satisfaction

This section of the chapter explores to what extent both male and female employees were satisfied with their current job, as well as exploring whether employees were planning to quit their job and start a new business. Both genders responded almost equally to the question of job satisfaction regarding the options of “*very dissatisfied*”, “*very satisfied*”, “*uncertain*” and “*dissatisfied*” or “*very dissatisfied*”, and no significant difference between genders was observed (chi square 4.059, 4df, and  $p < 0.398$ ). A similar response was noted between males and females in terms of considering quitting their current job and no significant result was observed (chi square 3.401, df4 and  $p = 0.493$ ). An interesting difference with regard to preference for greater financial security was observed in females, with 29.3 per cent responding to the “*never*” option, compared to 14.2 per cent of males. Men indicated “*very often*” or “*always*” compared to women, and the significance can be seen in both genders (chi square 17.173, df4, and  $p = 0.002$ ). No significant difference was observed with regard to preference for more autonomy between males and females (chi square 8.097, df4, and  $p = 0.088$ ).

With regard to having more flexibility with when and where the respondent would prefer to work, 15.6 per cent of females answered “*never*”, compared to 6.3 per cent of males, and 16.1 per cent of males responded “*rarely*”, compared to 11.7 per cent of females. This resulted in a significant difference (chi square 9.909, df4, and  $p = 0.042$ ). Males were rarely dissatisfied with other colleagues (30.2 per cent) compared to 19.0 per cent of females. Furthermore, females were very often dissatisfied (13.2 per cent), compared to 6.3 per cent of males. A significant result was observed in this category (chi square 10.718, df4, and  $p = 0.030$ ). Both genders showed no difference in response to the option of disliking the organization (chi square 5.155, df4, and  $p = 0.272$ ). Another interesting observation was that males were more likely to be dissatisfied with the salary (11.2 per cent), with 39.5 per cent for occasionally dissatisfied compared to females; 6.8 per cent were dissatisfied and 30.7 per cent were occasionally dissatisfied; this constituted a significant difference between the genders (chi square 11.001, df4, and  $p = 0.027$ ). No difference was observed between genders

in terms of their responses to bad relationships with colleagues (chi square 1.883, df4, and  $p=0.757$ ).

A similar finding was also found in relation to the question “*I do not like what I am doing*”, with males and females having a similar response for “*employees who do not like what they are doing*” (chi square 6.684, df4, and  $p=0.154$ ). Females were more likely to be undecided in their responsibilities in their job goals for the next five years (27.8 per cent) compared to males (15.6 per cent). Yet, the lack of confidence in their ability appeared to limit female career choices (Bandura, 1992) and range of skills (Chen et al., 1998). Moreover, males appeared to be “*Very Responsible*” (26.8 per cent) compared to females (20.5 per cent) (chi square 12.795, df4, and  $p=0.012$ ). Scherer et al. (1990) indicated that “*females need self-confidence and the expectation of success in order to fully participate in venture creation*”. No differences were observed between males and females with regard to promotion to a higher job level, as the responses appeared equally distributed between both genders (chi square 7.587, df4, and  $p=0.108$ ). A similar finding was found with regard to a higher salary and the responses were equally distributed between males and females (chi square 8.721, df4, and  $p=0.068$ ). Holding a leadership position showed no significant difference between males and females and both genders had the same distribution of responses (chi square 6.975, df4, and  $p=0.137$ ). In terms of career goals, with regard to obtaining a higher postgraduate training qualification, there was no significant difference between males and females (chi square 5.495, df4,  $p=0.240$ ). The study found an interesting observation, with females being more likely to be “*undecided*” with regard to starting their own business (33.2 per cent), compared to 19.0 per cent of males. Moreover, males chose “*very responsible*” in answer to the item of starting their own business (28.8 per cent), compared to 15.1 per cent of females. This resulted in a significant difference between the genders (chi square 18.852, df4, and  $p<0.0001$ ).

**Table 8.6 Career Satisfactions**

Career Goal Over the Next 5 Years	Gender	Not at all Responsible		Undecided		Not Really Responsible		Somewhat Responsible		Very Responsible		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
More responsibilities in my job	Male	12	5.9	32	15.6	25	12.2	81	39.5	55	26.8	205	100
	Female	6	2.9	57	27.8	16	7.8	84	41.0	42	20.5	205	100
Promotion to a higher level in my job	Male	3	1.5	9	4.4	23	11.2	61	29.8	109	53.2	205	100
	Female	9	4.4	10	4.9	28	13.7	73	35.6	41.5	41.5	205	100
Higher salary in my job	Male	1	0.5	5	2.4	16	7.8	75	36.6	108	52.7	205	100
	Female	9	4.4	9	4.4	16	7.8	78	38.0	93	45.4	205	100
Holding a leadership position in my job	Male	9	4.4	15	7.3	42	20.5	71	34.6	68	33.2	205	100
	Female	15	7.3	22	10.7	50	24.4	70	34.1	48	23.4	205	100
More qualification	Male	10	4.9	27	13.2	29	14.1	49	23.9	90	43.9	205	100
	Female	78	8.3	39	19.0	29	14.1	40	19.5	80	30.0	205	100
Starting my own business	Male	17	8.3	39	19.0	32	15.5	58	28.3	59	28.8*	205	100
	Female	25	12.2	68	33.2	32	15.6	49	23.9	31	15.1*	205	100

Note: \* Significant

## 8.5 Self-efficacy

One of the main objectives of this survey was to explore the self-efficacy of employees toward their interest in being their own boss. In order to do this, general self-efficacy questionnaires were adapted for use in this thesis. Questions were drawn from studies that included self-efficacy, ability and knowledge (adopted from Ralf Schwarzer). The first questions reported below used Likert scales to measure attitudinal data about their perceived abilities (convincement about their abilities to undertake a task), on scales that ranged from: 1: “not at all convinced”, 2: “quite convinced”, 3: “almost convinced”, 4: “very convinced”, 5: “extremely convinced”. Females responded that they were “almost convinced” when they plan, 47.3 per cent thought that they would succeed in executing them,

compared to males at 41.5 per cent. However, males were more likely to be “*extremely convinced*” (at 18.0 per cent) compared to females at only 6.8 per cent (chi square 13.417, 4df, and  $p=0.009$ ). No difference was observed between males and females with regards to their confidence in responding effectively in many tasks (chi square 6.782, 4df, and  $p=0.148$ ). Hence, the results suggest that it is not the objective ability that motivates individuals but it is self-efficacy (Markman et al., 2003). In contrast, a different finding by Tyszka (2011) argues that the most significant quality for individuals to possess as an entrepreneur is motivation. Another important observation with regard to their ability to solve problems was that females reported that this was “*almost true*” more often than males (40.0 per cent and 33.2 per cent respectively). However, males indicated “*extremely true*” with regards to solving problems more frequently than females (25.9 per cent and 18.5 per cent respectively) although no significant results were found (chi square 6.782, 4df, and  $p=0.148$ ). However, employees have lower levels of self-efficacy compared to entrepreneurs (Tyszka et al., 2011).

Additional differences in the respondents’ opinions were noted between male and female employees. It can be noted from Table 8.7 that the male and female respondents indicated “*almost capable*” with regards to being able to solve a problem, with 33.2 and 40.0 per cent respectively. In addition, 27.8 per cent of males indicated “*extremely capable*” compared to females’ 12.7 per cent. This yielded very significant differences between Saudi male and female employees (chi square 19.689, 4df, and  $p<0.0001$ ). These results appear to support the view that self-efficacy is based on attainment and past experience (Bandura, 2006). A different category in the same part of the question indicated that males were also “*extremely capable*” (28.3 per cent), and females indicated that they were “*almost capable*” in managing money (30.2 per cent), more frequently than males. However, males indicated that they were “*extremely capable*” more frequently compared to females (chi square 16.587, 4df, and  $p=0.002$ ). No significant differences between the genders were found with regards to their response in being creative (chi square 9.397, 4df, and  $p=0.052$  decision). Females were “*quite capable*” in getting people to agree with them more often than males (22.9 per cent and 16.1 per cent respectively). Males were more often “*extremely capable*” (24.9 per cent) compared to females (13.7 per cent) (chi square 10.008, 4df, and  $p=0.004$ ).



Again, no significant difference was observed between males and females with regard to being a leader and their responses were almost equally distributed, although males were more frequently found to indicate that they had extreme capabilities with regard to being a leader compared to females (28.3 per cent and 16.6 per cent respectively). Despite the above difference, no significant differences were found (chi square 9.016, 4df, and p=0.060). A significant difference with regard to the responses between males and females was observed in responses to making a decision; females were “almost capable” more frequently (36.6 per cent) compared to males (26.3 per cent). Males, however, indicated that they were “extremely capable” more frequently (35 per cent) compared to females (17.1 per cent). This resulted in a significant difference between the genders (chi square 15.545, 4df, and p=0.004).

**Table 8.7 Self-efficacy**

Motivation Statements	Gender	Not At All Capable 1		Quite Undecided 2		A Little Capable 3		Almost capable 4		Extremely Capable 5		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Being able to solve problems	Male	4	2.0	50	24.4	26	12.7	68	33.2*	57	27.8*	205	100
	Female	4	2.0	45	22.0	48	23.4	82	40.0*	26	12.7*	205	100
Managing money	Male	12	5.9	31	15.1	51	25.4	52	25.4	58	28.3	205	100
	Female	16	7.8	40	19.5	62	30.2	62	30.2	25	12.2	205	100
Being creative	Male	2	1.0	36	17.6	50	24.4	64	31.2	53	25.9	205	100
	Female	5	2.4	38	18.5	63	30.7	69	33.7	30	14.6	205	100
Getting people to agree with you	Male	5	2.4	33	16.1	50	24.4	66	32.2	51	24.9	205	100
	Female	4	2.0	47	22.9	59	28.8	67	32.7	28	13.7	205	100
Being a leader	Male	3	1.5	37	18.0	49	23.9	58	28.3	58	28.3	205	100
	Female	6	2.9	43	21.0	51	24.9	71	34.6	34	16.6	205	100
Making decisions	Male	1	0.5	40	19.4	46	22.4	54	26.3*	64	35*	205	100
	Female	6	2.9	42	20.5	47	22.4	75	36.6*	31.2	17.1	205	100

Note: \* Significant

With regards to managing difficult problems, females responded more frequently that this was true, compared to males (39.0 per cent and 23.9 per cent respectively). However, males responded with the highest-rated variable out of the five variables that the question contained and indicated more frequently to the items “almost true” and “exactly true” compared to

females (37.6 per cent and 23.8 per cent respectively). A similar finding was noted for males with regards to “*extremely true*”, compared to females (23.8 per cent and 22.9 per cent respectively). This resulted in a significant difference between the genders (chi square 11.476, df4, and  $p=0.022$ ). The participants were asked if they had attempted to find several solutions. Females responded more frequently to the “*moderately true*” option compared to males (35.6 per cent and 26.3 per cent respectively). Males responded more frequently to “*extremely true*” (34.1 per cent) compared to females (22.0 per cent). However, despite the above difference, no significant difference was found (chi square 9.350, df4, and  $p=0.053$ ). In terms of employees ‘handling whatever comes their way’, it was found that 42.0 per cent of females responded that this was “*moderately true*”, compared to 24.9 per cent of males, while 22.9 per cent of males responded to ‘handling whatever comes their way’ as “*extremely true*” compared to 15.1 per cent of females. This resulted in a significant p-value (chi square 14.448, df4, and  $p=0.006$ ). Respondents were asked to rank their self-efficacy according to whether they avoid difficulty or not. Both males and females responded equally to the items, which resulted in insignificant differences between genders (Chi square, 2.210, 4df, and  $p=0.697$ ). This question looked at the differences between employees in their current jobs with regard to when they have unpleasant work to do and whether or not they stick with it until they complete it. The analysis showed that males and females gave the same responses to all items. This resulted in insignificant differences between genders (Chi square, 0.920, 4df, and  $p=0.922$ ).

**Table 8.8 Self-efficacy in Performing Effectively**

Self-perception	Gender	Not at all True 1		Hardly True 2		Moderately True 3		Almost True 4		Extremely True 5		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
I can always manage to solve difficult problems if I try hard	Male	3	1.5	18	8.8	49	23.9	77	37	58	28.3	205	100
	Female	2	1.0	18	8.8	80	39.0	58	28.3	47	22.9	205	100
When I am comforted with a problem, I can usually find several solutions	Male	2	1.0	19	9.3	54	26.3	60	29.3	70	34.1	205	100
	Female	1	0.5	17	8.3	73	35.6	69	33.7	45	22.0	205	100
I can usually handle whatever comes my way	Male	7	3.4	27	13.2	51	24.9	73	35.6	47	22.9	205	100
	Female	4	2.0	22	10.7	86	42.0	62	30.3	31	15.1	205	100

## 8.6 Gender Differences and Self-efficacy

This part discusses the five items that were intended to compare the mean of both males and females with other categories that were randomly assigned to gender, and to investigate the relationship between genders according to demographic characteristics. The selected items are as follows: Item 6A to 6I is related to quitting one’s current job: *“Have you ever thought of quitting your current job for any of the following...”* Q7A to 7F are related to career goal scores: *“What is your career goal over the next 5 years from now...”* Q11A to 11I are related to starting one’s own business: *“What appeals to you about starting your own business”*, Q14 to 18 are about business skills: *“Do you feel confident that you have the knowledge required to start a new business”*, *“Do you feel confident that you have the skill required to start a new business”*, *“Do you feel confident that you have the experience required to start a new business”*, *“Did your parents or family members run their own business”* and *“Do you know anyone (friends or colleagues) who runs their own business”*, and Q23 to 31 are about self-efficacy: *“Do you believe that banks would support a business proposition from you”*, *“If I make plans, I am convinced I will succeed in executing them”*, *“I am confident that I can perform effectively in many different tasks”*, *“Do you think you are .....”*, *“I can always manage to solve difficult problems if I try hard”*, *“When I am comforted with a problem, I can usually find several solutions”*, *“I can usually handle whatever comes my way”*, *“I avoid facing difficulties”* and *“When I have something unpleasant to do, I stick to it until I finish*

*it.*” The grouping is made on the basis of emerging themes in order to help with ordering the data analysis to avoid chaotic results.

One-way ANOVA was performed on males and females individually to explore whether there were any significant differences between the variables with the sum of the selected items. These variables are the effect of age, marital status, degree and qualifications on the five item scores that had been selected previously and how this related to gender differences. In terms of the first demographic characteristic, the majority of males and females (52 per cent and 51 per cent respectively,  $n=107$ ,  $n=106$  respectively) belonged to the age group 25 to 34 with regard to the item of quitting their current job, which might affect the result. In terms of age and the effect on career goals, it showed that males’ mean score is 26.60 and females’ mean score is 22.56 for the age group 25 to 34 ( $p=0.035$ ). In comparison between males and females, the effect of age on business skill score showed no significant difference ( $p=0.27$  for males and  $p=0.056$  for females). However, the alpha subset recorded for both males and females was also insignificant (alpha 0.314, 0.359 respectively).

With regard to the items of starting a business and self-efficacy, insignificant p-values were noted for both males and females. Comparing the mean score in the category of marital status for males and females and the items of quitting their current job, career goals, starting their own business, business skills and self-efficacy, there were also no significant p-value or alpha values. It was noted that there was a significant p-value in the category of career goals and the highest degree obtained by the female employees, ( $p=0.010$ ) where the highest mean score for Master’s and PhD was 24.24. However, males had no significant p-value. On the other hand, males were recorded as having a high p-value in the items of business skills and self-efficacy (0.032 and 0.002 respectively). Besides that, the result of male analysis showed the highest mean score from the age group 45 to 54 on the item of business skills scores at 8.63 and SD 1.86, and the effect of qualification on self-efficacy showed that the highest mean score belonged to male employees who have Master’s and PhD degrees at 52.82 and SD 7.84. The rest of the items had no significant p-values for both males and females. The last two categories showed no significant effect for employees’ qualifications and quitting

their current job ( $p=0.53$  for males and  $p=0.85$  for females), career goals ( $p=0.80$  for males and  $p=0.184$  for females), and starting up a business ( $p=0.46$  for males and  $p=0.57$  for females). These results appear to refute the findings of Buttner (1993), who found that females tend to start up a business due to being unsatisfied with their slow career. The effect of the level of qualification on business skills showed a significant  $p$ -value at 0.018 for males, where the highest mean score belonged to the social science category at 8.27 and SD 1.85. The effect of level of qualification on business skills for females was a not significant  $p$ -value at 0.119. The effect of level of qualification on self-efficacy was significant for males'  $p$ -value at 0.041, where high mean scores were noted for science (47.36 and SD 9.32), social science (47.85 and SD 9.58) and art and humanities (48.41 and SD 9.62), compared to practical activities (40.88 and SD 7.80).

The study then examined the sum of the five items of interest based on their scores, and the mean differences of each item between males and females. For item 6A and 6I (quitting current job) the result showed that males had a higher score of 23.08 (SD 5.96) compared to females' 21.37 (SD 6.45), (Sig.2-tailed 0.006). With regard to comparing the mean score of items 7A and 7F (career goals score), a significant difference was noted for males, showing a higher mean score compared to females (23.57 and 21.83 respectively,  $p < 0.0001$ , SD 4.18, and females 4.33). In the items for questions 11A to 11I (starting a business), no significant difference was found for either males or females at  $p$ -value 0.638, SD male=6.52, female=7.69. Moreover, another comparison for questions 14 to 18 (business skills) showed that males obtained a higher mean score compared to females (7.4634, SD 2.73 and 5.9463 SD 2.93 respectively). Examining the five items for questions 23 to 30 regarding self-efficacy indicated a highly significant difference between males (46.73) and females (44.28), where the  $p$ -value was 0.005 (SD male 9.46 and female 8.07).

## **8.7 Correlations between the Five Selected Items**

The study next explored the relationship between the five items (i.e. the sum of Q6A to 6I, Q7A to 7F, Q11A to 11I, Q14 to 18, and Q23 to 30). Exploring the association between the five items among males, the result showed no relationship at all between quitting employee's job and career goal, or self-efficacy. Moreover, the relationship between career goal, starting a business and quitting a job showed no association between items for males, but in terms of career goal and business skills, as well as self-efficacy, it showed moderate correlations. With regard to business skills and quitting a job or starting a business no associations were found. On the other hand, business skills had a weak correlation with career goal and self-efficacy; the association between self-efficacy and quitting job or starting a business showed no correlation between items.

**Table 8.9 Male and Female Correlations**

	<b>6A-6I Quitting current job</b>	<b>7A-7F Career goal</b>	<b>23-30 Self-efficacy</b>	<b>11A-11I Starting own business</b>	<b>14-18 Business skills</b>
<b>Males</b>					
<b>Item 6A-6I Quitting a job</b>					
<b>Item 7A-7F Career goal</b>	r= 0.096 (p=0.172)				
<b>Item 23-30 Self-efficacy</b>	r= 0.012 (p=0.865)	r= 0.436 (p=<0.0001)			
<b>Item 11A-11I Starting own business</b>	r= 0.146 (p=0.037)	r= 0.028 (p=0.695)	r= 0.071 (p=0.310)		
<b>Item 14-18 Business skill</b>	r= - 0.058 (p=0.410)	r= 0.336 (p=<0.0001)	r= 0.371 (p=<0.0001)	r= 0.028 (p=0.686)	
<b>Females</b>					
<b>Item 6A-6I Quitting a job</b>					
<b>Item 7A-7F Career goal</b>	r= 0.163 (p = 0.019)				
<b>Item 23-30 Self-efficacy</b>	r= - 0.124 (p = 0.077)	r= 0.377 (p=<0.0001)			
<b>Item 11A-11I Starting own business</b>	r= 0.243 (p=<0.0001)	r= 0.179 (p=0.010)	r= 0.046 (p=0.513)		
<b>Item 14-18 Business skill</b>	r= 0.072 (p=0.304)	r= 0.233 (p=<0.0001)	r= 0.286 (p=<0.0001)	r= 0.145 (p=.038)	

For women, there was no association found between quitting job, business skills and self-efficacy, while the career goal and business skills showed weak correlations. In terms of career goal, quitting a job, starting a business and self-efficacy, weak to moderate correlations were noted. Looking at the association of business skills and quitting a job showed no correlation at all, so starting a business and business skills shows weak correlation  $r=0.145$ ,  $p=0.038$ ; another weak relationship with career goal and self-efficacy was noted. Finally, regarding the items of self-efficacy, quitting a job and starting a business, no correlations were found. The correlation between self-efficacy with career goal, as well as business skills, was weak to moderate. Moreover, this research explored the Pearson product-moment correlation coefficient between self-efficacy and career goals, where a regression analysis

was performed to determine how much the career goal as an independent variable could explain the self-efficacy as a dependent variable. It found that there was a moderate positive correlation between the two variables ( $r = 0.422$ ,  $R^2 = 0.178$ ,  $F = 88.247$ ,  $p < 0.0001$ ). Bandura (1986) and Lent et al. (1994) found correlation between self-efficacy and career intent to be in the range of 0.3 to 0.6, and this correlation is considered better than any other predictors in entrepreneurship research (Brockhaus and Horwitz, 1986).

Increases in self-efficacy were correlated with increases in the rating of career goals. Having a career goal score as an independent variable and self-efficacy as a dependent variable, with regards to the effect of gender in predicting self-efficacy for males, explained 19.0 per cent, while for females it explained only 14.2 per cent. In terms of both genders' association, where the dependent variable was the business skills and the independent variable was career goals, there was a low correlation recorded ( $r=0.319$ ,  $R^2 0.113$ ,  $F=25.909$ , and  $p<0.0001$ ). Again, the correlation between business skills and career goals was higher for males ( $r=0.336$ ,  $R^2=0.101$ ,  $F=46.070$ , and  $p<0.0001$ ) than females ( $r=0.233$ ,  $R^2=0.054$ ,  $F= 11.614$ , and  $p<0.0001$ ). The final regression was between business skills as independent variable and self-efficacy perception as a dependent variable. It showed that both genders explained 12.2 per cent of the business skills ( $r 0.350$ ,  $R^2 0.122$ ,  $F 56.902$ , and  $P<0.0001$ ). Meanwhile, the research examined whether gender could explain some of the effect of business skills on self-efficacy, and it was found that males explained up to 13 per cent ( $r 0.371$ ,  $R^2 0.138$ ,  $F 32.45$ , and  $P<0.0001$ ), whereas females could only explain up to 8 per cent ( $r 0.286$ ,  $R^2 0.082$ ,  $F 18.10$ , and  $P<0.0001$ ).



**Table 8.10 Male and Female Regression**

Regression		r	R <sup>2</sup>	F	P-value
(Predictors) sum of Q14 to Q18 (business skills) (Dependent Variable) sum of Q23 to Q30 (self-perception)	Whole	0.350	0.122	56.902	P=00.0001
	Male	0.371	0.138	32.457	P=00.0001
	Female	0.286	0.082	18.103	P=00.0001
(Predictors) sum of Q7A to Q7F (career goal score) (Dependent Variable) sum of Q14 to Q18 (business skills)	Whole	0.319	0.101	46.070	P=00.0001
	Male	0.336	0.113	25.909	P=00.0001
	Female	0.233	0.054	11.614	P=00.0001
(Predictors) sum of Q7A to Q7F (career goal score) (Dependent Variable) sum of Q23 to Q30 (self-perception)	Whole	0.422	0.178	88.247	P=00.0001
	Male	0.436	0.19	47.69	P=00.0001
	Female	0.377	0.14	33.53	P=00.0001

## 8.8 Discussion of the Results

This analysis of Saudi employees' attitudes towards entrepreneurial activities was divided into three sections to give a clear set of results. The first section focused on descriptive statistics of men and women in order to determine the differences between genders. The results showed that more of the men tended to be married, and that the women were more likely to be separated or widowed. Women were more likely to hold bachelor degrees than the men. Prior studies show that in a rich country, at a higher educational level, training has positive effects on starting-up a business (Blanchflower, 2004). The results of this study also suggest that more men than women worked full-time and more men worked in the governmental sectors. The analysis was also focused on the satisfaction of men and women toward their current job, and it was noted that many men (41.0 per cent) were satisfied, compared to their female counterparts (32.7 per cent). Yet, men tend to be more active in entrepreneurship compared to their female counterparts worldwide (Wilson et al., 2007c). Women generally did not wish to quit their job to earn more money, gain greater financial security or more autonomy, were not dissatisfied with colleagues, and did not dislike the

organization they worked for. However, Giacomini et al. (2007) found that being a female has a negative effect on the decision to start-up businesses, compared to their male counterparts.

In contrast, the men very often thought of quitting their job. Moreover, most women believed that they were not at all capable of creating their own business, while almost all the men believed that they had the knowledge and skills to do this. One of the studies shows that individual employees have more potential to start up a business (Arenius and Minniti, 2005a), whereas *personal attributes, background, disposition, traits and experience* are the factors that influence individuals to be an entrepreneur (Arenius and Minniti, 2005a, Baron, 2004, Krueger et al., 2000a, Shane et al., 2003). Interestingly, most women believed that banks would not support them to start up their business compared to men. The result of this research study supports the work of Brush et al., (2001b) Marlow and Patton (2005) and Shaw et al., (2005), that lack of access to funds is still an obstruction for women to become involved in entrepreneurial activities. Besides that, the procedures and criteria that banks use to impose their credit rules works against female entrepreneurs (Fay and Williams, 1991, 1993, Orser and Foster, 1994, Carter et al., 2007, Amatucci and Sohl, 2004, Martin and Wright, 2005). As Blake (2006) notes: *“The conventional measures used in banks to determine credit worthiness have been based upon masculine norms, including socialisation”* (Aldrich, 1989a, Moore and Buttner, 1997a, Becker-Blease and Sohl, 2011). Men usually had more responsibilities in their current job than women, and women had not decided on their career goal for the next five years. In terms of self-efficacy about creating a business and performing effectively, 28.8 per cent of men felt responsible enough to start a business and 12.2 per cent of women considered themselves not responsible enough. Along the same line, Francisco Liñán et al. (2011) show that the knowledge of the individual has an influence on the decision to start up a business. According to Kwong et al., (2012), gender has an influential role that prevents female entrepreneurs from starting up a new venture.

In the second section of the analysis, the sum of selected questions was grouped together in order to find the difference between the five selected items among Saudi employees. The effects of age on quitting their job, starting their own business and self-efficacy were not

significant for both genders, whereas its effect on career goal scores was significant. Bandura (1997b) defined self-efficacy as the belief of individuals and their capability in accomplishing tasks or jobs, and obtaining different outcomes (Bandura, 1982). Moreover, self-efficacy typically correlates with risk taking and opportunity (Krueger and Dickson, 1994b) and career choice (Bandura, 1986). The effect of marital status and levels of qualification obtained on quitting jobs, career goals, starting one's own business, developing business skills and having a positive self-efficacy were generally not significant. Initially, gender, age, religion, and the labour market are important factors that affect the decision of individuals to be entrepreneurs (Reynolds et al., 1994, Storey, 1994) and the entrepreneurial behaviour and intention is found to play a role (Minniti and Nardone, 2007, Levesque and Minniti, 2006, Cooper and Park, 2008). The effects of degree level on career goals were significant, while among those who had the intention of eventually quitting their jobs and starting their own businesses, the effects of business skills and self-efficacy were not usually significant. Kolvereid (1996) argues that entrepreneurial intention can be influenced by self-efficacy. In this study, it was noted that the qualification obtained by males had a significant effect on career goals, business skills and self-efficacy. In contrast, among women the effect of the highest degree obtained was significant for only one career goal score. It seems that individuals with higher entrepreneurial intention tended to have higher self-efficacy (Chen et al., 1998d, De Noble et al., 1999, Krueger et al., 2000a, Scott and Twomey, 1988, Segal et al., 2002, Wang et al., 2002). Bearing that in mind, Langowitz and Minniti (2007) reported that women perceive themselves as less favourable as entrepreneurs compared to their male counterparts.

The third section of analysis examined the association between the scores for quitting current jobs, career goals, business skills, starting one's own business and self-efficacy. Interestingly, the result established that there was a weak relationship among men between quitting jobs and starting a business, causing a significant p-value. In addition, there was only a moderate correlation between career goals, business skills and self-efficacy. Looking at the association between the five items among women, it was noted that there were weak relationships between quitting jobs, career goals and starting-up their businesses, and this registered a significant p-value. A weak correlation between career goals in terms of starting one's own

business and business skills was noted. However, the correlation between career goal and self-efficacy was moderate. In addition, there was an association between business skill, self-efficacy and starting one's own business, but the correlation was weak.

The regression analysis was undertaken in order to determine the extent to which the independent variables could explain the dependent outcome for men and women. This clearly showed that higher predictions for men than women were likely to occur. Having self-efficacy as a dependent variable and business skill as independent variable, a higher percentage was noted for men compared to women (13% and 8%, respectively). Furthermore, predicted career goal business skills were higher for men than for women (11% and 5%, respectively). Finally, the career goal score predicted that self-efficacy was also higher among men compared to women (19% and 14%, respectively).

## **8.9 Conclusion**

The survey data reported in this chapter was designed to explore the perceptions of Saudi employees with regard to the notion of starting a business. . The results compared male and female differences in perceptions of business ownership across a wide range of measures that were adapted from prior studies. As this is one of the first studies of Saudi Arabian employees' perceptions of business ownership, the use of prior measures was considered particularly apposite. In the next chapters, summary of the whole research will be discussed.

## **Chapter Nine**

### **Conclusions and Further Work**

#### **9.1 Introduction**

There were two main objectives of this research. The first was to explore the experiences of starting and growing a business in Saudi Arabia, and the second was to investigate the attitudes and the potential of Saudi employees toward creating a business. The purpose of this chapter is to provide an overview of the main findings and conclude the research. First, it will summarise the main finding of the qualitative and quantitative analysis. Qualitative analysis was used in this research for the in-depth interviews with male and female Saudi entrepreneurs, and quantitative analysis was undertaken of male and female Saudi employees. Next, the chapter discusses gender and feminist theory in relation to entrepreneurs. Finally, the implications, limitations and further research are highlighted.

#### **9.2 Research Overview**

This study set out to determine the experiences of entrepreneurs toward starting up their businesses in Saudi Arabia; more data were mentioned in Chapters Six and Seven. In addition, regarding the attitude to business ownership among Saudi employees, full details were provided in Chapter Eight. The main findings with regard to each research question are as follows:

##### **A1. Explore the perceptions and experiences of male and female entrepreneurs in Saudi Arabia in starting a business**

One of the main findings that made male entrepreneurs start up their business in advertisement and publicity agencies was the opportunities in the country and the market

demand at that time. Entrepreneurship education has a positive influence on the opportunity for entrepreneurial activities, because it reduces failure in the opportunities for individuals' motivation (Verheul et al., 2010); Saudi female entrepreneurs believe that entrepreneurial education would be a support for entrepreneurship (Ahmad, 2011a). Although the finding from this research, presented in Chapter Seven, showed that females do not utilise their inherited money, preferring to keep money in banks because they still fear starting their own business, a different result shows weak evidence of fear of failure that restricts females in starting up a business (Kwong et al., 2012).

Another finding from different entrepreneurs was the desire to be a manager and to be their own boss, which led the individuals to think of creating their own business. Other entrepreneurs believed in being in a family business or that the need for extra income to support your family might make you become an entrepreneur. A very interesting finding was that four out of five of the male entrepreneurs were not in a hurry in to make money and that fortune comes through time.

In terms of the main findings that made female entrepreneurs start-up their business - as indicated, simplicity and running an inexpensive business were two of the motivations quoted as being an encouragement to be one's own boss. Other findings included earning one's living, self-development and ambition; these were all motivations for people to start up their business. One of the female entrepreneurs who worked as a consultant said that social help was her main motivation to start-up her business, and other motivational reasons from different female entrepreneurs included self-satisfaction.

## **A2. Explore the perceptions and experiences of male and female entrepreneurs with regard to business growth, market development and their future business ambitions**

The most important finding in this analysis was that eight out of ten market studies were important to them in order to avoid any future problems in their business, while the result of this research in Chapter Seven showed a different angle of business growth with regard to male and female Saudi entrepreneurs; it showed that most male entrepreneurs had grown their business by involving Western companies in their area of business to cooperate with. Also, the result of this research shows that only one female entrepreneur dealt with foreign companies in order to grow her business while the other female entrepreneurs relied on growing their business internally. The result of this investigation in Chapter Seven was that four out of five male entrepreneurs expanded their business and were still willing to expand their business more, with no limitation that could stop them, while the fifth entrepreneur, because opportunities were not given to him, could not deal with foreign companies. In contrast, when it came to female entrepreneurs, most of the interviewed examples said that they were willing to expand their business but there was no actual action.

## **A3. Examine how Saudi Arabian culture affects the experiences of male and female entrepreneurs**

One of the main findings on the culture of Saudi Arabia was that the Saudis are very conservative and the society is based on segregation. This makes communication between men and women difficult (Metcalf, 2006), and mobility restrictions, sex-segregation at work and social segregation in the Arab community all limit women's ability to advance in the public sphere (Metcalf, 2008). However, many complicated matters in Saudi Arabia have required generations to change their lifestyle. The Saudi community, in the main, focused on protecting women and the country prevented women from practicing certain jobs that needed muscular effort. Another interesting finding of Saudi community culture was in education; that women do not have the same opportunities as men. Apart from that, due to the

responsibilities that women have in their home, they have limited time to allocate their efforts between work and their domestic duties (Kargwell, 2012).

Moreover, Arab communities give more prominence to men's activities compared to women. It has been observed that the weakness of women themselves has led to the violation to their rights, as gender differences still exist in the country and Javadian and Singh (2012) concluded that negative stereotypes and cultural obstacles prevent Iranian female entrepreneurs from succeeding.

An interesting finding of this research shows the perception of religion in Saudi Arabia. Both male and female entrepreneurs, with no exceptions, agreed that religion plays an important role in their daily business activities. Some examples were given, like dealing with each other in a good manner. In the role of management, as indicated by one of the male entrepreneurs, a manager serves his employees before his clients, while one of the female entrepreneurs indicated that a manager has to be decisive, strict, yet flexible with employees.

### **B1. Explore the attitudes of employees toward entrepreneurship and the perceived desirability of starting a business**

The attitude of female employees to starting up a business showed that a very high percentage, at 89.8 per cent, did not have any previous experience of owning or managing a business, compared to their male counterparts at 71.2 per cent. The most important finding in the analysis was the different motivations that influence employees to start up their business; the summary of the findings showed that almost half of the total sample from both genders cited personal financial security. Yet, women had more of a sense of autonomy to be their own boss compared to men; another motivation, which influenced women a lot, compared to male employees, was the ability to choose the number of hours they worked. In contrast, 29.3



per cent of men had little desire to start up their business just to escape from a large company, compared to 19.0 per cent of women.

### **B2. Explore whether employees believe they have the necessary skills and resources to start a new business (i.e. their entrepreneurial “self-efficacy”)**

The most obvious finding to emerge from this research came from Chapter Eight, where it showed different perspectives regarding to employees’ self-efficacy toward starting up a business. The main result indicated that men tend to have more self-efficacy in planning a business compared to their female counterparts. In another important finding, men have more ability in terms of responding effectively, solving problems, finding various solutions, handling different matters, and they avoid facing difficulty, compared to female employees.

### **B3. Explore employees’ intentions to start new businesses**

In Chapter Eight the main finding was that male employees were confident in their skills and in their experiences to start up a business, whereas women were not confident or experienced. Another important finding was that 22.9 per cent of men believed they had a sufficient income to start up their business while only 18.5 per cent of women said the same thing. Besides the above, an important finding regarding bank support was that 40.4 per cent of men believed they would get support if they asked for it, but only 25.9 per cent of women believed that they would get support. However, entrepreneurial skills and self-achievement can result from the relationship between personality traits and entrepreneurial behaviour (Luca et al., 2012).

The main finding regarding the satisfaction of employees with their current job and their plans to quit their current job showed that both genders had almost equal answers. In contrast,

different findings came from women in terms of financial security, compared to men; men always thought of greater financial security whereas women never did. With regard to satisfaction with their salary, men were occasionally dissatisfied compared to their counterparts. However, other variables related to the same question were addressed in Section 8.2.4.

#### **B4. Examine differences in start-up intentions by gender and other demographic characteristics**

The findings showed that more male employees were married compared to their female counterparts, and more women were either divorced or widowed, at 8.8 per cent. In terms of the education level among employees it was found that 51 per cent of women held a bachelor's degree compared to male employees, while more male employees held a PhD - at 10.7 per cent - compared to female employees. Not surprisingly, in the results of the quantitative analysis in Chapter Eight, it was found that 92.7 per cent of men worked full-time, compared to 83.9 per cent of women who worked full-time. Concurrently, female employees were not as interested in managing or running their own business compared to male employees. While the part-time work of a female entrepreneur gives her the chance to have time for her home and her work (Klapper and Parker, 2011) even when female Arab entrepreneurs work full-time, they still have the same duties to take care of in terms of their home and children (Ijff, 1999). In addition, men and women tend to work in the same organization for more than six years. Moreover, 34.1 per cent of male employees' current job is as a medical worker, whereas 32.2 per cent of females work in teaching. Finally, results showed that the household income of both male and female employees was equal to 8001 to 10000 Saudi Riyals (1 Saudi Riyal = £ 0.17 Pounds Sterling).

The differences of the mean score between male and female employees in terms of starting a business showed no significant difference between male and female employees. Although male employees have higher education in terms of PhDs and master's degrees, compared to their female employees, who generally have bachelor's degrees, so education does not play a significant role in starting a business. In addition, marital status has no effect on starting a business in that more male employees tend to be married, while female employees are more

often either divorced or widowed. Moreover, the income of male employees is higher than female employees; however, income did not influence employees in starting up their own business. Despite the self-efficacy, the mean score among male employees is higher than among female employees. The researcher found no correlation in both male and female employees between self-efficacy and in starting up a business. As such, education, income, marital status and self-efficacy have no influence in starting up a business, whereas it appears that there are other factors affecting both genders in starting up a business, which were not explored in this research.

### **9.3 Contribution to Theory and Practice**

In terms of contribution to knowledge, this study contributes to Saudi culture and entrepreneurship; however, scholars do not create new knowledge to invent a theory but to try to improve existing theory (Whetten, 1987), and the use of easy context is still used among researchers in order to operationalize for observations such as the business context (Klapper et al., 2009), which fit into the model of the enterprising individual (Minniti, 2003). Therefore, the rich empirical research details of a case study - where research has tended to identify the different experiences of male and female entrepreneurial activities and the different aspects thereof, in the context of Saudi Arabia have given a full understanding of the dynamic between male and female entrepreneurship in particular and employees in general. Scholars of entrepreneurship have depended on developing or testing a theory by borrowing theory from different disciplines and adapting them in various entrepreneurship phenomena in the improvement of the finding (Zahra, 2007). Building or testing a theory has been considered as the main challenge for a lot of researchers; some researchers have argued about the phenomena of entrepreneurship outside the boundaries of known theory, other researchers have failed to invoke theory in an innovative way that enriches the academic conversation, while other researchers have adapted a theory form different disciplines but have not clarified the distinctive quality of the entrepreneurship phenomena. Yet more researchers have adapted a theory with different phenomena in mind which also might not fit in an entrepreneurial context; however, importantly, the wrong matching between theory and context can result in inconclusive and false results (Zahra, 2007). The evidence shown in this study provides rich

data, allowing the reader to understand the diversity of entrepreneurship in general and contributes to a deeper understanding of the variety of experiences of male and female enterprises encountered practically, where gender differences can clearly be seen in Saudi Arabia.

Understanding the complexity of Saudi entrepreneurial activities in general and the individuality of the entrepreneur was needed in this research in order to have a different solution that can be suitable for society and fit in with Saudi culture. In agreement with Goldstein et al. (2011): *“the rich explanatory power and future scenario-building that complexity brings to the future of social innovation”* (Goldstein and Hazy, 2011, p.vii), one of the findings of this research was similar to the finding of Shinnar et al. (2012), that the barriers and intentions that entrepreneurs face are relevant to their culture and gender. However, it showed in the analysis of the culture of Saudi Arabia preventing women in general and female entrepreneurs in particular from exercising their rights and getting less support compared to their male counterparts that gender bias can be seen only where it depends on muscular strength only. Hofstede (1980) offered a perspective about gender and the support of institutions rather than national culture. Also, this research contributes to the debate about gender and barriers; a finding derived from Shinnar et al. (2012) shows that female entrepreneurs in the US and Belgium face the same barriers as Saudi women, which are fear of failure due to the culture and gender difference, whereas this does not exist in China because they only distinguish between male and female in terms of their hard work (Tsui, 2007). The empirical evidence presented in this research provides a series of significant implications. It is important for Saudi female entrepreneurs to decide if their gender affects their business, either negatively or positively (Clutter buck and Devine, 1987). It has been argued that *“only when a person thinks something is a barrier does it become a barrier”* (Department of Alberta, 1990). Furthermore, it has been found that male entrepreneurs face fewer barriers than female business owners, in terms of finance, regulations, systems, etc.; this may therefore be solved through implementing suggestions. The Saudi Chamber of Commerce and Industry relies, for education, mainly on lectures offered to entrepreneurs as well as to the public. However, if they provided skilled training, workshops, advice, access to lenders, consultation, networks and mentors (Shinnar et al.,

2012), this would yield a better result and increase access to social networks. The development of entrepreneurs' social capital assists in the progress of entrepreneurs (Audretsch et al., 2011).

To have more successful businesses in Saudi Arabia, Saudi men need to understand that the women of the past are not the same as the women of the present day. Besides this, a woman's place is not in the home anymore, it is a phenomenon of combination, sharing the responsibilities between men and women in the home equally. Men have to understand that women are the same as men and there are no differences between them. As the Prophet Mohammed (Peace be upon Him) said, the men helped his wife at home.

As indicated in the findings, some male entrepreneurs who encourage work and help the country in increasing the economy have this sort of mentality to support women to be in the same field as them. This was one sample of entrepreneurs; what about the common people who do not own any business and rely on their jobs only? However, from the researcher's perspective, the male entrepreneurs presented in the current work have serious implications for Saudi society and social norms.

Importantly, women in general cannot drive a car in Saudi Arabia, which is not related to religious beliefs. It can be seen from history that females used to ride horses and camels as there were no cars in the past. At the same time, education has increased significantly in the country, while separation in jobs still exists (Arab Human Development Report, 2002). So, the education of entrepreneurs needs concentrated effort (Kuratko, 2005), between Saudi entrepreneurs. It seems that there is confusion among female entrepreneurs about their rights and regulations. In keeping with this, some studies have indicated that female entrepreneurs in the Middle East do not get any encouragement from their families (Itani et al., 2011). All the females in this research sample claimed that they have received strong encouragement from their families. This raised some doubts - that some female entrepreneurs were not providing accurate answers. Because of this, the researcher asked the same questions but in

an indirect way to investigate the truth in their answers. Quantitative work needed to be conducted between both genders.

The result of the present study showed that the most significant barriers among female entrepreneurs were that there are no clear regulations and legislation that they can refer to. As such, the current work emphasises that the Saudi government and the Chamber of Commerce and Industry need to develop unified rules, regulations and links with entrepreneurs, as indicated previously by Sadi and Al-Ghazali (2012). Increasing the number of female entrepreneurs would help in decreasing unemployment, finding opportunities and strengthening the economy, as was also suggested in the study in Iran (Javadian and Singh, 2012).

It appeared from the result of this research that men take more risks in their entrepreneurial activities compared to women, a factor that needed further investigation. In fact, female entrepreneurs frequently complained about the system and obstacles that they encountered on a daily basis, but there was no apparent interest among female entrepreneurs to try and solve these issues. There was a significant lack of communication among Saudi female entrepreneurs. They did not know about other female entrepreneurs in terms of support, exchanging ideas and helping each other in business. Besides that, even when female entrepreneurs received higher education they were more likely to be too shy to communicate properly with male entrepreneurs. This is perhaps related to women being separated from men; starting from elementary school and going through the rest of their lives, there is no direct communication with men. Importantly, this has nothing to do with the Islamic religion, but is more likely related to the culture that has created this kind of environment. Furthermore, although the sample size of the current research was small, female entrepreneurs who frequently travelled abroad, either with their families or with their husbands, were more likely to have a business of their own compared to women that did not travel. Future study is needed to determine how much impact frequent travel abroad to Western countries has in motivating women to have their own business.

This study contributes to the self-efficacy of Saudi employees in that no scholars pay particular attention to the attitudes of employees in Saudi Arabia. Besides that, very little research has been done on this subject in Western journals; most of the attention has been focused on entrepreneurial activities in general and gender entrepreneurship in particular. As was indicated in Chapter Eight, women are often not regarded as being capable of starting up businesses, while males are regarded as having the potential to do so. In addition, many reasons have led male and female employees to start up their businesses, such as escaping from large companies, flexibility in the hours they work, creating personal financial security, or because of a family tradition of self-employment.

More work is needed in order to investigate and explore the potential of Saudi employees and Eastern culture and compare both groups. Another important contribution to self-efficacy might be by comparing the Saudi employee's self-efficacy with the self-efficacy of entrepreneurs, to explore if there is a relationship between confidence and entrepreneurial activities within entrepreneurs' personal self-efficacy.

#### **9.4 Saudi Arabia Culture, Policy, Society and Economy**

Saudi Arabia is a unique culture. The estimated population of Saudi Arabia is 16 million, of which 9 million are registered as foreign. Society can play an important role in changing an individual's behaviour, attitudes, stereotypes and decision making in daily life. Not all of these factors listed above can be changed unless action is taken by the government, with the cooperation of the Saudi Chamber of Commerce and Industry, to educate people in different ways. As was indicated in one of the studies by Sadi and Al-Ghazali (2010), the operational barriers faced by male and female entrepreneurs include the lack of cooperation between the government sectors. A useful perspective can be found from a different angle, in that more attention from Western researchers studying entrepreneurship is focused on the influence of society and culture of the Middle East in general and Saudi Arabia in particular, especially with regard to the field of entrepreneurial activities, as it can be confirmed that gender is socially constructed (Orser et al., 2011), which might give a better understanding of Saudi

entrepreneurs and employees. A heavy concentration on Saudi culture and society might make a change to the study of entrepreneurship. As no study has been done on Saudi male and female entrepreneurship in terms of their culture and their society's influence on entrepreneurial activities, further research is needed on this matter to give an insight into this unique society and culture, and in order to do that there has to be a connection between a native speaker from Saudi Arabia and a Western researcher to be the link either between Saudi entrepreneurs or employees in order to accomplish successful and complete research.

In the finding of this research, the biggest barriers faced by Saudi female entrepreneurs are getting the license, the system and regulations, while the biggest barriers faced by males were financial issues. By contrast, Sadi and Al-Ghazali (2010) showed that traditional barriers face female entrepreneurs, while market study barriers are the worst barriers faced by male entrepreneurs. Also, as indicated in the qualitative analysis, both men and women have access to the same network, but an implication of this is the question of how far social networks can be used between male and female entrepreneurs, and whether segregation between men and women hampers female entrepreneurs when using their social network or other network activities. Besides this, another question is: how do female Saudi entrepreneurs communicate with other females in terms of their social network and do they get any benefit from their connections? Cultural norms, stereotypes and the expectations from gender refer to social role theory (Eagly and Wood, 1999, Wood and Eagly, 2002), whereas the theory of social construction is based on the difference between individuals and it is larger than gender difference (Tavris, 1993). In support of this, this research has shown that gender discrimination - as well as gender differences - definitely exist between men and women in general and male and female entrepreneurs in Saudi Arabia in particular. In contrast, a study of entrepreneurs in the ICT sector in Ireland showed that entrepreneurial activities there were not affected by gender (Humbert et al., 2010). The empirical findings in this research therefore provided a new understanding that the culture of Saudi Arabia plays a significant role in terms of entrepreneurial activities, limiting the opportunity of women because of domestic and childcare duties, which might reduce the confidence of Saudi women to start up their own business. Overall, the culture and society of Saudi Arabia considers women to be primarily mothers and housewives (Sabbagh, 1998).



Furthermore, the implication of the findings was that the segregation between men and women in Saudi Arabia was shown very clearly; this prevents women in general and female entrepreneurs in particular from exercising their full rights, either in entrepreneurial activities, economically, or in the labour market. Moreover, investigating the impact of gender segregation on entrepreneurial activities needs to be addressed later. Another implication which was found in this research regarding this matter is that some of the jobs were only available for men; the regulations of the country prevent women from such works due to the culture and stereotypes of Saudi society. A contribution to this finding has been to explore the link between gender segregation and the labour market, and discover the availability of jobs for women in Western culture to see whether there is a regulation or segregation in Western culture that is similar to Saudi culture. The basic law of the government applies the *Quran* (Holy Book) and Hadith from the prophet's saying, that the *Quran* alerts attention to the consequences of mixing between men and women, that this could result in "*seduction and the evil consequences that might follow*" (AlMunajjed, 1997, p.2). Islam also encourages education among both men and women, where education can be protection for women. The same thing applies when women graduate: they can work as long as they do not harm themselves or their families (AlMunajjed, 1997).

Moreover, Saudi women cannot travel abroad without permission from one of their male relatives, such as a father, husband or brother (Jerichow, 1998), besides the other mobility restrictions that women face (Mackey, 2002). In the early 1960s, girls started to go to school, but there was segregation between boys and girls in the schools in the education system (Sabbagh, 1998), thus the subjects they studied in school were different, with male subjects focused on traditionally male activities and female subjects focused on traditionally female activities (AlMunajjed, 1997). Currently, females cannot choose the field they want to study, such as engineering, pharmacy, etc., while males have the choice of any field they prefer (Cordesman, 2003). From this it may be seen that the education system places limitations on female access to the labour market and their contribution to the economy of the country (Cordesman, 2003). Just as there are some restrictions in the system of education, females also have restrictions on certain jobs, which are allowed only for males (Budhwar, 2001).The

same thing applies when women try to start up their business: there are less opportunities for them when women wish to enter areas like the media, retail sales, etc. compared to men (Jerichow, 1998). This may be compared to women in the United Arab Emirates, who have a huge impact on the economy of their country because they have more freedom compared to the other Arab countries (Shallal, 2011). The upshot of all of the above the contribution to this research based on what was mentioned in the analysis, along with the literature review - is that the segregation between men and women can affect the labour market and the economy of the country. This needs to be investigated in more detail by seeing the influence of the labour market and the economy on both male and female employees, as well as on entrepreneurial activities. As stated by Cordesman (2003), the limitations come from the labour market, some jobs, and the education system not preparing women to be involved in the global economy. This research could contribute that, from this perspective, education is the main influence on both men and women in general and entrepreneurs in particular; education is essential to have a qualified generation and for paving the way for nascent entrepreneurs. Looney (2004) suggested that education has to be focused on the private sector as there are more new opportunities in this sector.

In 1932, Saudi Arabia had a weak economy, but there was strength in the political and military sectors. Afterwards, in 1938, oil was discovered and the economy of the country started to boom, particularly in the 1970s. Thus, with this evolution, foreign employees started to come to Saudi Arabia to help in the development of the economy. Nowadays, Saudi Arabia is considered one of the richest countries and major economies in the world, besides having significant political influence. This research has shed light on the contribution of male and female Saudi entrepreneurs, as well as Saudi employees, and this research has also shown that male and female entrepreneurs could both play a very effective and major role in the economy of Saudi Arabia. The finding of this research was consistent with Sadi and Al-Ghazali (2010), agreeing that it could be helpful for the Saudi Chamber of Commerce and Industry, as well as the government of Saudi Arabia, to develop certain regulations that would allow the participation of Saudi women in general and Saudi entrepreneurs specifically to develop a better economy instead of relying on the countries that purchase the oil. The result of this research indicated that from male entrepreneurs' perspectives, women do not

start up their businesses because they are afraid to take risks, therefore the level of risk taking was not examined as necessary in this research to compare the extent of male and female risk taking towards entrepreneurial activities. As was indicated by one of the scholars, it is not right to assume that women are risk averse or averse to business growth (Brindley, 2005). This is important because Saudi female entrepreneurs, as indicated by most of the male and female samples, were aware that risk taking has a huge impact on the decisions of women to become entrepreneurs; exploring, considering, and then solving this issue allows women to not be afraid of risk taking. Further study is needed in order to push Saudi women harder toward entrepreneurial activities to develop a better economy for the country. For instance, one of the female entrepreneurs declared: *"We want to feel job safety"*; she was voicing the position that women cannot leave their jobs and return solely to domestic duties, despite male entrepreneurs' opinions that women do not like to take risks. However, the conflict of opinion between entrepreneurs regarding risk taking needs to be taken into account seriously. Quantitative and qualitative research are needed to investigate the extent of risk taking and what are the causes that prevent men in general and women in particular from creating their own business. Further, as this research can also contribute to the self-efficacy of employees, it might be that it is not only self-efficacy that prevents female employees from starting up their business, but it could also be because they are afraid of taking the step forward. If this is the case, then more investigation is needed among both male and female employees to see to what extent it affects the potential to start-up a business and the risk they are going to take.

## **9.5 Contribution to Methodology**

One of the contributions to methodology in this research has been the study of Saudi male and female entrepreneurs; qualitative analysis of a case study was conducted, telling the life stories of each entrepreneur and the experiences of their entrepreneurial activities. Quantitative analysis was also needed in this research, to identify the answers obtained from Saudi entrepreneurs more precisely. Redesigning and reducing the number of questions had to be considered, and the questions design had to be general rather than specific in order to give a better understanding surrounding each case. Most scholars in the Middle East have focused on the obstacles and the motivations that face Saudi female entrepreneurs, and there has been no concentration on the business growth of either male or female entrepreneurs, or

the perceptions and experiences towards expanding their business. As a result of this empirical contribution, this research has made another study, which was the role of culture and religion, and the management of entrepreneurs. Neither observation of the organisation nor a study of the entrepreneurs themselves have ever been done in the field of entrepreneurship in the Middle East in general and in developing countries in particular, which has given the researcher deeper insight into each entrepreneur and their organisation. However, different aspects of observation have been needed to investigate the employees within their organisations, besides more observations about entrepreneurs and the environment of their organisations.

Another contribution has been that none of the other scholars in the Middle East, or Western scholars, has paid attention to Saudi employees. This research, on the other hand, has explored the potential of male and female employees toward entrepreneurial activities. Additionally, no study at all has focused on Saudi employees' skills and self-efficacy in planning, performing, and other different aspects of business. Adapting the ontology in a quantitative approach will lead to a single reality from Saudi employees from their daily life. Moreover, in terms of epistemology, assumptions rely on the objective.

## **9.6 Limitations of the Research**

This exploratory research indicated some of the limitations for this research, in line with the results of Gupta et al. (2009): "*there is a relationship between gender stereotype and entrepreneurial intention*" (Gupta et al., 2009, p.411). It was very difficult to arrange a meeting with female entrepreneurs compared to male entrepreneurs because they provided so many excuses not to meet the researcher, either because of conflict with their schedules, no interest in participating in the study, or they did not respond to the phone call once the researcher had introduced herself during the initial contact. It was not easy to arrange an appointment with entrepreneurs. At the same time, during the interview some entrepreneurs were in a rush and wanted to end the meeting. Besides that, entrepreneurs started to talk about their accomplishments, rather than focusing on what they do to help the community. Also,

female entrepreneurs owned small to medium sized enterprises, not large like several male entrepreneurs, as indicated in Chapter Seven (Ahmad, 2011a).

The researcher was required to visit the Riyadh Chamber of Commerce personally to discuss the objectives of her visit, where they provided a list of phone contacts for male and female entrepreneurs. However, the majority of the contact numbers were incorrect. This led the researcher to use her own contacts, acquired during previous work in the media, to help in providing the right person to communicate with at the Chamber of Commerce and Industry. As a result, the entrepreneurs presented in the current work were either working voluntarily or were a member of the Chamber of Commerce and Industry. Therefore, the current sample represented a selection bias.

Moreover, the focus was on a very small group of people in one city in Saudi Arabia, due to time constraints and financial resources, as previously encountered by other researchers (Sadi and Al-Ghazali, 2010). As such, the present findings should not be generalised to the whole population of Saudi Arabia. However, the studies of this research were focused on male and female entrepreneurs in the context of Saudi Arabia. Another limitation of this research was the small sample size. Cross-cultural analysis was not achieved in this research, which resulted in a lack of measurements of the independent effects of different cultures (Mueller and Thomas, 2001). Another limitation that the research has is that variable business sizes and types of activity were mixed in the current study. More informative results would have been provided if the size and the type of business had been unified.

Importantly, the age of the sampled male and female entrepreneurs might limit the results of the current study. Different opinions were raised by entrepreneurs, concentrating on the period they lived in, as shown by Birley (1986) and Cressy (1996), where the performance of the entrepreneur's firm was related to the age of the entrepreneur. Interviewing each entrepreneur more than once over one to two years to include the life sequence or cycle of each entrepreneur in their business start-up would yield valuable information and consistent

results, compared to just meeting them once. The present research relied on the methodology of case study analysis, a limitation acknowledged by Eisenhardt (1989), in that the interviews of entrepreneurs started with no prior knowledge about them, and at the same time no theory or hypothesis to rely on, but at the same time this provided a “clean theoretical slate”. However, there are no general sets of guidelines for the case study research to be assessed (Eisenhardt, 1989).

This research did not acquire as much data as the researcher expected, due to the limitations of time, which entailed the researcher having to keep digging day and night, suffering during the data collection of both quantitative and qualitative data, and facing many important limitations during the three months of the data collection. The limitation of time in doing two different kinds of data was extremely hard and required the researcher to be fully awake in order to finish on time as it was impossible to feasibly extend the period. Starting with the limitations that the researcher met in the first section of interviewing the Saudi entrepreneurs, most of the entrepreneurs were incredibly busy. The researcher tried to arrange more than one meeting with them but all of them, with no exceptions, refused to be met more than once, and they welcomed the researcher for only one meeting. The second challenge was that some of the male entrepreneurs were sensitive to meeting a female researcher, owing to cultural issues in Saudi Arabia, as mentioned earlier in Chapter 2. Then, there were difficulties faced due to the culture of the country: it was necessary to hire a male driver and car to go to the necessary places, as females may not drive in Saudi Arabia. In addition, it was difficult in arranging appointments with the entrepreneurs, either male or female, because their schedules did not fit with the driver’s schedule. From this arose the challenge of cost. The driver was very expensive, and often had to be engaged outside his normal working hours because some of the appointments were in his spare time.

The researcher picked entrepreneurs at random, not focusing on their organization size; this might have influenced the study because emphasis on the size (small, medium, and large) of the company could be more helpful in the comparisons, as well as providing a sequence of the content analysis. For example, if all the sample sizes had been from small and medium

organizations, it would have given the researcher a more accurate perspective. However, the interview could have been done through sending the entrepreneurs the questions rather than meeting them face to face, and this could have saved the researcher's time as well as that of the entrepreneurs; some of the entrepreneurs were distracted either by answering phone calls, employees coming into the entrepreneur's office either to ask questions or sign a document, or the entrepreneur left his desk and went outside, telling the researcher that "*I am busy and I need to do one small thing and will be back*", as some entrepreneurs said. Another limitation was that, as noted, the study sample consisted exclusively of Saudi male and female entrepreneurs as well as Saudi employees, so the sample sizes of both data were not enough, whereas having a larger sample size would have been more appropriate and given a more pragmatic analysis.

With regard to Stage Two of the study, there were several limitations of time, including the researcher having to keep getting out in the street several times a day during the quantitative data collection - the distribution of the questionnaire. There was some difficulty with the questionnaire recipients at first: after the researcher gave an introduction and explained the purpose of this survey, some of the employees started to ask questions that were not related to the questionnaire, such as the reason for doing research in the UK, how was the weather there, how was life in the UK, and so on. The researcher started to avoid these kind of questions by trying to hand the questionnaire to the participant and taking a couple of steps backwards, telling the participant to be more comfortable and at the same time motioning to participants that in case they had any questions they could call her to receive an answer to them. Another limitation was on the matter of the structure of the questionnaires, where some of the participants were confused about which item they were supposed to choose or circle. For example, some of the questions were based on the Likert scale, from 1 to 5, and under each number was a word or phrase like agree, strongly agree and so on. They did not know whether to circle the number or the word and they had to have this issue clarified by the word being circled.

After that the researcher started to tell each participant what to do, mentioning that the number was not important. Also, the participants considered that there were a lot of questions, asking: “*are we going to answer it all?*” Some participants opened the first page and the last page to see how long the questionnaires were. In addition, some of the participants considered it a boring questionnaire, while a very few of the participants did not get the chance to complete the survey: out of 435 participants, only fifteen returned it uncompleted and an additional ten missed certain questions. A potential limitation to the researcher was that all participants might have been too lazy to fill the questionnaires, especially when they saw the number of questions and the subsections of it; they hesitated to fill it all in. Interestingly, there were four limitations that applied to both qualitative and quantitative data that the researcher faced while collating her data. The first limitation was translation: both the interview and the questionnaires had to be translated from English to Arabic, and then converted back to English, which had considerations of time as well as spending extra money on translation to English especially. The researcher was very precise in choosing the office to do the job in order to have an accurate transcript, clean from any grammatical errors. However, the language was considered a stumbling block for this researcher, whereas if the study had been done in only one language this would have given the researcher more opportunities to meet more people and save money and time (see Appendix Four; Translation Certificate).

The final limitation was the country: the researcher conducted her data from only one city, the capital city of Saudi Arabia, and did not repeat it in a different location within the same border. This could have resulted in a bias in the result, being from only one city rather than from different cities of Saudi Arabia. It needs to be borne in mind that doing the study beyond the Saudi community, like acquiring data from a different country, would have allowed the researcher to have variety in the data, and by doing this it would allow the researcher to generalize about other populations in other countries. In addition, having different sample sizes from different cities in Saudi Arabia or a broader country would have allowed the researcher to separate the sample into two groups and compare the women together and men together, instead of having two groups from the same city, which restricted the researcher from going beyond this point. As mentioned above, the language was sometimes a drawback for both entrepreneurs and employees, as even though the questions



were translated into Arabic, some of them from both groups still did not understand some of the questions, which might have resulted from the language problem. However, the researcher tried her best to make sure that the questions were translated as well as possible; this caused the researcher to consider the reason for some of the questions not being understood: was it language issues or the way the question was designed? Overall, the researcher tried not to confuse the entrepreneurs or employees, by simply asking them if they spoke English; when the reply was “yes” the researcher repeated the question in English. For people who did not speak English the researcher repeated the same question more than once.

### **9.7 Further Research Work**

Further research is needed to validate the present results with a larger sample size among Saudi entrepreneurs, therefore the understanding of the culture change and society of Saudi Arabia are needed too, as suggested in the study of Iranian entrepreneurs (Javadian and Singh, 2012). Moreover, information about Saudi men and women in the entrepreneurship field is scarce; there are limited studies focusing only on Saudi female entrepreneurs and what studies there are have not examined both men and women at the same time. It might be helpful if the researcher chose two groups of entrepreneurs from a similar size of organisation and divided them into halves. One group would be interviewed while the others would be sent identical questions. This would give the researcher more flexibility, while at the same time allowing more data to be gathered.

The propositions of this research did not examine the effect of educational level, the country in which the degree was obtained, the location of the business, age of the business and age of the entrepreneur within Saudi entrepreneurs. Furthermore, cross-cultural analysis is needed to compare Saudi entrepreneurs with entrepreneurs from other countries. This would allow the researcher to have a more accurate result and a more reasonable comparison among male and female entrepreneurs between countries, and it would allow better generalisation. Wright and Ricks (1994) stressed the importance of cross cultural study to investigate the difference in entrepreneurial activities, such as gender effects on the economy, political context and innovation (Mueller and Thomas, 2001, Kobeissi, 2010). It can be shown from the analyses

in Chapters Eight and Nine that the way that Saudi entrepreneurs think varies according to the size of their organisation, as well as among those who established themselves from scratch, who are different from those who come from a family business. More studies are needed to examine the effect of business size and the way the business was established among Saudi entrepreneurs. Future studies are needed to compare organisations established during the same period. This would allow the researcher to determine the factors that have influenced the entrepreneurial actions, in the same year and the same environment.

Other work is needed to identify women who have not started any sort of business despite their wealth, to find out the reasons behind not creating their own business. Further work could choose two groups of people: the first group would be the entrepreneurs who obtained education abroad and the second group those who completed their education in Saudi Arabia. This would allow the researcher to investigate entrepreneurs' potential or their perspective towards the creation of a business and their view on how the culture has influenced their start-up business, and if entrepreneurs have adapted to the Western environment and implemented it in their business and their daily lives. Both government and non-government institutions are responsible for providing the skills and utility needed to have a successful business.

As indicated in the results of this research, male and female entrepreneurs have similar access to networks. As such, it would be interesting to explore whether the use of networks has an influence on the business type, size and decisions they make (Klyver and Terjesen, 2007). In contrast, some scholars indicated that men have different types of networks compared to their female counterparts (Watson, 2012). However, networking would help male and female entrepreneurs to merge their social lives (Donckels and Lambrecht, 1995). As indicated in Chapter Eight, all entrepreneurs complained about their employees and the quality of staff they have in their organization, which was considered to be the main problem for them. In fact, a new contribution to this matter could examine both Saudi and non-Saudi employees within an organisation's performance, and identify if there was a real difference with regard to quality and productivity. More study is needed to understand the attitudes of entrepreneurs

toward business growth between genders and the reasons that prevent females from growing their business.

Many studies have investigated the aspects of business growth, but without considering it carefully (Achtenhagen et al., 2010); it would be more efficient if both quantitative and qualitative methods were included to get new aspects of business growth among entrepreneurs. Further research is required to explore the impact of female Saudi entrepreneurs on economic growth and development (Jamali, 2009), then compare it to their male counterparts. In addition, further interesting research in relation to the entrepreneurship field might be that which explores the reasons why men and women chose their particular type of business and if they had different opportunities or alternative choices to the businesses that they are running. It is important to this research to examine the performance of both male and female entrepreneurs within their organisation, the impact on decision making and their behaviour towards risk taking.

Another suggestion for further work is adapted from Hughes et al. (2012), which is “*the performance of firms headed by men versus women*”. This might give the researcher insight into Saudi entrepreneurs who own either small or large firms and if the size of firms is related to entrepreneurs’ performance, then compare it with foreign firms. At the same time, it could also be interesting to explore the performance of single male and female entrepreneurs versus married male and female entrepreneurs.

Also, further study could examine the potential of male and female hospital employees toward being their own bosses and compare it with other employees. In addition, it might compare governmental hospital employees with private hospital employees, and finally compare both groups either with developing countries or Western countries, or it could be a comparison of both.

Another interesting item for further research is trust, as trust might be influenced by entrepreneurship, either in a negative or a positive way. Besides that, entrepreneurial behaviour has an influence on the level of personal and institutional trust (Welter, 2012).

Further research is needed to explore different contexts of trust in different perspectives. For example, exploring the natural level of trust to give clear instruction for both male and female entrepreneurs, or exploring the level of trust among Saudi male and female entrepreneurs toward each other. In addition, trust could be explored among male entrepreneurs toward female entrepreneurs in dealing with each other, by examining who has more trust in terms of dealing with each other. Moreover, another suggestion for further work with regards to trust is to explore the level of trust of the banks towards dealing with either male or female entrepreneurs. Finally, it could also be helpful if further work explored to what extent social trust could affect male and female entrepreneurs, trust among entrepreneurs in general and among their employees and institutions in particular.

## **9.8 Recommendation for Saudi Entrepreneurs**

Some suggestions might be helpful for entrepreneurs in general and female entrepreneurs in particular in Saudi Arabia. Firstly, it would be more convenient if the Chamber of Commerce and Industry issued an access card badge for female entrepreneurs that would allow them to move between governmental organisations and non-governmental institutions, instead of through an agent acting on their behalf. It is important to create a professional and updated archive library that provides resources for researchers as well as access to entrepreneurs. This would help the Saudi Chamber of Commerce and Industry to create better business solutions from the results of the researcher's findings. The systems of all governmental sectors should be connected together in one network to help entrepreneurs to keep in touch, as well as to handle all the requirements for both genders in the creation of their business. This would avoid having different decisions from different governmental sectors, and in addition it would allow entrepreneurs in general and women in particular to fill out all the required documents and send them back through their site. Further work would be in agreement with Sadi and Al-Ghazali (2010), to pursue the support of the government process and the coordination of different departments in order to develop the right environment, both for female entrepreneurs' investments and for people in general. The government needs to take further steps to encourage women to establish their businesses in order to increase the economy of their country and eliminate unemployment (Samil, 2002), and to provide more support

services, which will encourage self-employment among female entrepreneurs (Carter, 2000d).

Another suggestion is the printing of an official booklet for entrepreneurs that lists all the requirements and regulations to start up a business. As discussed in Chapter Eight, female Saudi entrepreneurs often freeze their money because of the complicated regulations. The government and non-government institutions should be responsible for educating men and women before the creation of their businesses, by giving intensive courses and workshops related to the concepts of entrepreneurship. Collaborations between Western academic institutions and Riyadh Chamber of Commerce and Industry would provide the backbone for successful entrepreneurs among Saudis. Although this method may sound expensive, the profit returns for the country's economy would be strong once the business was established.

In order to apply clear regulations to entrepreneurs and employees to preserve the rights of both parties, as indicated in one piece of research, there need to be training courses to help Saudi employees to adapt to the work environment and how to deal with each other. From the researcher's point of view, this is not enough because globally qualified private institutions should deal with this sort of training for Saudi employees. Also, with regards to female entrepreneurs, there is no exact number of registered or non-registered businesses (Itani et al., 2011). Comparative work between Saudis and other researchers in different countries would be helpful for both sides (Ahl, 2006), and this could be used to compare the social norms, attitudes toward entrepreneurial activities, gender bias and so on.

It is recommended to explore the differences between male and female entrepreneurs seeking a loan to measure their different perspectives, such as the period needed to access the loan, and if there was any difference between the genders in the size of loan they got. Since governments have a significant impact on their economy, it is important to encourage entrepreneurs to think seriously of having a business, with special schemes to aid entrepreneurs in the establishment of their business (Narayanasamy et al., 2011) and special

funds for female entrepreneurs (Pines et al., 2010). This research has indicated that men are weaker than women in terms of facing pressure in their social life and from culture it has been suggested that further study is needed to examine the effect of family and culture on entrepreneurial activities (Almobaireek and Manolova, 2012).

From the researcher's perspective, right now the Saudi Arabian government has a great potential toward the encouraging of women in general and female entrepreneurs in particular. The government of Saudi Arabia is taking many steps to allow women to participate like men in different activities that help the economy of the country; for instance, as mentioned in Chapter Four, some women have entered the *Shurra Council*, which is considered one of the most effective steps.

The culture and society of Saudi Arabia have a major influence on women in particular; there have been some changes but progress is still slow. For example, men are afraid of getting out of the Saudi culture umbrella, and a lot of them do not even try. When any sort of decision on women has to be taken, some men are afraid of their family's reaction; they wait and see if any other family does it before them, because they are afraid of criticism, that they will be seen doing something that society is not used to. There have been educational revolutions in the country, to encourage young people to start-up businesses, but this action is more toward men than women; in order to do any sort of teaching, segregation exists. For some time it has been difficult for some institutions to organise two separated rooms to give a lecture, or sometimes if there was a place for both of them it was difficult for women to attend for many reasons, like lack of transportation, the time of lectures clashing with their home duties, or it might be either too early or too late for women to go out of their home.

## **9.9 Conclusion**

This study suggests that male and female Saudi entrepreneurs have significant differences between them due to different issues, such as segregation, culture and society. The study also

found that among male and female Saudi employees there is a gender gap in the potential for starting up a business. While the study had limitations, there are clear opportunities for further work regarding both these issues and ultimately to assist the economy of Saudi Arabia and the governmental and non-governmental institutional organisations providing support for entrepreneurs.

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## Appendix 1A

### Stage 1: Qualitative Questions Before Starting the Interviews

1- What is the name of your organization?

.....

2- What is the Size of your organization?

.....

3- How many male employess do you have?

.....

4- How many female employess do you have?

.....

5- Did your parents or family member run their own business?

A- Yes

B- No

6- When did you first start the business?

.....

7- Why did you run this business?

.....

.....

.....

8- Did you start the business on your own?

A- Yes

B- No

9- Do you own another business? (if not, go to question 11)

A- Yes

B- No

10- Are your businesses associated with this business?

A- Yes

B- No

11- How many hours do you work in a week?

A- 0-10

B- 11-22

C- 23-33

D- 34-44

E- 45-55

F- 56 or more

12- Who are your customers?

.....

13- Have you previously been in employment before you started your business?

A- Yes

B- No

14- Was your previous employment in a similar product/service sector to that of your present business?

A- Yes

B- No

15- Have you had any Feasibility study before starting your business?

A- Yes

B- No

16- What is your Main Product?

.....

17- Did you get business premises?

A- Yes

B- No

18- Do you have network access?

A- Yes

B- No

19- If you attended a meeting of these associations, would other people who were attending, know who you were (check only one apply)?

No. I would not be known
Few people would
Some people might
Yes, everybody

20- What is your Sex (Please circle one box only)?

- A- Male
- B- Female

21- How old are you?

.....

22- What is your Marital Status?

- A- Single
- B- Married
- C- Separated
- D- Widowed

23- What is your highest degree you have obtained?

- A- Primary school
- B- High school
- C- Some college
- D- Bachelor's Degree
- E- Master
- F- PhD

24- Is your qualification?

A- Science (e.g. maths, medicine- engineering)

B- Social science (e.g. economy- geology-journalist)

C- Arts & Humanities (e.g. music- literature- history)

D- Practical activities (e.g. mechanics sales)

25- How many children do you have?

.....

Thank you for completing my short questionnaires

## Appendix 1B

### Stage 1: Qualitative Arabic Questions Before Starting the Interviews

1- ما هو اسم المنشأة الخاصة بك؟

.....

2- ما هو حجم مؤسستك؟

.....

3- كم عدد الموظفين الذكور لديك؟

.....

4- كم عدد الموظفين الاناث لديك؟

.....

5- هل والدك او احد من افراد اسرتك يديرون أعمالهم الخاصة؟

أ- نعم

ب- لا

6- متى بدأت بهذا المشروع؟

.....

7- لماذا بدأت هذا المشروع؟

.....

.....

.....

.....

8- هل بدأت هذا المشروع بنفسك؟

أ- نعم

ب- لا

9- هل تملك شركه أخرى ( اذا كانت الاجابة لا ارجو الذهاب الى السؤال 11 )؟

أ- نعم

ب- لا

10- هل مجال شركتك الأخرى مرتبط بنفس نشاط هذه الشركة؟

أ- نعم

ب- لا

11- كم عدد الساعات التي تعملها في الاسبوع؟

.....

12- من هم شريحة عملائك؟

.....

13- هل كنت في السابق موظف قبل ان تمتلك / تمتلكين عمل خاص؟

أ- نعم

ب- لا

14- هل مجال وظيفتك السابق سواء في القطاع الخدمي او الانتاجي مماثل لعملك الحالي؟

أ- نعم

ب- لا

15- هل أعددت دراسة جدوى قبل البدء بهذا المشروع؟

أ- نعم

ب- لا

16- ماهو المنتج الرئيسي الخاص بشركتكم؟

.....

17- هل تملك موقع المبني لإدارة مشروعك الخاص؟

أ- نعم

ب- لا

18- هل لديك شبكة انترنت في العمل؟

أ- نعم

ب- لا

19- إذا حضرت اي اجتماع في أي من المؤسسات أو النوادي، فهل الحاضرون سيعرفون من أنت (حدد فقط الخيار الذي ينطبق عليك)؟

لا احد من الحضور سيعرفني
سيعرفونني القليل من الحضور
سيعرفني ربما بعضهم
نعم سيعرفونني كلهم

20- ما هو جنسك؟

- أ- ذكر.
- ب- أنثى.

21- كم عمرك؟

.....

22- الحالة الاجتماعية؟

- أ- أعزب
- ب- متزوج
- ت- مطلق
- ث- أرمل

23- ما هو آخر مؤهل علمي حصلت عليه؟

- أ- الابتدائية.
- ب- الثانوية.
- ت- بعض من الكلية.
- ث- بكالوريوس.
- ج- ماجستير.
- ح- دكتوراه.

24- هل مؤهلك في مجال؟

- أ- العلوم ( الرياضيات - الطب - الهندسة... إلخ).
- ب- العلوم الاجتماعية ( الاقتصاد... إلخ).
- ت- الأدب والعلوم الإنسانية ( الموسيقى - التاريخ - الأدب..... إلخ).
- ث- الأنشطة التطبيقية ( الميكانيكا... إلخ).

25- كم طفلا لديك؟

.....

## **Appendix 2A**

### **Stage 1: Qualitative Face to Face Questions for Saudi Male and Female Entrepreneurs**

- 1- Tell me about the history of your life?
- 2- How did you start your business?
- 3- What makes you choose specifically this sort of business?
- 4- What is the idea behind this enterprise? (for example, wealth creation, self-improvement, benefit)?
- 5- How long did it take you to plan for this enterprise?
- 6- What was the process in order to start up your business?
- 7- What type of obstacles did you face when you start up your business?
- 8- How can you overcome these obstacles?
- 9- Do you have plans to expand your business?
- 10- What is the source of your budgets you got to start your business?
- 11- Why do so few Saudi women start businesses compare to men?
- 12- What are the main challenges faced by Saudi men and women when they attempt to start businesses?
- 13- What is the percentage of losing your business, with all these barriers you mentioned?  
And why?
- 14- What are the chances if you do not have business what would you do?
- 15- How social entrepreneurship help to change Saudi male and female entrepreneurs?
- 16- What is the role of religion?



- 17- How culture impact on Saudi male or female and their business?
- 18- How do you do business with all these restrictions?
- 19- Are Saudi entrepreneurs motivated by social goals (social entrepreneurs or economic goals)?
- 20- What would be your other desires and alternatives if you did not have this business?
  
- 21- What sort of communication and networking are you using to keep in touch, either with your customers or with the community?
- 22- What are the external pressures that you have encountered, and how does it affect the environment of your business?
- 23- What suggestions would you give to improve your organization Environment and employee's satisfactions?
- 24- What is the role of management as far as you are concerned?
- 25- What is your reaction towards your employee's mistakes?
- 26- How do you encourage your employees to be punctual?
- 27- Why is it that many rich women hold their wealth in banks instead of running their own businesses?
- 28- How many employees have you had to hire after the first year of commissioning the business?
- 29- What is preventing you in involving or dealing with Foreign Companies for example, companies in America or Europe in general?
- 30- What is the main problem you faced in starting up a business?

## Appendix 2B

### Stage 1: Qualitative Face to Face Arabic Questions for Saudi Male and Female Entrepreneurs

- 1- هل حدثتني عن حياتك؟
- 2- لماذا اخترت هذا المشروع؟
- 3- مالذي جعلك تحديدا ان تختار هذا النوع من التجاره؟
- 4- ماهي الفكره خلف هذا المشروع ( لتكوين ثروه- تحسين الذات- المنفعه)؟
- 5- كم اخذت من الوقت لتخطيط لهذه المشروع؟
- 6- ماهي الخطوات التي تم اتباعها من اجل البدء في مشروعك؟
- 7- ماهي العقبات او المشاكل التي تم مواجهتها عند افتتاح هذا المشروع؟
- 8- كيف يمكن التغلب على هذه العقبات؟
- 9- هل لديكم مخطط للتوسع في تجارتكم الخاصة؟
- 10- ما هو مصدر الميزانيه الذي حصلت عليه لبدء الأعمال التجارية الخاصة بك؟
- 11- لماذا سيدات الاعمال السعوديات اقل بكثير من رجال الاعمال عند التفكير في انشاء مشروع؟
- 12- ماهو العامل الرئيسي او التحدي الذي يواجه رجال وسيدات الاعمال عند التفكير في بدء مشروعهم الخاص؟
- 13- ما هي النسبة المئوية من فقدان عملك ، مع كل هذه الحواجز التي ذكرتها؟ ولماذا؟
- 14- ماهي فرصه لو لم يكن لديك هذا العمل الخاص؟ ماذا ستفعل او تفعلين؟
- 15- كيف الريادة الاجتماعية تساعد على تغيير رجال وسيدات الاعمال السعوديين؟
- 16- ماهو دور الدين في التجاره؟
- 17- كيف تؤثر الثقافه على كلا الطرفين في تجارتهم؟
- 18- كيف تتعامل/ تتعاملين مع هذه القيود؟
- 19- هل رجال الأعمال السعوديين دافعهم الأهداف الاجتماعية أصحاب المشاريع الاجتماعية أو الأهداف الاقتصادية أو غيرها؟
- 20- ماذا سيكون رغباتك وبدائلك الأخرى لو لم يكن لديك هذا العمل؟
- 21- ما هي وسائل الاتصال والتواصل الذي تستخدمه للبقاء على اتصال، سواء مع الزبائن أو مع المجتمع الخارجي؟
- 22- ما هي الضغوط الخارجية التي واجهتها، وكيف لا تؤثر على بيئة عملك؟
- 23- ماهي الفترحات التي تقدمها لتحسين بيئته افضل للمنشاه الخاصه بكم وكذلك الحصول على رضی الموظفي كم؟
- 24- بدورك ماذا تعتقد دور الاداره؟
- 25- ماذا هي رده فعلك اتجاه اغلاط الموظفين؟
- 26- كيف تشجع موظفيك بان يلتزمون بالمواعيد المحدده؟
- 27- لماذا يوجد كثير من النساء بالاحداث فافظ باموالهم في البنوك ولا يفتتحون اي مشروع خاص بهم؟
- 28- كم عدد الموظفين الذين تم توظيفهم بعد السنه الاولى من افتتاح هذا المشروع؟
- 29- هل من مانع في التعامل مع شركات امريكيه او اوريبيه على سبيل المثال؟
- 30- ماهي أول مشكله رئيسيه واجهتك عند فتح المؤسسه الخاصه بك؟

## **Appendix 3A**

### **Stage 2: Quantitative Questionnaires for Saudi Male and Female Employees**

January 15, 2012

Dear participant,

The objective of this research is to explore the attitudes of employees towards starting their own business. Your participation is highly appreciated.

On the next page is the questionnaire that asks a series of questions. The first part is about your attitudes toward your current job, and the second part about your confidence and intention towards starting a business. Please complete the questionnaire and send it back to me back by email. The survey is anonymous - it is not necessary to include your name on the questionnaire.

Your responses will not be identified with you personally or the organization you work for. The answers will be confidential and won't influence your career in any matter. The questionnaires will take about 20 minutes max to complete. Your participation is voluntary and there is no penalty if you do not participate.

**Section 1A about your work career**

**Please answer the questions relating to your current employment**

1- Do you work as full time (35 hours per week or more) or part time at your current job?

- A- Full time
- B- Part time

2- What sector do you work for?

- A- Government Organization
- B- Non-Government Organization
- C- Private Company
- D- Charity sector

3- How long have you been in your current employment?

- A- Less than 1 year
- B- 1-3 years
- C- 4-6 years
- D- More than 6 years

4- What is the position you are holding in your current job?

- A- Senior manager
- B- Middle manager
- C- Junior manager
- D- Administration manager
- E- Salesman
- F- Consultant (manager/senior)
- G- Finance controller
- H- Teacher
- I- Engineer
- J- Medical worker
- K- Other- specify please

.....

**Section 2 A bout your career satisfaction**

5- How satisfied do you feel with your current job? (Please circle one only)

Very dissatisfied 1	Dissatisfied 2	uncertain 3	satisfied 4	Very Satisfied 5
------------------------	-------------------	----------------	----------------	---------------------

6- Have you ever thought of quitting your current job, for any of the following?

<b>A- Would prefer to earn more money</b>				
Never 1	Rarely 2	Occasionally 3	Very often 4	Always 5
<b>B- Would prefer greater financial security</b>				
Never 1	Rarely 2	Occasionally 3	Very often 4	Always 5
<b>C- Would prefer to have more autonomy</b>				
Never 1	Rarely 2	Occasionally 3	Very often 4	Always 5
<b>D- Would prefer to have greater flexibility about when and where I work</b>				
Never 1	Rarely 2	Occasionally 3	Very often 4	Always 5
<b>E- Dissatisfied with colleague relations</b>				
Never 1	Rarely 2	Occasionally 3	Very often 4	Always 5
<b>F- Dislike the organization</b>				
Never 1	Rarely 2	Occasionally 3	Very often 4	Always 5
<b>G- Not satisfied with salary</b>				
Never 1	Rarely 2	Occasionally 3	Very often 4	Always 5

<b>H- Bad relation with colleagues</b>				
Never	Rarely	Occasionally	Very often	Always
1	2	3	4	5
<b>I- Do not like what I am doing</b>				
Never	Rarely	Occasionally	Very often	Always
1	2	3	4	5
<b>J- Other- specify please</b>				
.....				

7- What is your career goal over the next 5 years (Please circle only one from each category)?

<b>A- More responsibilities in my job</b>				
1	2	3	4	5
Not at all responsible	Undecided	Not really responsible	Somewhat responsible	Very responsible

<b>B- Promotion to a higher level in my job</b>				
1	2	3	4	5
Not at all interested	Undecided	Not really interested	Somewhat interested	Very much interested

<b>C- Higher salary in my job</b>				
1	2	3	4	5
Not at all interested	Undecided	Not really interested	Somewhat interested	Very much interested

<b>D- Holding a leadership position in my job</b>				
1	2	3	4	5
Not at all interested	Undecided	Not really interested	Somewhat interested	Very much interested

<b>E- More qualifications (e.g. MBA)</b>				
1	2	3	4	5
Not at all interested	Undecided	Not really interested	Somewhat interested	Very much interested

<b>F- Starting my own business</b>				
1	2	3	4	5
Not at all interested	Undecided	Not really interested	Somewhat interested	Very much interested

### **Section 3 A bout your ambitions to start a business**

Here questions about your plans, experience and attitudes about running your own business

8- Have you ever owned and managed your own business (if no, go to question 10)?

A- Yes

B- No

9- What kind of business did you own (or still own)?

- A- Investment business
- B- Trading business
- C- Real estate activities
- D- Health and medical business
- E- Hotel business
- F- Teaching business
- G- Consultant business
- H- Manufacturing Electricity, gas, and water supply
- I- Construction and building related activities
- J- Wholesale trade
- K- Retailing
- L- Financial services
- M- Computer and related activities
- N- Research and development activities
- O- Education
- P- Other- specify please

.....

10- Have you ever considered starting and running your own business?

- A- Yes
- B- No
- C- Don't know

11- What appeals to you about starting your own business (Please circle only one from each category)?

<b>A- To become your Own boss and be independent</b>				
1	2	3	4	5
No influence at all	A little influence	A fair amount of influence	Influence a lot	Do not know or not applicable



<b>B- To choose when and what hours you can work</b>				
1	2	3	4	5
No influence at all	A little influence	A fair amount of influence	Influence a lot	Do not know or not applicable

<b>C- To Combine Caring Responsibilities with Work</b>				
1	2	3	4	5
No influence at all	A little influence	A fair amount of influence	Influence a lot	Do not know or not applicable

<b>D- Family Tradition of Self-employee</b>				
1	2	3	4	5
No influence at all	A little influence	A fair amount of influence	Influence a lot	Do not know or not applicable

<b>E- To Escape from a Large Company</b>				
1	2	3	4	5
No influence at all	A little influence	A fair amount of influence	Influence a lot	Do not know or not applicable

<b>F- To Work with your Friends/ Family</b>				
1	2	3	4	5
No influence at all	A little influence	A fair amount of influence	Influence a lot	Do not know or not applicable

<b>G- To Create Personal Financial Security</b>				
1	2	3	4	5
No influence at all	A little influence	A fair amount of influence	Influence a lot	Do not know or not applicable

<b>H- The strength of the business idea</b>				
1	2	3	4	5
No influence at all	A little influence	A fair amount of influence	Influence a lot	Do not know or not applicable

<b>I- Dissatisfaction with your career</b>				
1	2	3	4	5
No influence at all	A little influence	A fair amount of influence	Influence a lot	Do not know or not applicable

12- If you started a business, what industry sector would it be in?

- A- Agriculture
  - B- Manufacturing
  - C- Energy and water
  - D- Construction
  - E- Retail/ Repairs/ Wholesale
  - F- Technology
  - G- Transport
  - H- Education
  - I- Financial service
  - J- Advertisement
  - K- Business service
  - L- Health/ social work
  - M- Manufacture
  - N- Other- specify please
- .....

**Section 4 A bout your business skills**

13- How capable do you think you are to start a new business?

1	2	3	4	5
Not at all capable	Quite capable	Almost capable	Very capable	Extermely capable

14- Do you feel confident that you have the knowledge required to start new business?

- A- Yes
- B- No
- C- Don't know

15- Do you feel confident that you have the skill required to start new business?

- A- Yes
- B- No
- C- Don't know

16- Do you feel confident that you have the experience required to start new business?

- A- Yes
- B- No
- C- Don't Know

17- Did your parents or family member run their own business?

- A- Yes
- B- No
- C- Don't know

18- Do you know anyone (friends or family members or colleague) who runs their own business?

- A- Yes
- B- No
- C- Don't know

### **Section 5 A bout your income**

**I would like to ask you about income sources and your financial welfare**

19- What is your monthly house hold income?

- A- Less than 4000 Saudi Riyals
- B- 4001-6000 Saudi Riyals
- C- 6001-8000 Saudi Riyals
- D- 8001-10000 Saudi Riyals
- E- 10001-20000 Saudi Riyals
- F- More than 20000 Saudi Riyals

20- Do you have any other income beside your salary from all the jobs you have?

- A- No, my job is my only source of income
- B- I own one or more businesses
- C- I invest in other small business
- D- I have other part or full time employment
- E- I have other income from pension (s)
- F- I have other income from social security
- G- I have other income from family
- H- I have other income from a share portfolio
- I- I have other rental income from residential property

J- I have other rental income from commercial property

21- Do you believe that you have sufficient income to start a business?

A- Yes

B- No

C- Do not know

22- Do you believe that banks would support a business proposition from you?

A- Yes

B- No

C- Do not know

### Section 6 About your self-efficacy

I would like to ask you about your perception of your own abilities, knowledge and so on

23- If I make plans. I am convinced I will succeed in executing them?

1	2	3	4	5
Not at all convinced	Quite convinced	Almost convinced	Very convinced	Extremely convinced

24- I am confident that I can perform effectively on many different tasks?

1	2	3	4	5
Not at all true	Quite true	Hardly true	Almost true	Extremely true

25- Do you think you are (please, circle the appropriate answers for each category)?

	1	2	3	4	5
	Not at all capable	Quite capable	A little capable	Almost capable	Extremely capable
B- Managing money	1	2	3	4	5
	Not at all capable	Quite capable	A little capable	Almost capable	Extremely capable
C- Being creative	1	2	3	4	5
	Not at all capable	Quite capable	A little capable	Almost capable	Extremely capable
D- Getting people to agree with you	1	2	3	4	5
	Not at all capable	Quite capable	A little capable	Almost capable	Extremely capable
E- Being a leader	1	2	3	4	5
	Not at all capable	Quite capable	A little capable	Almost capable	Extremely capable
F- Making decisions	1	2	3	4	5
	Not at all capable	Quite capable	A little capable	Almost capable	Extremely capable

26- I can always manage to solve difficult problems if I try hard.

1	2	3	4	5
Not at all true	Hardly true	Moderately true	Almost true	Extremely true

27- When I am confronted with a problem, I can usually find several solutions.

1	2	3	4	5
Not at all true	Hardly true	Moderately true	Almost true	Extremely true

28- I can usually handle whatever comes my way

1	2	3	4	5
Not at all true	Hardly true	Moderately true	Almost true	Extremely true

29- I avoid facing difficulties.

1	2	3	4	5
Not at all true	Hardly true	Moderately true	Almost true	Extremely true

30- When I have something unpleasant to do, I stick to it until I finish it.

1	2	3	4	5
Not at all true	Hardly true	Moderately true	Almost true	Extremely true

31- Are you a member of any professional or trade associations (circle all that apply)?

Professional Institutes	1
Local business association	2
Industry specific association	3
Chamber of commerce	4
Women only business club/ association	5
Men only business club/ association	6
Other networking organization (specify)	7
Not a member of any association or club	8

32- If you attended a meeting of these associations, would other people who were attending, know who you were (circle only one apply)?

No. I would not be known	0
Few people would	1
Some people might	2
Yes, everybody	3

**Section 7 A bout you**

**Please, answer the following questions by ticking the relevant box**

33- What is your sex (Please tick one box only)?

- A- Male
- B- Female

34- How old are you?

- A- Under 25
- B- 25 to 34
- C- 35 to 44
- D- 45 to 54
- E- 55 to 64
- F- 65 or older

35- What is your Marital Status?

- A- Single
- B- Married
- C- Separated
- D- Widowed

36- What is your highest degree you have obtained?

- A- Primary school
- B- High school
- C- Some college
- D- Bachelor's Degree
- E- Master
- F- PhD

37- Is your qualification?

- A- Science (e.g. maths, medicine- engineering)
- B- Social science (e.g. economy- geology-journalist)
- C- Arts & Humanities (e.g. music- literature- history)
- D- Practical activities (e.g. mechanics sales)



38- How many children do you have?

A- 0 to 1

B- 2 to 3

C- 4 to 5

D- 6 to 7

E- 7 to 9

F- 10 or more

Thank you for completing these questionnaires.

## Appendix 3B

### Stage 2: Quantitative Arabic Questionnaires for Saudi Male and Female Employees

عزيزي المشارك

الهدف من البحث هذا هو قياس آراء الموظفين حول بدئهم بأعمالهم التجارية الخاصة، وأقدر لك مشاركتك في الاستبيان.

في الصفحة التالية استبانة حول مجموعة من النقاط والأسئلة، في القسم الأول سيكون عن عمالك الوظيفي الحالي، والقسم الثاني يدور حول مدى عزمك وتفتك بنفسك لتبدأ عمل تجاري الخاص، القسم الثالث حول طموحاتك للبدء بتجارتك الخاصة بك وهكذا...

الرجاء إكمال الاستبانة ، علما بان بيانات مرسل الاستبيان مجهولة فلا داعي لذكر اسمك على الاستبيان. وإجاباتك لن تكشف عن هوية المؤسسة التي تحمل بها حاليا، وستكون إجاباتك في غاية السرية، ولن تؤثر بأي حال على وظيفتك الحالية، وسيستغرق تعبئة الاستبيان منك حوالي 20 دقيقة على الأكثر. ومشاركتك تطوعية وليست إلزامية.

الحالية وظيفتك: الأول القسم

الحالية وظيفتك إلى بالنظر القسم هذا في الأسئلة عن الإجابة الرجاء

- 1- هل تعمل بدوام كامل (35 ساعة عمل في الأسبوع) أم تعمل بدوام جزئي؟  
أ- دوام كامل.  
ب- دوام جزئي.

- 2- في أي قطاع تعمل الآن؟  
أ- قطاع حكومي.  
ب- قطاع غير حكومية.  
ت- شركة خاصة.  
ث- قطاع خيري.

- 3- كم من الوقت قضيت في عملك الحالي؟  
أ- أقل من سنة واحدة.  
ب- من 1 سنة إلى 3 سنوات.  
ت- من 4 إلى 6 سنوات.  
ث- أكثر من 6 سنوات.

- 4- ما هي وظيفتك التي تشغلها في عملك الحالي؟

- أ- إداره عليا.  
ب- إداره متوسطة.  
ت- إداره دنيا.  
ث- مدير إداري  
ج- بائع / مندوب مبيعات  
ح- كبير مستشارين  
خ- مدير مالي  
د- معلم / مدرس  
ذ- مهندس  
ر- مجال طبي  
ز- اخرى أرجو نكرها

الحالي عملك عن رضاك حول: الثاني القسم

5- ماهي درجة رضاك عن عملك (اختر إجابة واحدة فقط).

غير راض أبداً	راض إلى حد ما	لست متأكد	راض	راض جداً
1	2	3	4	5

6- هل فكرت فيما مضى أن تترك عملك ؟ لأي سبب من الأسباب التالية؟

أ- تحسين الدخل المالي.				
أبداً	نادراً	أحياناً	في كثير من الأحيان	دائماً
1	2	3	4	5
ب- الحصول على أمان مالي أكبر.				
أبداً	نادراً	أحياناً	في كثير من الأحيان	دائماً
1	2	3	4	5
ت- استقلالية أكبر في العمل.				
أبداً	نادراً	أحياناً	في كثير من الأحيان	دائماً
1	2	3	4	5
ث- أفضل أن يكون لدي مرونة أكبر من حيث مكان ووقت العمل.				
أبداً	نادراً	أحياناً	في كثير من الأحيان	دائماً
1	2	3	4	5

ج- لست راضياً عن العلاقات مع الموظفين.				
أبداً	نادراً	أحياناً	في كثير من الأحيان	دائماً
1	2	3	4	5
ح- عدم الإحساس بالانتماء للمؤسسة التي أعمل بها حالياً.				
أبداً	نادراً	أحياناً	في كثير من الأحيان	دائماً
1	2	3	4	5
خ- لست راضياً عن الراتب الحالي.				
أبداً	نادراً	أحياناً	في كثير من الأحيان	دائماً
1	2	3	4	5

د- علاقة سيئة مع الموظفين.				
أبداً	نادراً	أحياناً	في كثير من الأحيان	دائماً
1	2	3	4	5
ذ- لا أحب العمل الذي أقوم به.				
أبداً	نادراً	أحياناً	في كثير من الأحيان	دائماً
1	2	3	4	5
ر- أسباب أخرى، أرجو ذكرها:				
.....				
.....				
.....				

7- ما هو هدفك الوظيفي خلال الخمس سنوات القادمة؟ (أرجو تحديد هدف واحد من كل قسم)

أ- الحصول على مسئوليات أكبر في العمل.				
5	4	3	2	1
مسئول جداً	لدي مسؤولية نوعاً ما	ليست مسؤول حقاً	لم أقرر	ليس لدي أي مسؤولية
ب- الترقية إلى رتبة أعلى في عملي الحالي.				
5	4	3	2	1
مهتم بذلك جداً	مهتم إلى حد ما	لست مهتماً بذلك	لم أقرر	ليس لدي أي اهتمام
ت- راتب أعلى في وظيفتي.				
5	4	3	2	1
مهتم بذلك جداً	مهتم إلى حد ما	لست مهتماً بذلك	لم أقرر	ليس لدي أي اهتمام
ث- الحصول على مرتبة قيادية في عملي.				
5	4	3	2	1
مهتم بذلك جداً	مهتم إلى حد ما	لست مهتماً بذلك	لم أقرر	ليس لدي أي اهتمام

ج- الحصول على مؤهلات ( كماجستير... إلخ )				
5	4	3	2	1
مهتم بذلك جداً	مهتم إلى حد ما	لست مهتماً بذلك	لم أقرر	ليس لدي أي اهتمام
ح- البدء بعمل مشروع خاص.				
5	4	3	2	1
مهتم بذلك جداً	مهتم إلى حد ما	لست مهتماً بذلك	لم أقرر	ليس لدي أي اهتمام

القسم الثالث: حول طموحاتك للبدء بتجارتك الخاصة  
أسئلة حول خططك وخبراتك وأرانك للبدء بتجارتك الخاصة

8- هل سبق ان كان لديك مشروعك التجاري الخاص، وتديره بنفسك؟ (إذا كانت إجابتك ب لا انتقل للفقرة 10).

- أ- نعم.  
ب- لا.

9- ماهو نوع نشاطك التجاري الذي أدركته في السابق أو مازلت تديره لغاية الآن؟

- أ- الاستثمار.
- ب- الأعمال التجارية.
- ت- الأنشطة العقارية.
- ث- الصحة والعمل الطبي.
- ج- أعمال فندقية.
- ح- تعليم تجاري.
- خ- أعمال استشارية.
- د- مجال الكهرباء والغاز وإمدادات المياه.
- ذ- التشييد والبناء الأنشطة ذات الصلة.
- ر- تجارة الجملة.
- ز- تجارة التجزئة.
- س- الخدمات المالية.
- ش- الحاسب الآلي والأنشطة ذات الصلة.
- ص- أنشطة البحث والتطوير.
- ض- التعليم.
- ط- مجال آخر (أرجو التحديد).....

10- هل فكرت ببدء وإدارة أعمال تجارية خاصة بك؟

- أ- نعم.
- ب- لا.
- ت- لا أعلم.

11- ما هي الأسباب التي تدعوك لإنشاء عملك التجاري الخاص ؟ (فضلا حدد إجابة واحدة من كل فقرة).

أ- لإدارة عملي الخاص بنفسى. وأحصل على الاستقلالية.				
5	4	3	2	1
لا ينطبق أو أعرف لا	كثيراً يؤثر	يؤثر بقدر لا بأس به	تأثير محدود	السبب هذا على لا يؤثر إطلاقاً
ب- لاختيار ساعات العمل التي أريد العمل فيها.				
5	4	3	2	1
لا ينطبق أو أعرف لا	كثيراً يؤثر	يؤثر بقدر لا بأس به	تأثير محدود	السبب هذا على لا يؤثر إطلاقاً
ت- للجمع بين المسئوليات والعمل.				
5	4	3	2	1
لا ينطبق أو أعرف لا	كثيراً يؤثر	يؤثر بقدر لا بأس به	تأثير محدود	السبب هذا على لا يؤثر إطلاقاً
ث- لأهرب من زخم العمل في المؤسسات الكبيرة.				
5	4	3	2	1
لا ينطبق أو أعرف لا	كثيراً يؤثر	يؤثر بقدر لا بأس به	تأثير محدود	السبب هذا على لا يؤثر إطلاقاً

ج- لأعمل مع أحد أفراد عائلتي أو الأصدقاء.				
5	4	3	2	1
لا ينطبق أو أعرف لا	كثيراً يؤثر	يؤثر بقدر لا بأس به	تأثير محدود	السبب هذا على لا يؤثر إطلاقاً
ح- لخلق مستوى مالي آمن.				
5	4	3	2	1
لا ينطبق أو أعرف لا	كثيراً يؤثر	يؤثر بقدر لا بأس به	تأثير محدود	السبب هذا على لا يؤثر إطلاقاً



خ- تقليد عاتلي يقوم على العمل الخاص.				
5	4	3	2	1
لا ينطبق أو أعرف لا	كثيراً يؤثر	يؤثر بقدر لا بأس به	تأثير محدود	إطلاقاً السبب هذا على لا يؤثر
د- قوة فكرة العمل الخاص				
5	4	3	2	1
لا ينطبق أو أعرف لا	كثيراً يؤثر	يؤثر بقدر لا بأس به	تأثير محدود	إطلاقاً السبب هذا على لا يؤثر
ذ- لست راضياً عن وظيفتي.				
5	4	3	2	1
لا ينطبق أو أعرف لا	كثيراً يؤثر	يؤثر بقدر لا بأس به	تأثير محدود	إطلاقاً السبب هذا على لا يؤثر

12- لو بدأت في تجارتك الخاصة، فما هو القطاع الذي ستعمل به؟

- أ- الزراعة
- ب- الصناعة
- ت- الطاقة والماء
- ث- البناء
- ج- التجزئة والجملة وورش الإصلاح
- ح- التقنية
- خ- النقل
- د- التعليم
- ذ- خدمات المالية
- ر- الدعاية والإعلان
- ز- الخدمات التجارية
- س- العمل الاجتماعي والصحي
- ش- أخرى ( ارجو التحديد)

.....

التجارية مهاراتك حول: الرابع القسم

13-كيف ترى قدرتك لبدء عمل تجاري خاص؟

5	4	3	2	1
بقوة قادر	جداً قادر	قادر تقريباً	قادر تماماً	بشأن قدرتي لست

14-هل تشعر بالثقة أن لديك الثقافة (العلم) اللازمة للبدء بعمل تجاري خاص؟

- أ- نعم.
- ب- لا.
- ت- لا أعلم.

15-هل تشعر بالثقة أن لديك المهارة اللازمة لبدء عمل تجاري خاص؟

- أ- نعم.
- ب- لا.
- ت- لا أعلم.

16-هل تشعر بالثقة أن لديك الخبرة اللازمة لبدء عمل تجاري خاص؟

- أ- نعم.
- ب- لا.
- ت- لا أعلم.

17-هل أحد والديك لديه أو فرد من أفراد العائلة لديه تجارته الخاصة؟

- أ- نعم.
- ب- لا.
- ت- لا أعلم.

18-هل تعرف أي أحد (صديق أو قريب أو زميل عمل) لديه تجارة خاصة؟

- أ- نعم.
- ب- لا.
- ت- لا أعلم.

دخلك مصادر حول: الخامس القسم  
المالي ووضعك دخلك مصادر عن التالية الأسئلة

19- كم دخلك الشهري؟

- أ- أقل من 4000 ريال سعودي.
- ب- 4001 – 6000 ريال سعودي.
- ت- 6001 – 8000 ريال سعودي.
- ث- 8001 – 10000 ريال سعودي.
- ج- 10001 – 20000 ريال سعودي.
- ح- أكثر من 20000 ريال سعودي.

20- هل لديك مصادر دخل أخرى غير راتبك الشهري؟

- أ- لا، عملي هو مصدر دخلي الوحيد.
- ب- لدي نشاط تجاري واحد أو أكثر.
- ت- أستثمر في أعمال تجارية أخرى صغيرة.
- ث- لدي وظيفة أخرى بدوام كامل.
- ج- لدي راتب آخر من التقاعد.
- ح- لدي مصدر دخل آخر من الضمان الاجتماعي.
- خ- لدي دخل آخر من عائلتي.
- د- لدي دخل آخر من محفظة أسهم.
- ذ- لدي دخل آخر من عائد أيجارات سكنية أملكها.
- ر- لدي دخل آخر من عائد أيجارات تجارية أملكها.

21- هل تتسرع أن لديك مبلغاً كافياً لبدء عمل تجاري خاص؟

- أ- نعم.
- ب- لا.
- ت- لا أعلم.

22- هل تعتقد أن المؤسسات المالية (البنوك) ستقدم الدعم المالي اللازم لك؟

- أ- نعم.
- ب- لا.
- ت- لا أعلم.

القاعة الشخصية السادس: القسم

ومعرفتك نفسك وقدراتك عن انطباعك عن التالية الأسئلة

23-لو خططت لشيء فإني مقتنع أنني سأنجح لإتمام تلك الخطوة.

5	4	3	2	1
بقوة مقتنع	جداً مقتنع	تقريباً مقتنع	مقتنع تماماً	مطلقاً بذلك مقتنعاً لست

24-أنا على ثقة أنني سأؤدي بفعالية في عدة مهام مختلفة.

5	4	3	2	1
بقوة صحيح	تقريباً صحيح	بالكاد صحيح	صحيح الى حد ما	أبداً صحيحاً ليس

25-هل تعتقد أنك .... ؟ (اختر إجابة واحدة من كل قسم )

5	4	3	2	1	أ- قادر على حل المشكلات
قادر جداً	تقريباً لدي القدرة	قادر قليلاً	قادر تماماً	غير قادر أبداً	
5	4	3	2	1	ب- مديراً للمال
قادر جداً	تقريباً لدي القدرة	قادر قليلاً	قادر تماماً	غير قادر أبداً	
5	4	3	2	1	ت- قادر على الإبداع
قادر جداً	تقريباً لدي القدرة	قادر قليلاً	قادر تماماً	غير قادر أبداً	
5	4	3	2	1	ت- جعل الناس يتفقون معك
قادر جداً	تقريباً لدي القدرة	قادر قليلاً	قادر تماماً	غير قادر أبداً	

5	4	3	2	1	ج- شخصية قيادية
قادر جداً	تقريباً لدي القدرة	قادر قليلاً	قادر تماماً	غير قادر أبداً	
5	4	3	2	1	ح- صانع قرارات
قادر جداً	تقريباً لدي القدرة	قادر قليلاً	قادر تماماً	غير قادر أبداً	

26- أستطيع دائماً حل المشكلات الصعبة إذا حاولت.

5	4	3	2	1
صحيح تماماً	صحيح تقريباً	صحيح باعتدال	صحيح بالكاد	غير صحيح أبداً

27- إذا واجهتني مشكلة، أستطيع خلق عدة حلول لها.

5	4	3	2	1
صحيح تماماً	صحيح تقريباً	صحيح باعتدال	صحيح بالكاد	غير صحيح أبداً

28- أستطيع دائماً التعامل مع أي شيء يقف في طريقي.

5	4	3	2	1
صحيح تماماً	صحيح تقريباً	صحيح باعتدال	صحيح بالكاد	غير صحيح أبداً

29- أتجنب مواجهة المشاكل

5	4	3	2	1
صحيح تماماً	صحيح تقريباً	صحيح باعتدال	صحيح بالكاد	غير صحيح أبداً

30- عندما يكون لدي شيء غير محبب لي لأعمله فإنني لا أتركه حتى أنهيه

5	4	3	2	1
صحيح تماماً	صحيح تقريباً	صحيح باعتدال	صحيح بالكاد	غير صحيح أبداً

31-هل أنت عضو في أي مؤسسة تجارية محترفة (حدد كل ماينطبق عليك)

المعاهد المهنية	1
محلية تجارية مؤسسة	2
جمعية صناعية	3
التجارية الغرفة	4
بالنساء خاص تجاري نادي أو مؤسسة	5
بالرجال خاص تجاري نادي أو مؤسسة	6
بالشركات خاصة أخرى مؤسسات	7
نادي أو مؤسسة أي في عضوا لست	8

32-إذا حضرت اي إجتماع في أي من المؤسسات أو النوادي، فهل الحاضرون سيرفون من أنت  
(حدد فقط الخيار الذي ينطبق عليك)

لا احد من الناس سيرفني	0
سيرفني الناس من قليل	1
سيرفني ربما بعضهم	2
سيرفوني كلهم نعم	3

عنه: السابع القسم  
عليك ينطبق الذي ضع علامة صح عند الخيار

33-الجنس.

أ- ذكر.

ب- أنثى.

34-العمر.

أ- أقل من 25.

ب- 25 إلى 34.

ت- 35 إلى 44.

ث- 45 إلى 54.

ج- 55 إلى 64.

ح- أكثر من 65.

35-حالتك الاجتماعية.

أ- أعزب.

ب- متزوج.

ت- مطلق.

ث- أرمل.

36- آخر مؤهل علمي حصلت عليه؟

- أ- الابتدائية.
- ب- الثانوية.
- ت- بعض من الكلية.
- ث- بكالوريوس.
- ج- ماجستير.
- ح- دكتوراه.

37- هل مؤهلك في مجال؟

- أ- العلوم ( الرياضيات - الطب - الهندسة... إلخ).
- ب- العلوم الاجتماعية ( الاقتصاد... إلخ).
- ت- الآداب والعلوم الإنسانية ( الموسيقى - التاريخ - الألب... إلخ).
- ث- الأنشطة التطبيقية ( الميكانيكا... إلخ).

38- كم طفلا لديك؟

- أ- 0 إلى 1.
- ب- 2 إلى 3.
- ت- 4 إلى 5.
- ث- 6 إلى 7.
- ج- 8 إلى 9.
- ح- أكثر من 10 أطفال.

أشكرك على تعبئتك الاستبانة

## Appendix 4

### Stage 1: Qualitative Translation Certificate



#### Translation Certification

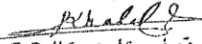
*We, Al-Ma'ajem Certified Translation Bureau, holding license No. 225, and Chamber of Commerce Membership No. 56674, hereby certify that the attached translation is true and correct as to the best of our belief and knowledge.*

*General Manager*

#### مشهد بصحة ترجمة

نحن مكتب المعاجم للترجمة المعتمدة، نحمل ترخيص رقم ٢٢٥، ورقم عضوية بالغرفة التجارية الصناعية رقم: ٥٦٦٧٤، نشهد أن الترجمة المرفقة صحيحة وصادقة وفق معرفتنا واعتقادنا.

المدير العام

  
كhalid bin Abdulaziz Al-Ma'ajem  
رئيس مكتب المعاجم للترجمة

المكتب العربي السعودية - الرياض - شارع الضباب، مقابل الغرفة التجارية، هاتف / فاكس : ٤٠٩٢٠٨٨  
Kingdom of Saudi Arabia - Riyadh - Dhabab St. Opp. Chamber of Commerce, Tel./Fax : 4092088





# Appendix 5A

## Stage 1: Coding

Name	Sources	References	Created On	Created By	Modified On	Modified By
Start up a business	13	19	31/05/2012 11:41	A	08/06/2012 13:39	A
Motivation-desire to run a busi	9	12	31/05/2012 11:55	A	08/06/2012 10:55	A
Idea behind the business	3	4	31/05/2012 12:45	A	08/06/2012 10:55	A
Chosen the type of activity	3	3	31/05/2012 13:02	A	07/06/2012 16:43	A
Business plan	9	14	31/05/2012 13:57	A	08/06/2012 10:57	A
Steps to begin the business	6	7	31/05/2012 14:06	A	08/06/2012 09:58	A
obstacles-license	12	43	31/05/2012 14:55	A	08/06/2012 13:37	A
Expand of Business	11	18	31/05/2012 15:21	A	08/06/2012 12:47	A
Company Network	10	11	31/05/2012 15:24	A	08/06/2012 11:45	A
probabilities of loss	10	17	31/05/2012 15:26	A	08/06/2012 11:34	A
Less businesswomen	7	12	31/05/2012 15:30	A	08/06/2012 11:42	A
Alternative opportunities	10	20	31/05/2012 16:09	A	08/06/2012 11:44	A
Social business for both pend	10	18	31/05/2012 16:12	A	08/06/2012 13:04	A
developing business-leadershi	8	15	31/05/2012 16:14	A	08/06/2012 11:39	A
Social business contribute-Inst	9	20	31/05/2012 16:16	A	08/06/2012 11:43	A
Role of Religion	10	24	31/05/2012 16:18	A	08/06/2012 11:40	A
Role of Culture	9	16	31/05/2012 16:19	A	08/06/2012 11:41	A
External pressures	9	17	31/05/2012 16:32	A	08/06/2012 11:46	A
Role of Management	10	18	31/05/2012 16:35	A	08/06/2012 11:46	A
Women Freeze their money in	9	27	31/05/2012 16:42	A	08/06/2012 11:48	A
Source of budget	0	0	01/06/2012 14:28	A	01/06/2012 14:28	A
Capital	3	4	01/06/2012 14:28	A	06/06/2012 14:54	A
Dealing with foreign compani	10	12	01/06/2012 16:18	A	08/06/2012 11:49	A
main problem to establish the	8	13	04/06/2012 13:58	A	08/06/2012 11:49	A
Entrepreneurs activities	5	8	08/06/2012 12:00	A	08/06/2012 13:17	A
Early Life	0	0	31/05/2012 11:08	A	08/06/2012 10:46	A

Name	Nodes	References	Created On	Created By	Modified On	Modified By
AK Advertiser	54	154	30/05/2012 14:03	A	08/06/2012 15:07	A
BI Industry b	46	78	30/05/2012 14:03	A	01/06/2012 15:21	A
CF Contract	34	61	30/05/2012 14:04	A	31/05/2012 10:08	A
DG Furnitur	34	56	30/05/2012 14:04	A	06/06/2012 14:01	A
ES Real Esta	38	84	30/05/2012 14:04	A	06/06/2012 16:26	A

## Appendix 5B

### Code Samples

Themes	Examples of Quotes from different entrepreneurs
Start-up	<p>M1-AK <i>“Our purpose was not to make money but to learn, so we offered reasonable or affordable prices...we did not target profit at first. We only aspired to learn and to provide service, then measure client satisfaction ...”</i></p> <p>M2-BS <i>“Our main work was to enter the cement plants, and we at once marketed gypsum from the granite factory. Most of our business-involved transfers from trade to industry and this was my focus, working in a business that we understood and whose weaknesses and strengths we knew, while identifying the market size and the key players in the market. We usually established our projects with partners because (though it is said that partnerships bring about problems) I think that partnership is a blessing because it helps a group to discuss an opinion better than any method.”</i></p> <p>F2-HA <i>“I was the designer and owner and everything continued as such and my place were small and my licenses were incomplete because of regulation. There was nothing that properly applied to anything and everything was difficult.”</i></p> <p>F5-IM <i>“My goal was not to cause damage,</i></p>

	<p><i>but to have good production with no fraud or cheating by the employees in work and to have work in an official form which would be a work of charity and reward.”</i></p>
<p>Obstacles in Starting the Business</p>	<p>M1-AK <i>“If you are ill and your brother is a doctor but you think that he is not suitable for you, you would leave him and turn to another doctor. Most people who go into business think that public relations, kinship or your relationships affect other people. If you demand to have a license even though you do not fulfill the conditions, you will be the kind of person who is creating an obstacle. You would then be an unsuitable person to conduct the business and your business would fail because customers would not trust you enough to give you their business.”</i></p> <p>M2-BS <i>“convincing the bank to provide finance, not because of the money that it will provide you with but because they are followers and will open several files of which you do not know anything, and their abilities and foreign relations will help them explain to you the risks and they will help you strongly to structure your strategy... we had a good role in improving the track record of the companies which we helped.”</i></p> <p>F1-JL <i>“Since there was no such license for these kinds of businesses, we started and grew through other aspects and overcame such challenges. All such problems now do not exist. The only obstacle, however, that exists in the Kingdom of Saudi Arabia for female is training and getting the right</i></p>

	<p><i>staff”.</i></p> <p>F3-GH “...Anything related to the private sector was desired and the recruitment processes were difficult so you need to find Saudis, but you can’t find Saudis.”</p>
Overcome Obstacles	<p>M4-DG “There are formal problems that we explicitly encountered. Concerning the systems, I talk about the marketing of business as working to meet regulations. The most difficult thing that we have encountered to this point has to do with obtaining the social insurance certificate for the next year. They gave us a certificate for three months, and then we talked with them and asked why it had been reduced to three months instead of one year. So, they told us that there was a new system and that they would issue a certificate for me every three months.”</p> <p>F2-HA “There are things to which we contributed, like pricing and clarity with people; we quoted the price faithfully and this was clear. There are things that we have nothing to do with, like the community’s culture, and we just have to be patient.”</p>
Role of Religion	<p>F5-IM “Fearing Allah (God) and discipline”</p> <p>M5-ES “When I talk about women and men working in something that violates religion, it will certainly be due to an impediment. For example, if a man is a wine trader, religion will impede him</p>

	<p><i>because according to the rules of religion, the trading of wine is prohibited. And if a woman is likewise engaged in matters that violate religion, religion will be an impediment and so on.... So, religion is a support and help in all aspects.”</i></p>
Contributors to Society	<p>M2-BS <i>“Do you know the most emigration of money, the people who invest most abroad? They are our daughters</i></p> <p>M4-DG <i>“This is what I know as social help, but from this standpoint, you (men and women) create an environment where men and women interact in a certain fashion so that they grow to be business leaders.”</i></p>
Culture	<p>M1-AK <i>“Regulations or statutes prevent women from practicing any work. ...The culture in our country is based on beliefs that may or may not be true regarding the idea that the father, son or husband is responsible for protecting women, whether they are their daughters, wives, or sisters. So some people argue: ‘Why should women work?’”</i></p> <p>M2-BS <i>“right or wrong, but they exist, and people that they do not know in culture will be affected even if this now appears to contradict the job process.”</i></p> <p>F4-FL <i>“The educated and conscientious traders will serve me and serve their trade in the way that I respect and appreciate as a recipient, as a member of the public and</i></p>

	<p><i>as a client. However, when the culture is lacking, the opportunities for sustainability will be lost.”</i></p>
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## Appendix 5C

### Nodes Summary

Hierarchical Name	Aggregate	Coverage	Number Of Coding References	Number Of Users Coding
<b>Document</b>				
<b>Internals\Female interviews\FL Social Consulting office</b>				
<b>Node</b>				
Nodes\Alternative opportunities	No	0.63 %	3	1
Nodes\Business plan	No	0.21 %	1	1
Nodes\Company Network	No	0.49 %	1	1
Nodes\Dealing with foreign companies	No	1.31 %	2	1
Nodes\Early life\childhood	No	4.07 %	9	1
Nodes\Early life\marriage	No	2.03 %	3	1
Nodes\Early life\respect-responsibility	No	7.87 %	8	1
Nodes\Expand of Business	No	0.76 %	1	1
Nodes\External pressures	No	1.04 %	2	1
Nodes\Idea behind the business\Quality	No	0.38 %	1	1
Nodes\Idea behind the business\Social	No	1.14 %	2	1
Nodes\Less businesswomen	No	0.33 %	1	1
Nodes\Less businesswomen\Gender	No	1.39 %	1	1
Nodes\Less businesswomen\Gender\Gender differences	No	1.77 %	1	1
Nodes\Less businesswomen\Opportunity	No	2.30 %	4	1
Nodes\Less businesswomen\Regulations and Culture	No	1.00 %	1	1
Nodes\Less businesswomen\Regulations and Culture\Restrictions	No	0.08 %	1	1
Nodes\main problem to establish the business	No	0.22 %	1	1
Nodes\Motivation-desire to run a business	No	0.50 %	1	1
Nodes\Motivation-desire to run a business\contribution	No	1.12 %	1	1
Nodes\obstacles-license	No	1.25 %	3	1
Nodes\obstacles-license\Making money\Challenges\Challenges for both male and female\Bureaucracy	No	0.68 %	1	1
Nodes\obstacles-license\Overcome obstacles	No	0.77 %	1	1
Nodes\probabilities of loss	No	0.23 %	1	1
Nodes\probabilities of loss\Percentage of occurrence of losses business	No	1.14 %	2	1
Nodes\Role of Culture	No	1.06 %	2	1
Nodes\Role of Culture\Culture effect on women and their commercial activity	No	1.44 %	2	1
Nodes\Role of Management	No	0.76 %	1	1
Nodes\Role of Management\Employees mistakes	No	1.76 %	2	1
<b>Hierarchical Name</b>	<b>Aggregate</b>	<b>Coverage</b>	<b>Number Of Coding References</b>	<b>Number Of Users Coding</b>
Nodes\Role of Management\Employees mistakes\employee discipline\Number of employees hired after the first year	No	0.61 %	1	1
Nodes\Role of Religion	No	0.37 %	1	1
Nodes\Social business contribute	No	1.42 %	3	1
Nodes\Social business for both gender	No	0.78 %	2	1
Nodes\Source of budget\Funds	No	0.34 %	2	1
Nodes\Start up a business	No	0.82 %	1	1
Nodes\Start up a business\Knowledge	No	0.47 %	1	1
Nodes\Start up a business\opportunities	No	0.06 %	1	1
Nodes\Start up a business\Solving problems\Liability	No	0.48 %	1	1

Nodes\\Steps to begin the business\\Building trust	No	1.69 %	1	1
Nodes\\Steps to begin the business\\Market study	No	0.72 %	1	1
Nodes\\Women Freeze their money in bank\\Fear-atmosphere	No	1.80 %	2	1
Nodes\\Women Freeze their money in bank\\Lack of confident	No	1.59 %	2	1

#### Internals\\Female interviews\\GH training Institute

Node				
Nodes\\Alternative opportunities	No	0.15 %	1	1
Nodes\\Business plan	No	0.25 %	1	1
Nodes\\Chosen this type of activity\\Contribution	No	0.39 %	1	1
Nodes\\Company Network	No	0.34 %	1	1
Nodes\\Dealing with foreign companies	No	0.39 %	1	1
Nodes\\developing business-leadership	No	1.23 %	2	1
Nodes\\Early life\\childhood	No	1.54 %	3	1
Nodes\\Early life\\Work	No	1.05 %	1	1
Nodes\\Expand of Business	No	0.60 %	2	1
Nodes\\External pressures	No	1.51 %	3	1
Nodes\\Idea behind the business\\fortune	No	0.27 %	1	1
Nodes\\Idea behind the business\\Social	No	0.68 %	1	1
Nodes\\Less businesswomen	No	0.55 %	1	1
Nodes\\Less businesswomen\\Gender	No	0.33 %	1	1
Nodes\\Less businesswomen\\Regulations and Culture	No	0.65 %	1	1
Nodes\\Less businesswomen\\Regulations and Culture\\Restrictions	No	4.23 %	5	1
Nodes\\main problem to establish the business	No	0.69 %	1	1
Nodes\\Motivation-desire to run a business	No	0.71 %	2	1
Nodes\\Motivation-desire to run a business\\contribution	No	1.18 %	1	1
Nodes\\obstacles-license	No	1.76 %	5	1

Hierarchical Name	Aggregate	Coverage	Number Of Coding References	Number Of Users Coding
Nodes\\obstacles-license\\Making money\\Challenges\\Challenges for both male and female	No	2.40 %	2	1
Nodes\\obstacles-license\\Overcome obstacles	No	1.47 %	2	1
Nodes\\probabilities of loss	No	0.78 %	2	1
Nodes\\Role of Culture	No	0.27 %	1	1
Nodes\\Role of Culture\\Culture effect on women and their commercial activity	No	0.86 %	1	1
Nodes\\Role of Management	No	1.24 %	2	1
Nodes\\Role of Management\\Employees mistakes	No	1.43 %	1	1
Nodes\\Role of Management\\Employees mistakes\\employee discipline	No	1.27 %	1	1
Nodes\\Role of Management\\Employees mistakes\\employee discipline\\Number of employees hired after the first year	No	0.13 %	2	1
Nodes\\Role of Religion	No	1.68 %	2	1
Nodes\\Social business contribute	No	0.37 %	1	1
Nodes\\Social business for both gender	No	1.17 %	2	1
Nodes\\Source of budget\\Funds	No	0.25 %	1	1
Nodes\\Start up a business	No	1.01 %	1	1
Nodes\\Steps to begin the business	No	1.55 %	2	1
Nodes\\Women Freeze their money in bank	No	0.36 %	1	1



Nodes\\Women Freeze their money in bank\Fear-atmosphere	No	0.08 %	1	1
Nodes\\Women Freeze their money in bank\Risks	No	0.41 %	1	1
<b>Internals\Female interviews\HA Interior design</b>				
<b>Node</b>				
Nodes\\Alternative opportunities	No	0.33 %	1	1
Nodes\\Business plan	No	0.82 %	2	1
Nodes\\Chosen this type of activity	No	0.26 %	1	1
Nodes\\Company Network	No	0.09 %	1	1
Nodes\\Dealing with foreign companies	No	0.13 %	1	1
Nodes\\developing business-leadership	No	0.79 %	2	1
Nodes\\Early life\childhood	No	0.77 %	4	1
Nodes\\Early life\Work	No	1.20 %	2	1
Nodes\\Expand of Business	No	0.02 %	1	1
Nodes\\External pressures	No	0.41 %	1	1
Nodes\\Idea behind the business	No	0.92 %	2	1
Nodes\\Idea behind the business\fortune	No	0.23 %	1	1
Nodes\\Less businesswomen	No	0.37 %	1	1
Nodes\\Less businesswomen\Gender	No	0.37 %	1	1
Nodes\\Less businesswomen\Gender\Gender differences	No	0.37 %	1	1
<b>Hierarchical Name</b>				
Nodes\\Less businesswomen\Regulations and Culture	No	0.54 %	2	1
Nodes\\Less businesswomen\Safe	No	1.50 %	2	1
Nodes\\main problem to establish the business	No	0.26 %	1	1
Nodes\\Motivation-desire to run a business	No	0.02 %	1	1
Nodes\\Motivation-desire to run a business\Self-fulfilment	No	0.86 %	3	1
Nodes\\obstacles-license	No	3.54 %	8	1
Nodes\\obstacles-license\Making money	No	0.73 %	1	1
Nodes\\obstacles-license\Making money\Challenges\Challenges for both male and female	No	0.91 %	2	1
Nodes\\obstacles-license\Overcome obstacles	No	0.20 %	1	1
Nodes\\probabilities of loss	No	0.73 %	2	1
Nodes\\probabilities of loss\Percentage of occurrence of losses business	No	0.35 %	1	1
Nodes\\Role of Culture	No	0.76 %	2	1
Nodes\\Role of Culture\Culture effect on women and their commercial activity	No	1.03 %	1	1
Nodes\\Role of Management	No	0.72 %	1	1
Nodes\\Role of Management\Employees mistakes	No	0.56 %	1	1
Nodes\\Role of Management\Employees mistakes\employee discipline	No	0.36 %	1	1
Nodes\\Role of Management\Employees mistakes\employee discipline\Number of employees hired after the first year	No	0.16 %	1	1
Nodes\\Role of Religion	No	4.51 %	4	1
Nodes\\Social business contribute	No	1.21 %	3	1
Nodes\\Social business for both gender	No	0.32 %	1	1
Nodes\\Source of budget\Funds	No	0.30 %	1	1
Nodes\\Start up a business	No	0.60 %	2	1
Nodes\\Start up a business\opportunities	No	0.90 %	2	1
Nodes\\Start up a business\opportunities\ambitions	No	0.16 %	1	1

Nodes\Steps to begin the business\Market study	No	0.40 %	1	1
Nodes\Steps to begin the business\Marketing	No	0.95 %	1	1
Nodes\Women Freeze their money in bank	No	1.16 %	3	1
<b>Internals\Female interviews\IM Training Centre</b>				
<b>Node</b>				
Nodes\Alternative opportunities	No	0.68 %	1	1
Nodes\Business plan	No	0.57 %	1	1
Nodes\Chosen this type of activity\Environment	No	1.82 %	1	1
Nodes\Company Network	No	0.55 %	1	1
Nodes\Dealing with foreign companies	No	1.53 %	1	1
Nodes\developing business-leadership	No	1.39 %	1	1
<b>Hierarchical Name</b>	<b>Aggregate</b>	<b>Coverage</b>	<b>Number Of Coding References</b>	<b>Number Of Users Coding</b>
Nodes\Early life\childhood	No	4.40 %	5	1
Nodes\Early life\marriage	No	1.10 %	3	1
Nodes\Early life\Work	No	2.28 %	1	1
Nodes\Expand of Business	No	1.47 %	1	1
Nodes\Idea behind the business\Ambition	No	0.19 %	1	1
Nodes\Idea behind the business\Satisfaction	No	0.29 %	1	1
Nodes\Less businesswomen	No	1.24 %	1	1
Nodes\Less businesswomen\Family	No	0.98 %	1	1
Nodes\Less businesswomen\Opportunity	No	0.52 %	1	1
Nodes\main problem to establish the business	No	1.46 %	1	1
Nodes\Motivation-desire to run a business	No	1.37 %	1	1
Nodes\obstacles-license	No	5.02 %	2	1
Nodes\obstacles-license\Making money\Challenges\Challenges for both male and female	No	1.77 %	1	1
Nodes\obstacles-license\Overcome obstacles	No	0.93 %	1	1
Nodes\obstacles-license\Trust	No	1.42 %	1	1
Nodes\probabilities of loss	No	0.71 %	1	1
Nodes\Role of Culture	No	2.05 %	1	1
Nodes\Role of Culture\Culture effect on women and their commercial activity	No	3.15 %	2	1
Nodes\Role of Management	No	1.89 %	1	1
Nodes\Role of Management\Employees mistakes	No	0.91 %	1	1
Nodes\Role of Management\Employees mistakes\employee discipline	No	1.04 %	1	1
Nodes\Role of Management\Employees mistakes\employee discipline\Number of employees hired after the first year	No	1.18 %	1	1
Nodes\Role of Religion	No	1.61 %	1	1
Nodes\Social business contribute	No	3.19 %	1	1
Nodes\Social business for both gender	No	1.93 %	2	1
Nodes\Source of budget\Funds	No	1.17 %	1	1
Nodes\Start up a business	No	1.96 %	1	1
Nodes\Start up a business\opportunities	No	1.20 %	1	1
Nodes\Steps to begin the business	No	2.25 %	1	1
Nodes\Steps to begin the business\Market study	No	0.38 %	1	1
Nodes\Women Freeze their money in bank	No	0.74 %	1	1
Nodes\Women Freeze their money in bank\Lack of confident	No	0.72 %	1	1

**Internals\Female interviews\JL gym with spa centre**

**Node**

Nodes\Alternative opportunities	No	0.31 %	1	1
<b>Hierarchical Name</b>	<b>Aggregate</b>	<b>Coverage</b>	<b>Number Of Coding References</b>	<b>Number Of Users Coding</b>
Nodes\Business plan	No	0.47 %	1	1
Nodes\Company Network	No	0.47 %	1	1
Nodes\Dealing with foreign companies	No	0.76 %	1	1
Nodes\developing business-leadership	No	1.33 %	1	1
Nodes\Early life\childhood	No	4.08 %	10	1
Nodes\Early life\Work	No	0.16 %	1	1
Nodes\Expand of Business	No	0.23 %	1	1
Nodes\External pressures	No	0.51 %	1	1
Nodes\Idea behind the business	No	0.43 %	1	1
Nodes\Idea behind the business\fortune	No	0.32 %	1	1
Nodes\Idea behind the business\Satisfaction	No	0.45 %	1	1
Nodes\Less businesswomen	No	2.57 %	3	1
Nodes\main problem to establish the business	No	0.55 %	2	1
Nodes\Motivation-desire to run a business	No	0.28 %	1	1
Nodes\Motivation-desire to run a business\Vision	No	0.48 %	1	1
Nodes\obstacles-license	No	1.91 %	3	1
Nodes\obstacles-license\Making money\Challenges\Challenges for both male and female	No	2.22 %	4	1
Nodes\obstacles-license\Overcome obstacles	No	0.26 %	1	1
Nodes\probabilities of loss	No	0.86 %	2	1
Nodes\probabilities of loss\Percentage of occurrence of losses business	No	0.67 %	1	1
Nodes\Role of Culture	No	1.49 %	2	1
Nodes\Role of Culture\Culture effect on women and their commercial activity	No	0.51 %	1	1
Nodes\Role of Management	No	0.46 %	1	1
Nodes\Role of Management\Employees mistakes	No	1.57 %	1	1
Nodes\Role of Management\Employees mistakes\employee discipline	No	1.25 %	2	1
Nodes\Role of Management\Employees mistakes\employee discipline\Number of employees hired after the first year	No	0.13 %	1	1
Nodes\Role of Religion	No	1.74 %	2	1
Nodes\Social business contribute	No	0.74 %	1	1
Nodes\Social business for both gender	No	1.42 %	3	1
Nodes\Source of budget\Funds	No	0.02 %	1	1
Nodes\Start up a business	No	0.13 %	1	1
Nodes\Start up a business\opportunities	No	0.91 %	1	1
Nodes\Women Freeze their money in bank	No	0.62 %	1	1
<b>Hierarchical Name</b>	<b>Aggregate</b>	<b>Coverage</b>	<b>Number Of Coding References</b>	<b>Number Of Users Coding</b>

**Internals\Male interviews\AK Advertising and publicity businessman**

**Node**

Nodes\Alternative opportunities	No	1.92 %	5	1
Nodes\Business plan	No	0.98 %	5	1
Nodes\Business plan\conservative	No	0.69 %	5	1

Nodes\Chosen this type of activity	No	0.03 %	1	1
Nodes\Chosen this type of activity\Opportunity	No	1.89 %	8	1
Nodes\Company Network	No	0.72 %	2	1
Nodes\Dealing with foreign companies	No	0.22 %	1	1
Nodes\developing business-leadership	No	1.14 %	3	1
Nodes\Early life\childhood	No	1.23 %	3	1
Nodes\Early life\marriage	No	0.09 %	1	1
Nodes\Early life\respect-responsibility	No	3.93 %	1	1
Nodes\Expand of Business	No	0.57 %	3	1
Nodes\External pressures	No	1.34 %	4	1
Nodes\Idea behind the business	No	0.47 %	1	1
Nodes\Idea behind the business\fortune	No	0.68 %	2	1
Nodes\Idea behind the business\Quality	No	0.05 %	1	1
Nodes\Idea behind the business\Reputation	No	1.10 %	6	1
Nodes\Idea behind the business\Satisfaction	No	1.59 %	3	1
Nodes\Less businesswomen	No	3.20 %	1	1
Nodes\Less businesswomen\Gender	No	0.29 %	1	1
Nodes\Less businesswomen\Gender\Gender differences	No	2.03 %	5	1
Nodes\Less businesswomen\Regulations and Culture	No	3.61 %	9	1
Nodes\Less businesswomen\Regulations and Culture\Restrictions	No	0.75 %	1	1
Nodes\Motivation-desire to run a business	No	0.34 %	1	1
Nodes\Motivation-desire to run a business\Competition	No	0.45 %	1	1
Nodes\Motivation-desire to run a business\Competition\Risk taking	No	2.66 %	5	1
Nodes\obstacles-license	No	1.91 %	9	1
Nodes\obstacles-license\Major problem in establishment business	No	1.25 %	1	1
Nodes\obstacles-license\Making money	No	0.46 %	2	1
Nodes\obstacles-license\Making money\budget or expenses	No	0.59 %	3	1
Nodes\obstacles-license\Making money\Challenges\Challenges for both male and female	No	1.87 %	4	1
Nodes\obstacles-license\Making money\Challenges\Challenges for both male and female\Governmental funds	No	0.21 %	1	1
Nodes\obstacles-license\Vision	No	0.49 %	3	1
Nodes\probabilities of loss	No	0.79 %	3	1
Nodes\probabilities of loss\Percentage of occurrence of losses business	No	1.38 %	4	1
Nodes\Role of Culture	No	1.96 %	4	1
Nodes\Role of Culture\Culture effect on women and their commercial activity	No	0.20 %	1	1
<b>Hierarchical Name</b>	<b>Aggregate</b>	<b>Coverage</b>	<b>Number Of Coding References</b>	<b>Number Of Users Coding</b>
Nodes\Role of Management	No	1.15 %	5	1
Nodes\Role of Management\Employees mistakes	No	0.47 %	1	1
Nodes\Role of Management\Employees mistakes\employee discipline	No	1.00 %	3	1
Nodes\Role of Management\Employees mistakes\employee discipline\Number of employees hired after the first year	No	0.43 %	2	1
Nodes\Role of Religion	No	1.64 %	4	1
Nodes\Social business contribute	No	0.63 %	2	1
Nodes\Social business for both gender	No	0.52 %	1	1
Nodes\Start up a business	No	0.41 %	3	1
Nodes\Start up a business\opportunities	No	0.84 %	3	1

Nodes\\Start up a business\\opportunities\\ambitions	No	0.70 %	3	1
Nodes\\Start up a business\\opportunities\\period to start the business	No	0.40 %	1	1
Nodes\\Start up a business\\purpose	No	0.90 %	2	1
Nodes\\Start up a business\\purpose\\client satisfaction	No	0.57 %	1	1
Nodes\\Steps to begin the business	No	0.17 %	1	1
Nodes\\Steps to begin the business\\Advice or tips	No	0.58 %	3	1
Nodes\\Steps to begin the business\\Available money	No	0.17 %	2	1
Nodes\\Women Freeze their money in bank	No	1.10 %	3	1

#### Internals\\Male interviews\\BS Industry businessman

##### Node

Nodes\\Alternative opportunities	No	0.36 %	2	1
Nodes\\Capital	No	0.36 %	2	1
Nodes\\Company Network	No	0.08 %	1	1
Nodes\\Dealing with foreign companies	No	0.49 %	1	1
Nodes\\Early life\\childhood	No	2.72 %	6	1
Nodes\\Early life\\marriage	No	1.50 %	2	1
Nodes\\Early life\\Work	No	0.99 %	2	1
Nodes\\Expand of Business	No	1.54 %	3	1
Nodes\\Expand of Business\\Baseline	No	1.95 %	1	1
Nodes\\External pressures	No	0.66 %	1	1
Nodes\\Idea behind the business\\fortune	No	0.12 %	1	1
Nodes\\Idea behind the business\\Objective	No	0.28 %	1	1
Nodes\\Idea behind the business\\Reputation	No	2.46 %	2	1
Nodes\\Less businesswomen\\Family	No	0.99 %	1	1
Nodes\\Less businesswomen\\Regulations and Culture	No	4.75 %	2	1
Nodes\\Less businesswomen\\System	No	1.95 %	3	1
Nodes\\Motivation-desire to run a business\\Competition	No	1.35 %	1	1

Hierarchical Name	Aggregate	Coverage	Number Of Coding References	Number Of Users Coding
Nodes\\Motivation-desire to run a business\\Lack of confidence	No	0.66 %	1	1
Nodes\\Motivation-desire to run a business\\Trust	No	1.76 %	2	1
Nodes\\obstacles-license	No	0.77 %	2	1
Nodes\\obstacles-license\\Funds	No	1.03 %	1	1
Nodes\\obstacles-license\\Investor relation	No	1.30 %	1	1
Nodes\\obstacles-license\\Location	No	1.45 %	2	1
Nodes\\obstacles-license\\Major problem in establishment business	No	1.46 %	2	1
Nodes\\obstacles-license\\Making money	No	0.14 %	1	1
Nodes\\obstacles-license\\Overcome obstacles	No	0.39 %	1	1
Nodes\\probabilities of loss	No	1.63 %	2	1
Nodes\\Role of Culture\\Culture effect on women and their commercial activity	No	0.29 %	1	1
Nodes\\Role of Management	No	0.31 %	1	1
Nodes\\Role of Management\\Employees mistakes	No	0.67 %	1	1
Nodes\\Role of Management\\Employees mistakes\\employee discipline\\Number of employees hired after the first year	No	0.40 %	1	1
Nodes\\Role of Management\\Small business	No	0.38 %	1	1
Nodes\\Role of Religion	No	0.61 %	2	1

Nodes\\Social business contribute	No	3.24 %	3	1
Nodes\\Source of budget\Funds	No	0.87 %	1	1
Nodes\\Start up a business	No	0.20 %	1	1
Nodes\\Start up a business\focus of business	No	0.65 %	1	1
Nodes\\Start up a business\Knowledge	No	0.85 %	1	1
Nodes\\Start up a business\opportunities	No	0.49 %	2	1
Nodes\\Start up a business\partnerships	No	0.64 %	1	1
Nodes\\Start up a business\purpose	No	4.98 %	2	1
Nodes\\Start up a business\Solving problems	No	3.45 %	2	1
Nodes\\Start up a business\Solving problems\Liability	No	1.51 %	2	1
Nodes\\Steps to begin the business\Decision	No	0.94 %	2	1
Nodes\\Steps to begin the business\Market study	No	1.22 %	3	1
Nodes\\Women Freeze their money in bank	No	0.29 %	3	1

**Internals\\Male interviews\\CF Contracting Businessman**

**Node**

Nodes\\Alternative opportunities	No	1.06 %	1	1
Nodes\\Business plan	No	1.56 %	1	1
Nodes\\Chosen this type of activity\Environment	No	0.97 %	1	1
Nodes\\Chosen this type of activity\Liquidity	No	1.22 %	2	1

<b>Hierarchical Name</b>	<b>Aggregate</b>	<b>Coverage</b>	<b>Number Of Coding References</b>	<b>Number Of Users Coding</b>
Nodes\\Company Network	No	0.33 %	1	1
Nodes\\Dealing with foreign companies	No	0.34 %	1	1
Nodes\\developing business-leadership	No	1.13 %	1	1
Nodes\\Early life\childhood	No	1.48 %	2	1
Nodes\\Early life\Work	No	1.88 %	3	1
Nodes\\Expand of Business	No	1.21 %	1	1
Nodes\\Expand of Business\Baseline	No	1.50 %	1	1
Nodes\\Expand of Business\Economy	No	2.17 %	2	1
Nodes\\External pressures	No	0.88 %	1	1
Nodes\\Idea behind the business\Motivation-Sufficiency	No	0.84 %	1	1
Nodes\\Less businesswomen\Conservative community	No	3.24 %	2	1
Nodes\\main problem to establish the business	No	1.19 %	2	1
Nodes\\Motivation-desire to run a business	No	1.16 %	2	1
Nodes\\obstacles-license	No	0.81 %	1	1
Nodes\\obstacles-license\Making money	No	1.56 %	1	1
Nodes\\obstacles-license\Overcome obstacles	No	2.15 %	2	1
Nodes\\probabilities of loss	No	0.38 %	1	1
Nodes\\probabilities of loss\Percentage of occurrence of losses business	No	1.70 %	1	1
Nodes\\Role of Culture	No	2.78 %	2	1
Nodes\\Role of Management	No	0.65 %	1	1
Nodes\\Role of Management\Employees mistakes	No	1.47 %	2	1
Nodes\\Role of Management\Employees mistakes\employee discipline	No	2.27 %	2	1
Nodes\\Role of Management\Employees mistakes\employee discipline\Number of employees hired after the first year	No	0.60 %	3	1
Nodes\\Role of Religion	No	6.27 %	2	1



Nodes\\Social business contribute	No	4.21 %	4	1
Nodes\\Social business for both gender	No	2.15 %	2	1
Nodes\\Source of budget\Funds	No	0.24 %	1	1
Nodes\\Start up a business	No	2.94 %	4	1
Nodes\\Steps to begin the business	No	1.32 %	1	1
Nodes\\Women Freeze their money in bank	No	7.50 %	6	1
<b>Internals\\Male interviews\\DG Furniture Marketing Co. Businessman</b>				
<b>Node</b>				
Nodes\\Alternative opportunities	No	1.10 %	2	1
Nodes\\Business plan	No	0.88 %	1	1
Nodes\\Capital	No	0.86 %	1	1
Nodes\\Chosen this type of activity\Opportunity	No	1.39 %	2	1
<b>Hierarchical Name</b>	<b>Aggregate</b>	<b>Coverage</b>	<b>Number Of Coding References</b>	<b>Number Of Users Coding</b>
Nodes\\Company Network	No	0.07 %	1	1
Nodes\\Dealing with foreign companies	No	1.61 %	1	1
Nodes\\developing business-leadership	No	5.33 %	4	1
Nodes\\Early life\childhood	No	2.51 %	3	1
Nodes\\Early life\Work	No	2.11 %	3	1
Nodes\\Expand of Business	No	1.28 %	1	1
Nodes\\Expand of Business\Economy	No	1.80 %	2	1
Nodes\\External pressures	No	1.52 %	1	1
Nodes\\Idea behind the business\fortune	No	1.26 %	2	1
Nodes\\Idea behind the business\Reputation	No	0.85 %	1	1
Nodes\\Less businesswomen\Regulations and Culture	No	1.24 %	2	1
Nodes\\main problem to establish the business	No	1.89 %	2	1
Nodes\\Motivation-desire to run a business	No	0.12 %	1	1
Nodes\\Motivation-desire to run a business\Vision	No	3.43 %	1	1
Nodes\\obstacles-license	No	8.65 %	6	1
Nodes\\obstacles-license\Overcome obstacles	No	1.86 %	1	1
Nodes\\probabilities of loss	No	1.50 %	1	1
Nodes\\probabilities of loss\Percentage of occurrence of losses business	No	0.85 %	1	1
Nodes\\Role of Culture	No	2.63 %	1	1
Nodes\\Role of Culture\Culture effect on women and their commercial activity	No	0.12 %	1	1
Nodes\\Role of Management	No	2.18 %	3	1
Nodes\\Role of Management\Employees mistakes\employee discipline	No	3.39 %	2	1
Nodes\\Role of Management\Employees mistakes\employee discipline\Number of employees hired after the first year	No	0.44 %	1	1
Nodes\\Role of Religion	No	1.15 %	1	1
Nodes\\Social business for both gender	No	2.76 %	2	1
Nodes\\Source of budget\Funds	No	0.25 %	1	1
Nodes\\Start up a business	No	0.78 %	1	1
Nodes\\Start up a business\Knowledge	No	1.30 %	1	1
Nodes\\Steps to begin the business	No	1.10 %	1	1
Nodes\\Women Freeze their money in bank	No	0.05 %	1	1
<b>Internals\\Male interviews\\ES Real Estate Businessman</b>				

**Node**

Nodes\Alternative opportunities	No	0.64 %	3	1
Nodes\Business plan	No	0.75 %	1	1
Nodes\Capital	No	0.34 %	1	1

Hierarchical Name	Aggregate	Coverage	Number Of Coding References	Number Of Users Coding
Nodes\Chosen this type of activity	No	0.18 %	1	1
Nodes\Company Network	No	0.54 %	1	1
Nodes\Dealing with foreign companies	No	0.84 %	2	1
Nodes\developing business-leadership	No	1.11 %	1	1
Nodes\Early life\childhood	No	1.44 %	3	1
Nodes\Early life\marriage	No	1.17 %	3	1
Nodes\Early life\respect-responsibility	No	0.46 %	1	1
Nodes\Expand of Business	No	1.02 %	3	1
Nodes\External pressures	No	1.56 %	3	1
Nodes\Idea behind the business\Ambition	No	0.33 %	1	1
Nodes\Idea behind the business\fortune	No	0.02 %	1	1
Nodes\Less businesswomen	No	2.60 %	4	1
Nodes\Less businesswomen\Conservative community	No	0.75 %	1	1
Nodes\Less businesswomen\Gender	No	1.24 %	2	1
Nodes\Less businesswomen\Gender\Gender differences	No	5.36 %	5	1
Nodes\Less businesswomen\Regulations and Culture	No	3.27 %	3	1
Nodes\main problem to establish the business	No	1.44 %	3	1
Nodes\Motivation-desire to run a business	No	0.53 %	2	1
Nodes\Motivation-desire to run a business\Self-fulfilment	No	0.02 %	1	1
Nodes\obstacles-license	No	1.37 %	2	1
Nodes\obstacles-license\Making money\Challenges\Challenges for both male and female	No	0.63 %	2	1
Nodes\obstacles-license\Overcome obstacles	No	0.87 %	2	1
Nodes\probabilities of loss	No	0.84 %	2	1
Nodes\probabilities of loss\Percentage of occurrence of losses business	No	0.47 %	1	1
Nodes\Role of Culture	No	0.58 %	1	1
Nodes\Role of Management	No	0.84 %	2	1
Nodes\Role of Management\Employees mistakes\employee discipline	No	0.94 %	1	1
Nodes\Role of Management\Employees mistakes\employee discipline\Number of employees hired after the first year	No	0.18 %	2	1
Nodes\Role of Religion	No	3.04 %	5	1
Nodes\Social business contribute	No	2.74 %	2	1
Nodes\Social business for both gender	No	1.75 %	2	1
Nodes\Source of budget\Funds	No	1.59 %	4	1
Nodes\Start up a business	No	0.70 %	1	1
Nodes\Steps to begin the business	No	0.98 %	1	1
Nodes\Women Freeze their money in bank	No	6.20 %	8	1

Hierarchical Name	Aggregate	Coverage	Number Of Coding References	Number Of Users Coding
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**External**

Externals\Female external data\FL2



<b>Node</b>				
Nodes\\Social business for both gender	No	6.56 %	1	1
<b>Externals\\Female external data\\FL3</b>				
<b>Node</b>				
Nodes\\Entrepreneurs activities\\Society	No	25.06 %	8	1
<b>Externals\\Female external data\\GH1</b>				
<b>Node</b>				
Nodes\\Entrepreneurs activities	No	13.70 %	2	1
Nodes\\Entrepreneurs activities\\future of business	No	5.74 %	1	1
<b>Externals\\Female external data\\GH2</b>				
<b>Node</b>				
Nodes\\Early life\\childhood	No	6.89 %	1	1
Nodes\\Early life\\marriage	No	5.97 %	1	1
Nodes\\Early life\\respect-responsibility	No	12.25 %	4	1
Nodes\\Early life\\Work	No	16.27 %	2	1
Nodes\\Entrepreneurs activities\\Society	No	5.39 %	1	1
Nodes\\Start up a business	No	0.38 %	1	1
<b>Hierarchical Name</b>	<b>Aggregate</b>	<b>Coverage</b>	<b>Number Of Coding References</b>	<b>Number Of Users Coding</b>
<b>Externals\\Female external data\\GH3</b>				
<b>Node</b>				
Nodes\\Entrepreneurs activities\\Barrier	No	17.83 %	4	1
Nodes\\Entrepreneurs activities\\Economy	No	11.35 %	4	1
Nodes\\Entrepreneurs activities\\Opportunity	No	9.61 %	2	1
Nodes\\Entrepreneurs activities\\statistic	No	3.07 %	1	1
Nodes\\Obstacles-license	No	4.90 %	1	1
<b>Externals\\Female external data\\HA1</b>				
<b>Node</b>				
Nodes\\Start up a business	No	14.52 %	1	1
<b>Externals\\Female external data\\HA2</b>				
<b>Node</b>				
Nodes\\Motivation-desire to run a business\\contribution	No	21.57 %	1	1
<b>Externals\\Female external data\\HA3</b>				
<b>Node</b>				
Nodes\\Motivation-desire to run a business\\Competition	No	2.52 %	1	1
<b>Hierarchical Name</b>	<b>Aggregate</b>	<b>Coverage</b>	<b>Number Of Coding References</b>	<b>Number Of Users Coding</b>
<b>Externals\\Female external data\\JL1</b>				
<b>Node</b>				
Nodes\\Early life\\Work	No	5.96 %	1	1
Nodes\\Entrepreneurs activities\\future of business	No	9.55 %	1	1
<b>Externals\\Female external data\\JL2</b>				
<b>Node</b>				

Nodes\\obstacles-license\\Making money\\Challenges\\Challenges for both male and female	No	6.00 %	2	1
<b>Externals\\Male external data\\AK1</b>				
<b>Node</b>				
Nodes\\Early life\\Work	No	19.11 %	2	1
Nodes\\Entrepreneurs activities	No	10.50 %	1	1
<b>Externals\\Male external data\\AK2</b>				
<b>Node</b>				
Nodes\\Entrepreneurs activities	No	45.52 %	1	1
<b>Hierarchical Name</b>				
	<b>Aggregate</b>	<b>Coverage</b>	<b>Number Of Coding References</b>	<b>Number Of Users Coding</b>
<b>Externals\\Male external data\\AK3</b>				
<b>Node</b>				
Nodes\\Entrepreneurs activities	No	2.63 %	1	1
<b>Externals\\Male external data\\BS1</b>				
<b>Node</b>				
Nodes\\Early life\\marriage	No	5.88 %	1	1
Nodes\\Entrepreneurs activities	No	15.87 %	3	1
<b>Externals\\Male external data\\BS2</b>				
<b>Node</b>				
Nodes\\Entrepreneurs activities\\future of business	No	4.48 %	2	1
Nodes\\Obstacles-license\\Location	No	4.43 %	2	1
Nodes\\Start up a business\\opportunities\\ambitions	No	5.45 %	1	1
<b>Externals\\Male external data\\CF1</b>				
<b>Node</b>				
Nodes\\Expand of Business	No	15.67 %	1	1
Nodes\\Start up a business	No	8.40 %	1	1
<b>Hierarchical Name</b>				
	<b>Aggregate</b>	<b>Coverage</b>	<b>Number Of Coding References</b>	<b>Number Of Users Coding</b>
<b>Externals\\Male external data\\ES1</b>				
<b>Node</b>				
Nodes\\Entrepreneurs activities\\future of business	No	10.96 %	1	1
Nodes\\obstacles-license	No	5.50 %	1	1
Nodes\\obstacles-license\\Making money\\budget or expenses	No	19.64 %	1	1
<b>Externals\\Male external data\\ES2</b>				
<b>Node</b>				
Nodes\\Start up a business\\opportunities	No	13.35 %	1	1