



Women Entrepreneurship Behind the Veil: Strategies and Challenges in the Kingdom of Saudi Arabia

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Abstract:

This paper highlights the challenges faced by women entrepreneurs and their future prospects. The emergence of women entrepreneur and their contribution to the national economy is quite visible in Saudi Arabia. Women have become aware of their existence, their rights & their work situations. Though women entrepreneurship and the formation of women business networks is growing rapidly, still there are a number of challenges like lack of finances, economic issues, cultural issues, fierce competition, the negative international outlook, cash flow etc. The study utilized a survey questionnaire in gathering primary data. The sample of 278 women entrepreneurs were surveyed. The study found out that the basic issue prioritized by the women entrepreneurs was training and development; the characteristic of approaches in dealing with their ventures, practices and activities. Women entrepreneurs should make a success of their organization and help for economic progress of their countries. Recent developments indicate a clear strategic direction of policy makers and development plans in Saudi Arabia towards an even greater role for women in public life and into top leadership positions in public domains. This paper attempts to identify the challenges and opportunities that women entrepreneur face in Saudi Arabia.

Keywords: Women Entrepreneur; Challenges; Opportunities; Strategies; Saudi Arabia.

I. Introduction

“As to women, the Islamic faith has given women rights that are equal to or more than the rights given them in the Old Testament and the Bible” King Abdullah of Saudi Arabia.

The Saudi Arabia is the largest Arab nation in the western Asia and 2nd largest in the Arab world (after Algeria). The country has been governed by complete monarchy since inception. The kingdom is categorized as a high-income economy with world's second largest oil reserves and sixth largest natural gas reserves. (Central Department of Statistics and information, 2010). Kingdom of Saudi Arabia is currently in the mid of major economic transformation whose scope and intensity may merit the label “unprecedented.” The reform comes as part of a new long-term economic strategy, dubbed Vision 2030, and its national transformation plan aimed at weaning the Saudi economy off its addiction to oil, helping Saudi Arabia stay competitive in a low-oil-price world. The Nation's ambitious strategic and operation plans includes tripling the non-oil revenues by 2030 and by creating more than 450,000 jobs, including jobs for women, in both public and private sector. Related, of course, is the issue of women's equality. As of today many Saudi women are highly trained and committed to work as compared to men in population, one could argue - but their access remains constrained by the rigid division of genders. Although the current time of tighter government budgets, after two years of lower oil prices, is what has created the urgency for change, it may well hinder the change itself. The public sector faces all of the talent challenges faced by the private sector, and then some.

2. Review of Literature

Defining entrepreneurship has been a problem to researchers and there has been no generally accepted definition for this phenomenon (Bruyat & Julien, 2001; Hechavarria & Reynolds, 2009). Schumpeter (1947) defined entrepreneurship as “the doing of something new or the doing of things that are already being done in a new way (innovation) (Schumpeter,

1947). Kent, Sexton and Vesper defined it as “the creation of new business enterprises by individuals or small groups, with the entrepreneur assuming the role of society's major agent of change, initiating the industrial progress that leads to wider cultural shifts”. Kent *et al.*, (1905); Ufuk & Oagen (2001) stated that entrepreneurship “is the process of creating something of value by devoting the necessary skills, time and effort, and, assuming the accompanying financial and sometimes physical and social risks, to reap the resulting monetary rewards and personal satisfaction”. Shaper and Volery (2004) defined it as “the process brought about by individuals of identifying new opportunities and converting them into marketable products or services”. Regardless of the many definitional approaches, it is agreed among most researchers that entrepreneurship is about innovation (Schumpeter, 1947; Sternberg & Wennekers, 2005, Henderson, 2002;). An entrepreneur is one who creates a new business in the face of risk and uncertainty for the purpose of achieving profit and growth by identifying significant opportunities and assembling the necessary resources to capitalize on them (Zimmerer, 2008). It offers a crucial path to unemployed youth to support themselves and their families and by launching businesses, youth can generate several employment opportunities to others and can play a vital role in strengthening their positive relationship between entrepreneurship and unemployment. Entrepreneurship has become very popular across the globe because entrepreneurs are being considered as a fundamental cause of economic development by most of the people across the globe. More and more people are adopting entrepreneurship as their career of choice. In one of the first studies (Gallagher, 1986) and (Storey & Johnson, 1987) found results for the United Kingdom, that small enterprise create most of the new jobs. (Konings, 1994).

2.1. Saudi Women Entrepreneurs

Omar and Davidson (2001) reveals that female Saudi entrepreneurs are ambitious, positive, and persistent in their pursuit to overcome the challenges they face. Structural factors can present an important challenge to women leaders due to managerial and organizational practices, women managers around the world are few meaningful challenges Evidence similarly indicates that women leaders in Saudi Arabia face a number of structural challenges, including limited authority, which is disproportionate to the size of their responsibility (Al-Halawani 2002; Almenkash *et al.* 2007; Abdullah 2008). A study conducted by Al-Halawani (2002) concludes that women in many sectors of government are operating under the umbrella of men, which impacts negatively on the performance of women sections, and that the constant intervention by men restricts their freedom to make decisions. The study further concludes that lack of authority and centralization of authority in headquarters run by men limit women’s ability to lead effectively and to make decisions, even those that concern their own departments (Al Halawani, 2002). Although KSA has a vibrant economy with modern technology, these resources are not shared by all citizens. With the two Muslim holy cities of Mecca and Medina, it abides by conservative religious standards. Even within KSA, the religious practices vary; Riyadh, the capital, is very strict while Jeddah, a Red Sea seaport city, is less rigid as are some of the eastern provinces. The economy of KSA is dominated by large corporations related to oil production and oil byproducts, leaving little attention to the development of the economy. Small and medium enterprises only contribute 28 % of GDP but employ approximately 80% of the work force. They face obstacles in getting bank loans and business orders as their products and services do not meet international standards (Alchoui, 2009). Additionally, the Small and Medium-sized Enterprises (SMEs) “suffer from a lack of professionalism and of marketing skills; they do not conduct feasibility studies, maintain financial records or prepare annual budgets” (Hashim, 2008). Two issues that impinge their ability to develop businesses are, they are not allowed to drive and must have a male representative to deal with the government agencies. Attire is irrelevant to entrepreneurial efforts, and media and researchers must look beyond the robes and “get beyond the images of Saudi women as nameless, faceless entities” (Alomair, 2015) if they are to be taken seriously. Changes in terms of business development, entrepreneurship and women are occurring within KSA. “Slowly, tentatively, almost imperceptibly to outsiders, the kingdom is redefining its relationship with the modern world” (Alajmi, 2001).

2.2. Males Versus Females in Saudi Arabia

An examination of the Kingdom’s laws relating to female nationals reveal that women are to date prohibited by custom to drive, open a business on their own, buy a home and invest in real estate. A women’s guardian (Abdullah, 2007) must do even the simplest act of reporting a crime to the local police. Freedoms for women are perceived as an “attack at the very moral fiber of traditionalist culture and consensual departure from the way God has intended Muslims to live”. Technically, the registration process for a new business is the same whether a man or a woman owns the business. “The only regulation imposed on women owned businesses is to have all women staff in designated women’s section with separate entry and exit doors; and a male supervisor in the men’s section (Parker, 2007). According to a member of the Shoura Council, several decisions regarding the right of a woman to register a business have changed in the last five years. “Until recently, women couldn’t practice any commercial activity without a male agent who represents her in administration and in dealing with the procedures for setting up a legal business in the Kingdom (Fakkar, 2007). Some women, however, still complain that they need a male agent.

2.3. Females in Saudi Arabia

Women make up 45.5 % of the population in KSA. This number is lower than the United States where females make up 50.9% of the population (CIA, 2008). This variation is the result of the approximately 5.6 million foreign workers in the

Kingdom, the majority of whom are males. Female literacy rate is 71% (CIA, 2008), however a breakout of literacy by age is not available. Today, education is mandatory for females and women make up 58% of University students. (Balsa, 2007). More and more women are employed but the estimates range from 5.5% (Parker, 2007) to 15% (Abdullah, 2007). Other key facts regarding women's business potential in KSA are:

- Women control much of wealth in the country and thus women entrepreneurs have access to informal funding. Saudi women as a whole own estimated cash funds of SR45 billion, of which "75% is sitting idle in bank deposits" (Parker, 2007).
- Women own about four percent of the total registered businesses in the Kingdom with 5,500 commercial registrations of women's projects, representing 20% of the business in the retail, contracting, wholesale and transferable industries sectors (Parker, 2007). *Arab News* in March 2007 has published Top 20 List of Saudi Women's Business. "Saudi men have traditionally been the entrepreneurs since centuries but women are no longer standing in the same 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 (Almaena, 2007).
- Some Saudi women participate in entrepreneurial efforts through their families. Women own some 40% of family run companies, very often as silent partners (Parker, 2007).

The government of Saudi Arabia has adopted a clear vision for the empowerment of women as reflected in recent development plans that show a clear shift in the orientation of planning efforts towards the development of women's roles instead of focusing on women's right to education and employment. Empowerment of women and enhancement of their involvement in public affairs have been clearly emphasized not only as targets of development plans but also rather as a means to achieve strategic objectives of development. Globalization and economic and social developments in Saudi Arabia indicate the strong conviction among policymakers that comprehensive and sustainable development could not be reached without activating all social actors of development in the global society (Metcalf and Rees 2010). It is quite clear that Saudi Arabia is embracing a new strategic direction to recruit qualified women into positions of entrepreneur at the top of the hierarchy in public and private sectors. Saudi women are slowly but definitely assuming high positions that include deputy minister, university president, Shura Council consultants, board members of Chambers of commerce and many other new and exciting positions in both the public and private sectors. The roles and skills of women entrepreneurs have received increased attention by researchers and practitioners in business and public organizations all over the world (Omair 2008; Stead and Elliot 2009). This growing interest is triggered by the importance of entrepreneur as an essential element to the survival of organizations and as an instrumental factor in their strife for excellence (Stead and Elliot 2009). This interest is also influenced by the increasing role that women play in organizations and in the economy in general. According to G20 Statistical Report, in Saudi Arabia, a large gap exists between male and female unemployment rates, as female rate was over three times that for male between 2006 and 2008. The gap widened sharply in 2009 to five times as the female unemployment rate rose 6 % point to 19 % while it rose only slightly for men (0.2% point to 3.7 %). Women's participation in the labor force in the Kingdom of Saudi Arabia (KSA) is the lowest in comparison to UAE (59%), Kuwait (42.49%), Qatar (36.4%), Bahrain (34.3%). According to the Deputy Minister for Labour, Abdul Wahid Al-Humaid, most unemployed women are highly qualified (78.3 % of them are university graduates). By contrast, 76 % of unemployed men have only a secondary education or lower (AlMunajjed, 2010). From 1992 to 2007, the percentage of women participating in the Saudi work force saw an almost threefold increase; from 5.4% to 14.4%. While the majority of working women hold bachelor's degrees, 85% of them work in the primary school education sector. Of the employed female population, 97% work in the public sector, which is the largest employer of Saudi women; 30% of government employees are female, whereas only 5% of working women have jobs in the private sector. AlMunajjed (2010) observed that the increase in the level of women participants. Because of enhanced urbanization and industrialization, women in Saudi Arabia are acquiring higher education and are equally competing with their male counterparts in every domain. However, despite women's impact on the world economy, the literature on women entrepreneurs is lacking. In fact, studies on women entrepreneurs constitute less than 10% of the total research in the field of entrepreneurship. Around 30 % women are unemployed, which has been progressively increased from 16 % within a decade (Welsh, Memili, Kaciak & Sadoon, 2014). Without the systematic enforcement of meritocratic structures inside both public sector institutions and the private sector, the Saudi Arabia's sensible economic reforms may end up struggling due to weak implementation. To put Vision 2030 into practice, Saudi Arabia. Every year, American entrepreneurs launch more than 850,000 new businesses, and the level of interest in pursuing entrepreneurship as a career remains high among people in all age groups.

3. Research Methodology

In this research, both quantitative and qualitative approach were used in an attempt to explore the motives that drive Saudi women entrepreneur, to describe the challenges that these women face when establishing their business, and to explain the strategies that they used to help solve these problems. Since the women entrepreneur universe is very vast, widespread and diverse, obtaining a nationally representative sample would involve a very large budget and time. This paper provides new understandings of women's entrepreneur progress, challenges and opportunities in Saudi Arabia. The study

presents results of a survey of 278 women entrepreneur in various sectors in Saudi Arabia. Findings and recommendations should prove useful in raising awareness among policymakers regarding the experiences of women entrepreneur in Saudi Arabia and the challenges they face and in identifying factors that may facilitate their role. The study argues that commitment to women's entrepreneur development is an important aspect of broader social change in Saudi Arabia. The participants were to describe the population of interest (Sapsford & Jupp, 2006). Babbie (2012) refers to this method as "Quota and "Snowball Sampling". The quota sampling started with a list of the characteristics of the target population. In this regard, the characteristics required in this research are Saudi women entrepreneurs. The sample included people from different cities in Saudi Arabia. The primary focus was to interview successful Saudi women entrepreneurs in Saudi Arabia.

3.1 Objectives:

- To examine the impact of demographic variables on challenges associated with governance in Saudi Arabia.
- To identify and address the challenges these women face towards establishing a more supportive environment.
- To identify the key strategic concerns of Saudi Arabian women in starting and progressing their business ventures, and to propose viable solutions in compliance with the societal and governmental restrictions.

3.1.1 Research Questions

On the basis of review literature and above objectives below are the develop research questions.

The First Question: Is there any impact of demographic variables such as age, marital status, employment status, and education level on challenges associated with working females in Saudi Arabia?

The Second Question: What are the challenges these women face towards establishing a more supportive environment?

The Third Question: What are the key strategic concerns of Saudi Arabian women in starting and progressing their business ventures, and to propose viable solutions in compliance with the societal and governmental restrictions?

3.2 Research Methodology:

The present research will adopt a quantitative research methodology wherein questionnaires will be administered to 300 participants who women entrepreneur. Purposive sampling will be employed to select specific personnel.

The socio-demographic data of sample reveals that distribution of respondents was 278 respondents were women entrepreneur in Kingdom of Saudi Arabia. SPSS 20.0 software was used to analyze data in inferential statistics. Pearson correlation coefficient, multiple regression technique were used to test research's objectives.

3.2.1. Sample Size:

Sample Size – Finite Population (Where the population is less than 50,000)

$$\text{New SS} = \frac{SS}{\left(1 + \frac{(SS - 1)}{Pop}\right)}$$

Pop=Population =1500

Note: Calculate the sample size using the infinite population formula first. Then use the sample size derived from that calculation to calculate a sample size for a finite population.

$$\text{New SS} = \frac{384}{\left(1 + \frac{(384 - 1)}{1500}\right)}$$

$$\text{New SS} = 384/1.2553$$

$$\text{New SS} = 305.90 = 306$$

Hence the sample size taken for the study n=300

3.2.2 Research Hypothesis:

H0: There is no association between demographic variables and technical challenges

H1: There is association between demographic variables and technical challenges.

H0: There is no association between demographic variables and financial challenges.

H1: There is association between demographic variables and financial challenges.

H0: There is no association between demographic variables and regulatory challenges

H1: There is association between demographic variables and regulatory challenges.

H0: There is no association between demographic variables and socio-culture challenges

H1: There is association between demographic variables and social-culture challenges.

4. Result and Discussion

4.1. Demographic Variables

In table 4.1 the number of questionnaires presented to the respondents was 300, and 278 of them were successfully completed and returned, which gave a study 92.7% response rate. Hence only 22 questionnaires were not duly returned, which was a 7.3%. This gave a study a strong response rate as Collis and Hussey, (2003) put it any response rate, which is at 60% is acceptable for the study.

Table 4.1: Response Rate		
Respondents	Frequency	Percentage (%)
Questionnaires Issued	300	100
Questionnaire Returned	278	92.7
Not Returned Questionnaires	22	7.3

Reliability and Normality Test Results

Table 4.2: Reliability Test	
Reliability Test	Cronbach's Alpha
Sampling Adequacy	0.867
Significant	.000

The reliability of the data was tested and found that the Cronbach's alpha value is well above the lower limit of acceptability of 0.70 as suggested by Collis and Hussey, (2003). The results indicate that the questionnaire used in this study has a high level of reliability as each of the items relates to the identified factor shown in table 4.2.

Table 4.3: Demographic Profile of the Respondents		
Demographic Variables	Respondents	Percent
Age		
30–35 years	25	6.1
36–40 years	42	20.1
41–46 years	57	25.9
46–50 year	62	29
More than 51 years	37	17.9

Marital status		
Married	141	50.7
Divorced	40	14.4
Widowed	41	14.7
Single	56	20.1
Work Experience		
Less than 5 years	47	16.9
6–10 years	60	21.6
11–15 years	35	12.6
16–20 years	97	34.9
More than 20 years	39	14
Educational Level		
Bachelor's	67	24.1
High diploma	51	18.3
Master's	119	42.8
Doctorate	36	12.9
Other	5	1.8

4.2. The Major Problems and Challenges Faced by Women Entrepreneurs in Saudi Arabia are:

Question 2: What are the challenges these women face towards establishing a more supportive environment?

During business operation, most of the upcoming women entrepreneurs do face problems that are in different dimensions and magnitudes than those faced by their male counterparts. These problems, generally, prevent these women entrepreneurs from realizing their potential as entrepreneurs. A complex web of technical, financial social, regulatory and socio-cultural factors were revealed as key barriers to Saudi women's participation in the entrepreneurship sector.

Table: 4.4 The Scoring of Scale Components

Component	Items
Technical Challenges	3. Difficulties in finding and building a venture team 5. Difficulties in measuring the impact and effectiveness of enterprise. 8. Very little support from management consultancy, legal consultancy, marketing, financial, enterprise planning and development
Financial Challenges	1. No reasonable interest rate for loan 4. Women entrepreneurship ventures are still obscured and untried

	<p>9. Difficulties in loan maturity terms</p> <p>11. Agencies are reluctant to find women entrepreneurial ventures</p> <p>18. Strong loan maturity terms</p> <p>21. Problem in financing</p>
Regulatory Challenges	<p>2. Gender-specific entrepreneurship issues creating any difficulties</p> <p>6. Restrictions to access the government licensing.</p> <p>10. Difficulties to facilitate governmental procedures</p> <p>15. Complicated regulatory environment and bureaucratic procedures.</p> <p>19. Difficulties in business assistance and supporters from government</p>
Socio-Cultural Challenges	<p>7. Male domination in the entire business and entrepreneurship</p> <p>12. Women entrepreneurs are not getting family support.</p> <p>13. Women entrepreneurs not prefer to be active partner entrepreneur with their spouses</p> <p>14. No financial independence that would enable them to execute plan independently.</p> <p>16. No necessary support rather than initiating and running a business enterprise entirely on their own.</p> <p>17. Encounter harassments in registering and operating business</p> <p>20. cultural influences</p> <p>22. Attitude of the employees towards women entrepreneur is negative</p> <p>24. Conflicting gender roles</p>

- **Lack of Family Support-** In Saudi Arabia women entrepreneurs have to face both environments; traditional as well as modern in order to run their enterprises. Traditional category includes socio cultural and religious elements while modern category includes constitutional structure, policy-making and other institutional mechanism. It is reported that the family may feel guilty by neglecting household duties in her pursuit of business. Cultural traditions may hold back a woman from offering into her own business.
- **Lack of Confidence and Faith-** The ambition, self-confidence, innovativeness, achievement motivation and risk taking ability are essential qualities for entrepreneurial career. Women entrepreneurs require confidence, motivation, managerial and entrepreneurship skills for their accessibility to new markets. As a woman when enters into the business, offers the many challenges of learning how to effectively operate the activities of such business and attempting to meet all other expectations that are part of entrepreneurship (Schaefer, 2003).
- **Lack of Societal Support** - Furthermore, research point out that normative constraints and societal attitudes based on cultural and religious beliefs in some countries are not supportive of the work of women in general or that of women in entrepreneurship in particular. In a variety of countries, the perception is that entrepreneurship is an appropriate career choice for men and not women, or only for the poor and not the educated, which in most cases are women. These perceptions are mostly based on the association of entrepreneurship with traditional male stereotypes.
- **Work-Family Interface-** Another more recently frequent mentioned challenge is the combination of the business with family responsibilities, which may undermine the success of the business .Women

entrepreneurs indicate that they deploy several strategies to cope with the double workload and challenges deriving from combining business with family but while self-employment may provide flexibility.

- **Family Attachment, Social Taboos and Exploitation** - Furthermore, some studies indicate that women strongly rely on support from husbands, partners, and relatives in order to successfully start and grow a business. Much more research is needed on the topic of coping strategies to combine business with family in general and specifically, on how to engage husbands and other family members in supporting women entrepreneurs. Competition is very tough competition and risk-bearing capacity of won entrepreneur is very low.

Table: 4.5 ANOVA for Difference in Women Entrepreneurship Challenges According Demographic Traits

Items	Variables	F	p
Technical Challenges	Age	3.377	0.174
	Marital status	0.653	0.555
	Work experience	1.378	0.135
	Level of education	3.06	0.754
	Age	2.222	0.017
Financial Challenges	Marital status	1.776	0.241
	Work experience	1.611	0.609
	Level of education	1.133	0.338
	Age	4.2	0.111
	Marital status	1.821	0.372
Regulatory Challenges	Work experience	0.222	0.686
	Level of education	3.744	0.433
	Age	1.444	0.3913
	Marital status	0.05	0.582
Socio-Cultural Challenges	Work experience	0.495	0.457
	Level of education	0.248	0.557

Table: 4.6 Association Between Demographic Variables and Items

Items	Variables	F	p
Technical Challenges	X1	2.117	0.4045
Financial Challenges	X1	1.6855	0.30125
Regulatory Challenges	X1	2.49675	0.4005
Socio-Cultural Challenges	X1	2.237	0.96825

H0: There is no association between demographic variables and technical challenges

H1: There is association between demographic variables and technical challenges.

Since p value is 0.4045 which is more than 0.05 so we will accept null hypothesis which means that there is no association between demographic variables and technical challenges.

H0: There is no association between demographic variables and financial challenges

H1: There is association between demographic variables and financial challenges.

Since p value is 0.30125 which is more than 0.05 so we will accept null hypothesis which means that there is no association between demographic variables and financial challenges.

H0: There is no association between demographic variables and regulatory challenges

H1: There is association between demographic variables and regulatory challenges.

Since p value is 0.4005 which is more than 0.05 so we will accept null hypothesis which means that there is no association between demographic variables and regulatory challenges.

H0: There is no association between demographic variables and socio-culture challenges

H1: There is association between demographic variables and social-culture challenges.

Since p value is 0.96825 which is more than 0.05 so we will accept null hypothesis which means that there is no association between demographic variables and social-culture challenges.

Financial challenges are includes such as-

- **Access to financial resources.**
- **Lack of investment skills**

Technical Challenges are includes such as-

- **Lack of higher education, training and self-confidence:**
- **Lack of experience**
- **Inadequate training and access to information**

Regulatory Challenges are includes such as-

- **Legal barriers and procedures**
- **Lack of right public/ private**
- **Lack of Awareness about Governmental Programs**
- **Licensing regulations and processes**

4.3. Strategies

Question 3: What are the key strategic concerns of Saudi Arabian women in starting and progressing their business ventures, and to propose viable solutions in compliance with the societal and governmental restrictions?

The following strategies are suggested to support women entrepreneurs to seize various opportunities and face challenges in business:

Variables in the equation	Component	T-test	Correlation (Pearson)	R ²	B-value	p-value
Education & Training		0.81	0.9875	0.9437	13.8	0.2305
Support & Coordination		0.15	0.7806	0.4655	8.0	0.2067
Access to Funding	<i>Strategic Measures</i>	0.16	0.9118	0.8190	9.1	0.0369
Entrepreneurship Culture		0.18	0.9565	0.8584	8.5	0.0166
Fees & Regulatory		1.45	0.9456	0.8940	7.5	0.0233
Supportive Environment		1.11	0.9768	0.8645	7.1	0.0248

Table 4.6 present the result of analysis using correlation, regression and T-test to test the level of women entrepreneurs strategies with the components they are exposed to in the process of meeting strategic measures. Education and training was significantly ($P < 0.2305$) and positively correlated (0.9875) to target group. The co-efficient of determination therefore expressed that 94.37% of the support the education and training because of strategic measures. The regression co-efficient (B value) expressed that each strategies in measures resulted in 13.8%. The T-test expressed significant association between strategic measures and education & training. The positive correlation depicts that as access to funding increases support to women entrepreneur. Support & coordination was significant ($P < 0.2067$) with a coefficient of determination of 78.06%. Access to funding was significant ($P < 0.0369$) and positively correlated (0.9118) to strategic measures. Indecent dressing and sexual harassment all were significant at even 1.8% ($P < 0.0166$ and $P < 0.0233$) respectively. They co-efficient of determination (89.40% and 86.45%) shows that target deposit was responsible for 89.40% of cases of indecent dressing and accounted for 89.45% of supportive environment. They regression coefficient expressed that each case of target deposit resulted into indecent dressing by 7.5% and sexual harassment by 7.1%. The T-test expressed very strong significant association between strategic measures and access to funding and also in entrepreneurship culture. A positive correlation exists between fees and regularity (0.9456) and strategic measures. Similarly, a positive correlation (0.9768) also exists between supportive environment and strategic measures. This indicates that as strategic measures decisions increases fees & regulatory and supportive environment.

Table: 4.6 The Results of Variables

- i) **Education & Training** - Attempts should be there to enhance the standards of education of women in general as well making effective provisions for their training, practical experience and personality development programs, to improvise their over-all personality standards. Educational Institutes should tie up with various government and non-government agencies to assist in entrepreneurship development mainly to plan business projects. Skill development to be done in women's institutes and Industrial Training Institutes. Skills are put to work in training-cum-production workshops. Effective training on building up self-confidence and communication skills. Skill training on new technologies, scientific knowledge, and specific trades. Vocational training programs to be extended to women community that enables them to understand the production process and production management. Hence education is a liberating force and barriers to caste and class by smoothing out inequalities imposed by birth and other circumstances. Government should provide better educational facilities and schemes to women folk. There should be continuous monitoring, improvement of training programmers, practical experience and personality development programs to improvise their over-all personality standards. Establishment of proper training institutes for enhancing their level of work-knowledge, skills, risk-taking abilities, enhancing their capabilities. Training Centers should provide training to prospective women entrepreneurs free of cost.
- ii) **Support & Coordination**- To create awareness about entrepreneurship and its importance as job providing avenues rather than job seeking ventures. To make them realize the income generation, social status, recognition and potentiality. Assisting them in preparation of project reports for their own proposed units and helping them to follow up the venture to start the new enterprise. Establishment of proper training institutes for enhancing their level of work-knowledge, skills, risk-taking abilities, enhancing their capabilities. Promoting

entrepreneurship among women is especially important to tackle the problems of under employment and unemployment in the society. Potential women entrepreneurs should be exposed to different types of emerging opportunities. **Housewives should be motivated to learn additional income.**

- iii) **Access to Funding-** Women in business should be offered soft loans & subsidies for encouraging them into industrial activities. The financial institutions should provide more working capital assistance both for small scale venture and large scale ventures. Making provision of micro credit system and enterprise credit system to the women entrepreneurs at local level. Women entrepreneurs should be provided marketing facilities and subsidy for raw materials. Thus by adopting the above said suggestions in letter and spirit, the problems associated with women can be solved. Loan facilities must be made available and marketing help must be provided. Creating provision of micro credit system and enterprise credit system to the women entrepreneurs at local level with low rate of interest. Finance is sine-qua-non for any enterprise. The banking system is not sufficiently responsive to social banking needs and has not been able to deal with barriers that hinder women from using or gaining access to credit. Adequate arrangements must be made for the supply of credit facility at concession rate for the women entrepreneurs in view of their growing needs.
- iv) **Entrepreneurship Culture-** Interaction with successful entrepreneurs for sharing their experiences. A Women Entrepreneur's Guidance Cell should be set up to handle the various problems of women entrepreneurs all over the city. All of these will help foster a culture of Entrepreneurship among women. Well planned approach is needed to examine the existing situation and to identify the entrepreneurial opportunities. It further implies that women entrepreneurs have alliance with clued-up people and constricting the right organization offering support and service. The creative ideas have to come to a fair play. Hard work is required to build up an enterprise.
- v) **Supportive Environment-** International, National, Local trade fairs, Industrial exhibitions, seminars and conferences should be organized to help women to facilitate interaction with other women entrepreneurs. Providing consultancy and guidance, continued awareness, career building and attitudinal change towards enterprise formation. Positive attitudinal change in the society recognizing the role of women as entrepreneur may lead to the development of appropriate environment in which women will be able to exploit their entrepreneurial talents. To discuss the problems, issues, grievances and filing the complaints against constraints towards the economic progress path of women entrepreneurs and giving suitable decisions in the favor of women entrepreneurs and taking strict stand against the policies or strategies that obstruct the path of economic development of such group of women entrepreneurs. There should be a continuous attempt to inspire, motivate, encourage and co-operate the women entrepreneurs. Awareness program need to be conducted on mass scale to create the awareness among women about the various areas to conduct business.

Future Prospects:

Women entrepreneurship requires major change in the traditional attitudes and mindsets of people in society rather than being limited to only creation of opportunities for women. Hence, it is imperative to design programs that will address to attitudinal changes, training, supportive services. Various initiatives are especially useful for women entrepreneurs' improvement of the entrepreneurial culture. These initiatives need further adjustment to encourage women entrepreneurs. All this is providing immense confidence in the women entrepreneurs and enabling them to exercise their skills, risk taking abilities, uncertainty bearing attitude while working in an enterprise. Efforts need to coordinate the enterprise activities of the women and providing them the utmost financial, morale, psychological support by various institutions working within the economy and worldwide. With increasing government and non-government and other financial institutions assistance for various women entrepreneurs within the economy there can be significant increase brought about in the growth of women entrepreneurship process. The basic requirement in development of women entrepreneurship is to make aware the women regarding her existence, her unique identity and her contribution towards the economic growth and development of kingdom.

Conclusion

Saudi women have the potential and the determination to set up, uphold and supervise their own enterprises in a very systematic manner. Appropriate support and encouragement from the Society in general and family members in particular is required to help them scale new heights in their own enterprises. The right kind of support from the family, society and government will make these women entrepreneurs a part of the mainstream of national economy and they can contribute to the economic progress of Kingdom in this era of globalization. Ultimately, every impoverished woman who manages against all odds to become a successful entrepreneur is heroic. In spite of the remarkable advancement of women in Saudi society over the past few decades, women today remain vastly under-represented in the entrepreneurial sector. In an economy that continues to seek out opportunities to reduce its dependency on oil, women's entrepreneurship presents an important avenue for diversification, and a major source of untapped economic potential. While women in Saudi Arabia have many positives to draw on, they remain constrained at large in their ability to translate this into tangible entrepreneurial success. Increased opportunities for women have provided them with skills, which have resulted

in more opportunities to pursue economic independence. The women take responsibility for more than a duty to maintain the stability of society and contribute to building the nation's economy, and that this community and the nation represents the best representation of outside an inside, so the caring, other and citizenship. In Kingdom, women entrepreneurship has gained sharp momentum in recent times but the doubt is that whether these figures include enterprises owned and run by men. For development of real women entrepreneurship, the joint efforts of both society and government are needed on one hand, and parents have to do justice to their female child. And on the other hand, women need to be aware of and demand their rights. The study stresses the importance of training as a means for entrepreneurship development, as well as creating platforms for discussion and enhancement of women entrepreneurship, and establishing supportive legislation for women's active role in society. However, any attempt to introduce social change will have to be in line with them cultural norms and values pertaining to women and Islam. The study comes at a time where Saudi Arabia is undergoing a major reform on all fronts but especially in women's issues. Results identify the recent positive changes in women's role and in the official support to women's participation in public life, which came along as a result of the consistent efforts of the Custodian of the Two Holy Mosques and his conviction of the need to enhance women leadership and participation in the decision-making process at all levels. The study shown that women entrepreneurs are facing the various challenges in front of them although many women have a good potential to become for proving good entrepreneurs. Women entrepreneurs can contribute a lot for the overall economic development of kingdom.

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