Investigating the Influence of Technology on Saudi Women Entrepreneurs Overcoming Gender Discrimination

A thesis submitted in partial fulfilment of the requirements of the University of Reading for the degree of

Doctor of Philosophy

Henley Business School
Leadership, Organisation and Behaviour

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Aug 2019

بسم الله الرحمن الرحيم

اللهم لك الحمد كما ينبغي لجلال وجهك وعظيم سلطانك

In the Name of Allah the Most Gracious the Most Beneficial

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Dedicated to

My wonderful parents,
Anas Almarzouki and Abeer Alrefaie
(عبير عبدالعزيز الرفاعي و أنس محمد المرزوقي)
My dream came true because of your unconditional love, support, sacrifices and endless dua'as.

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Declaration

I, Rahaf Almarzouki, confirm that this is my own work and the use of all material from other sources has been properly and fully acknowledged.

Acknowledgment

I wish to express my profound gratitude to Professor Andrew Godley, for his support, patience, guidance and constructive criticisms. I would also like to thank Dr Shaheena Janjuha-Jivraj for her insight. Dr Evelyn Fenton and Dr Maksim Belitski for their efforts. I would like to express my utter gratitude towards Gillian and Lynda for the unconditional support throughout this process.

To every participant in my interview without whom my research would not have been possible; special thanks to Sara Alfadl whose initial contact made my data collection process less burdensome. Saraa Taj thank you for your efforts.

To my UK family that are my friends Douha and Heba Attiah. To my friends that are my family Lulwah and Sumia. A special thanks to Balqees for being there day, night and always. I will forever cherish the memories we made on this journey.

To all my friends that have supported and helped in every way possible. Mary-Ann Bolos, Azza Jamjoom, Alaa and Jana Linjawi. My cousins for their support, especially ‘Banat Khalla.’ Buthainah Albaity for always being there. A special thank you to my extraordinary sisters, not by blood but by choice, Noura and Sara Fakieh, without your support this would have never been possible, forever grateful.

To my family for keeping up with me on this rollercoaster. For your love, support and prayers. Thank you Haleema and Kaltoom for your thoughtfulness and prayers. Special thank you to my grandparents for their encouragement and prayers, my grandfather for our weekly calls. My siblings Raghad, Mohammed, Rana, Reem and Abdulaziz, for just being there. Last but not the bit least to Nada Nadhrah, words cannot express, but I will always owe you this, thank you very much.

LOVE YOU ALL!!

الله لا يحرمني

Abstract

A small number of empirical studies are found in the literature which discuss entrepreneurship in comparative studies in the Gulf region, and which include Saudi Arabia. However, they tend to target entrepreneurship in general, but refer to male entrepreneurs specifically. The study presented in this thesis aims to develop research on women's entrepreneurship in Saudi Arabia by understanding the effects of discrimination on entrepreneurial behaviour and investigating the influence of technology on entrepreneurship and gender discrimination. A total of 27 female entrepreneurs from the city of Jeddah, in Saudi Arabia, are interviewed and resources-based theory and institutional theory drawn on to investigate the topic. In addition, feminist theory and a feminist approach are applied throughout the research.

Key findings suggest that Saudi women encounter cultural and institutional barriers that hinder entrepreneurial behaviour; cultural barriers having the greatest impact. Personal traits and characteristics possessed by these women greatly support their exploitation of opportunity. While different resources aid their entrepreneurial behaviour, technology has played a role not only in enhancing such behaviour, but also in helping Saudi women entrepreneurs overcome gender discrimination.

Further, as research has shown, entrepreneurs have an influence on the economic development of many countries. Thus, it is expected that better understanding of the positive effect that Saudi women entrepreneurs have on the Saudi economy will encourage further research into this demographic and the impacts of gender discrimination on their success. Understanding the gender related barriers helps locate potential solutions that aim to minimise gender discrimination and enhance entrepreneurial behaviour and economic development. Finally, technology is found to be a positive factor for Saudi women and a major tool that has helped them overcome the challenges they face.

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List of Abbreviation

IT: Information Technology

OPEC: Organization of the Petroleum Exporting Countries

GDP: Gross Domestic Product

GEM: Global Entrepreneurship Monitor

BIG FOUR: PricewaterhouseCoopers (PwC), Ernst and Young (E&Y), Klynveld Peat Marwick Goerdeler (KPMG), and Deloitte.

SAGIA: Saudi Arabian General Investment Authority

SME: Small and Medium-Sized Enterprises

SAMA: Saudi Arabian Monetary Agency

GCC: Gulf Cooperation Council

JCCI: Jeddah Chamber of Commerce and Industry

DAHU: Dar Al-Hekma University

KAU: King AbdulAziz University

HR: Human Resources

ADHD: Attention Deficit Hyperactivity Disorder

PBUH: Peace Be Upon Him

ANoV: Anonymous Name of Venture

ANoGI: Anonymous Name of Government Institution

ANoC: Anonymous Name of Company

ANoU: Anonymous Name of University

ANoEI: Anonymous Name of Educational Institution

ANoHE: Anonymous Name of His Excellency i.e. Higher Authority

Chapter one: Introduction

"If anyone travels on a road in search of knowledge, God will cause him to travel on one of the roads of Paradise. The angels will lower their wings in their great pleasure with one who seeks knowledge. The inhabitants of the heavens and the Earth and (even) the fish in the deep waters will ask forgiveness for the learned man. The superiority of the learned over the devout is like that of the moon, on the night when it is full, over the rest of the stars. The learned are the heirs of the Prophets, and the Prophets leave (no monetary inheritance), they leave only knowledge, and he who takes it takes an abundant portion" - Prophet Mohammed (PBUH).

1.1 Background

Imagine you are fully capable, but cannot make your own decisions, that you are simply an extension of someone else, a man. You are educated to the same level, or higher, yet you are seen as incompetent. Your instructions to your driver, handyman, salesmen, all require confirmation from a man before they will be enacted. The only place you are respected is in your own home, if you are fortunate, or if you are an educator. Everywhere you go you feel out of place or threatened by the environment, especially if you do not cover your face. Without agreement from your 'male-guardian', a man who is legally responsible for you, you cannot get an education, you cannot travel, open a bank account, or even accept a job. You have a list of 'do's' and 'do not's' written by men; you are a woman, you are Saudi Arabian. This is not an imaginary scenario, rather it underlines just a few of the forms of gender discrimination experienced daily and shared by the 27 participants in this research.

Contextualising this situation within the Saudi business world, women were excluded from the first Saudi bank founded in 1953 and from the second in 1955; only men were permitted to open bank accounts. In 1980, with the realisation that Saudi women inherit vast amounts of money, also came the realisation that economic benefits would accrue if women could open bank accounts. However, this was (and still is) applied conditionally, i.e., with a male guardian's agreement. Also in 1980, Saudi business ownership by women increased on paper,

but in fact men ran these businesses in the women's names as a result of particular government policies and regulations, expanded on in Chapter 2. By 2000, the institutional and social acceptance of Saudi women to be other than housewives, educators, or doctors, had changed minimally; by 2010, the Kingdom witnessed the first university graduation of Saudi women lawyers. This indicates a gradual change in the status of Saudi women over time, a status that has continued to change throughout the conduct of this research.

Certainly, the rule of the late King Abdullah marked a pivotal change for Saudi women; the King supported women's education in all sectors and ensured women gained the vote in 2015. In 2017, to take effect by late 2018, the current King Salman ordered that women be given permission to drive and that male-guardianship be removed, but only in certain sectors. The status of the economy also changed during the time this study was conducted, moving from a factor-driven economy to an efficiency-driven economy, thus Saudi Arabia has shown that change is possible. Yet, these optimistic changes will take time to implement and to be accepted by the strict Wahabi majority population of the Kingdom. Meanwhile, many women have faced the inherent challenges and overcome many cultural and institutional barriers to break male monopolies in different sectors.

Given that gender discrimination has become an intangible and unspoken norm in Saudi society, (as will be seen in Chapter 2), Saudi women have yet found ways to overcome discrimination. They have, for example, accepted limited options in order to join the workforce, and thus have become educators, lawyers, doctors, and businesswomen, while also being mothers and housewives. While these changes are slowly being enacted by the King, the intangible and unspoken cultural norms of gendered discrimination which still exist take much longer to change. In spite of the accepted primary position of women as mothers and housewives, women have indeed become teachers and doctors, and since 2010, lawyers too. They have also discovered ways to challenge the status quo and become entrepreneurial business owners within the conditions imposed on them. How then have they overcome barriers specific to entrepreneurship, and what role has technology played in overcoming discrimination?

Introduction to the Research Topic

"It is more fruitful to look at gender as something socially constructed which varies in time and place and is only loosely coupled to male and female bodies…one should look at how gender is produced rather than at what it is." Ahl (2002,p.12).

As a field of research entrepreneurship has assumed the male to be the default (Ahl, 2002). While it may be that female entrepreneurs hold similar entrepreneurial traits to their male counterparts in terms of drive and ambition, taking a feminist perspective allows this research to ascertain the impact of gender discrimination and to determine the gender neutrality, or not, of entrepreneurial activity. From a feminist perspective, this research demonstrates that women entrepreneurs hold similar entrepreneurial traits to men and that the difference between them is the impact of gender discrimination, and this emphasises that the field is not gender neutral.

In Saudi Arabia, where the conflict between culture and religion has resulted in social norms being defined in such a way as to justify the unequal treatment of women, the impact of gender segregation is notable. Add to this the global impact of information technology, and its influence on the infrastructure of modern business, and this study raises questions about the impact technology has on the constant battle fought by Saudi female entrepreneurs against gender discrimination. As the impact of information technology continues to bring massive change globally, certainly influencing the infrastructure of modern business (Wagner, Beimborn and Weitzel, 2014), this study raises the question as to whether such technology also impacts Saudi women entrepreneurs, specifically in the fight against gender discrimination.

1.2 Contribution

The thesis is positioned within the field of women's entrepreneurship research with a specific focus on Saudi women business founders. It is an exploratory study which employs a qualitative research design in order to better understand how Saudi women overcome barriers unique to their culture. Firstly, an understanding is needed of how various forms of capital available to these potential entrepreneurs provide the resources they need to engage in the entrepreneurial process. Secondly, the relationship between technology and its potential to

assist these entrepreneurs to overcome barriers which are specifically gender-related requires investigation within Saudi female society. This research serves to meet those needs.

To investigate the matter, 27 female Saudi business owners were interviewed, based on certain criteria outlined in the following chapters, with the aim to help understand the barriers they have encountered, specifically those which are gender-related. Then, the influence of technology and its ability to act as an enabler is addressed.

1.3 Rationale for the study

As an important mechanism of economic development, entrepreneurship provides growth in employment and encourages investment in innovation (Acs, Desai and Hassels, 2008). Baumol (2002) claims that such investment by firms with increasingly large R&D departments has become a "routine bureaucratized process" (p. 1). He adds that "such routinized innovation has not replaced the individual innovator, the traditional source of technical change" (ibid.) However, entrepreneurial growth aspirations are moderated according to a country's institutional structure (Autio, 2007; Acs, Desai and Hassels, 2008) and, because access to capital and other resources both defines and shapes entrepreneurial behaviour, those institutions which provide such access exert a large influence over entrepreneurial activity and economic development. Therefore, the study of entrepreneurship within the developing Saudi context, and reflection on specific institutional and cultural influences, are critical areas of investigation.

Saudi Arabia's population of 23.6 million people includes roughly 70% under the age of 30, according to an IT Report (WEF, 2018). With reference to the World Economic Forum data from 2011, Saudi Arabia is considered a "factor-driven economy", this is defined as an economy that depends on the extraction of natural resources (Kelley, Singer, and Herrington, 2011). However, the late King Abdullah believed that "the key to success in the network society is self-programmed labour – knowledgeable workers who are highly educated, talented, flexible, innovative and autonomous," (Castells, cited in Wajcman, 2004:110). As a result, the late King dedicated $US400bn to infrastructure projects and included in this a budget for the creation of more jobs, desperately needed to meet the high birth rate in the nation. In addition, the King invested in higher education, both nationally and internationally, to help create

employment opportunities and achieve his vision for the Saudi economy to become an innovation-driven economy. That is, "an economy that depends on Research and Development, knowledge intensity and expansion of the service sector," (Kelley et al., 2011 cited in GEM Women's Report). With the late King's vision, Saudi Arabia has moved to the second stage of economic development to become an efficiency-driven economy (GEM Report, 2016); this is an economy which educates its work force and enables enhancement of technological development. The current ruling Crown Prince is continuing the late King's legacy of developing the country into an innovation-driven economy. He has established "Saudi Vision 2030", a document which promises development in all sectors of the country, and sets out how this will be achieved.

As a society, the Saudi culture preserves conservative values, especially in the interaction between genders, both in their business conduct and socially (Lobo and Elaluf-Calderwood, 2012). With the country's fast-moving development and the growth of entrepreneurial opportunities, Saudi women entrepreneurs are considered to be part of this development and growth. Yet, women do not have the right to vote and are not treated equally in the workforce, even though they are given equal opportunities with regards to education. Therefore, pursuing an entrepreneurial career path is a challenging choice for Saudi women. They must overcome significant gender discrimination and barriers to become successful entrepreneurs.

1.4 Research Gap and Aims

1.4.1 Research Gap

The sociocultural expectations imposed on Middle Eastern women (specifically Saudi women), generally, position them in an environment which is hardly conducive to entrepreneurial activity. In the eyes of this society, women's domestic responsibilities outweigh any desires or ideas they may have in terms of joining the business communities which are traditionally dominated by males (Erogul and McCrohan, 2008; Tlaiss, 2014).

Certainly, Lobo et al. (2012) state that "the availability of advanced technological devices has impacted social behaviour in Saudi Arabia, with technology shaping and increasing the possibilities of social practices shaping technology (p. 193)". Meanwhile, women do not have the right to vote and are not treated as equals to their male counterparts when entering the

labour force, yet they are given equal access to education. Thus, as a society the provision of equal opportunities remains equivocal by Western standards.

1.4.2 Aims of Study

The extant literature has established that entrepreneurs attain certain traits that differentiate them from the general population (Shane and Venkataraman, 2000; Günzel-Jensen, Moberg, Mauer and Neergaard, 2017), especially in terms of exploiting opportunities and overcoming challenges through vision, passion, and drive (Zikic and Ezzedeen, 2015). As such, women entrepreneurs attain similar characteristics and traits to their male counterparts, however they still face gender-related barriers that hinder their entrepreneurial behaviour (Ahl, 2000; Brush, 2013, Carter, 2013). Acknowledgement of Saudi Arabia's deeply entrenched gender segregation provides the impetus to uncover just what enablers are available that allow Saudi women to prosper as entrepreneurs. Attention is narrowed to focus on the role of technology as these women combat gender-related barriers.

1.5 Overview of the thesis chapters

This introductory chapter provides background to the research, the expected contribution to knowledge, and the rationale for the study of Saudi women entrepreneurs in particular. It has suggested a possible gap in the literature and briefly set out the aims of the study. This final section of the chapter provides an outline to the structure of the rest of the thesis.

Chapter 2 sets out to critically discuss the relevant literature in relation to entrepreneurship as a broad field of research and to recognise the various traits that make an entrepreneur. It narrows the focus to discuss women entrepreneurs, and then narrows it still further to consider Saudi women entrepreneurs in particular. In doing so, it discusses the barriers women entrepreneurs encounter (often because they are women), and provides historical and cultural background to Saudi Arabia as the context of the research. Moreover, the chapter defines technology within the research context, discusses its use in Saudi Arabia generally, and identifies the gap in the literature, alluded to above, in terms of the extent to which technology enables the research subjects to overcome gender-related barriers. Finally, a conceptual framework is given and research questions raised.

The methodological approach is set out in Chapter 3. The research philosophy and the subsequent design are introduced and include discussion of the scientific approach taken in relation to the choice of a qualitative approach. Ethical considerations are taken into account and both participant selection and data collection are explained in depth. It will be seen that semi-structured interviews generated an enormous amount of data and this chapter explains their analysis using grounded theory.

This leads to the presentation of the findings in Chapter 4 which firstly gives a descriptive overview of the participants. This is followed by a comprehensive representation of the themes, categories, and codes which are the result of the application of the tools of grounded theory, and in turn, allow a revised conceptual framework to be proposed.

In Chapter 5 the findings are interpreted. The chapter allows the women to speak by drawing on their interview responses as they address the various themes identified in Chapter 4. A tabulated summary of the findings is provided and the final section of the chapter makes an evaluation of the findings.

Chapter 6 is the concluding chapter which provides an overview of the research outcomes. It revisits the research questions and examines the implications of the study. It also identifies the limitations and concludes with recommendations for future research.

1.6 Chapter Summary

This thesis is positioned to make empirical and theoretical contributions to the understanding of Saudi women entrepreneurs, particularly in terms of their technology use in overcoming gender-related barriers. This is an in-depth qualitative study which employs semi-structured interviews with 27 native female entrepreneurs who operate their businesses in Saudi Arabia. Its aim is to investigate the barriers these women have encountered and the influence of technology on their entrepreneurial venture creation as they combat gendered discrimination.

2. Chapter Two Literature Review

"Entrepreneurship has become a broad label under which a hodgepodge of research is housed" – Shane and Venkataraman, 2000, p.217.

This chapter reviews the literature concerning entrepreneurship as a field of study. It demonstrates the difficulty scholars face in defining the entrepreneur and the phenomenon of entrepreneurship, while emphasising the importance of context to a general understanding of the field. The resource-based view and institutional theory are introduced as they relate to entrepreneurship and the specific traits and gender-related properties which concern female entrepreneurs are identified. Further, the research is physically contextualised to the Hijaz region of Saudi Arabia and business features specific to the country are discussed with an emphasis on the role of women.

2.1 Entrepreneurship and entrepreneurs as a field of study

As a field of study, entrepreneurship hosts a wide range of research. Many scholars mark different attributes with the term entrepreneur, which makes it difficult to define. Thus, the following sub-sections introduce and define various terms both broadly and specifically. The work of scholars such as Shane and Venkataraman, who are considered "leaders in the field", are referenced as among the "main contributors" to research in entrepreneurship (Markin, Swab and Marshall, 2017, p.3).

2.1.1 Entrepreneurship

Just as the word entrepreneurship may be interpreted differently within different disciplines, e.g., social research, economics, and business studies, amongst others (Shane and Venkataraman, 2000), its study also borrows theories from a variety of disciplines, and thus different theoretical perspectives are applied (Kuratko et al., 2015). Drawing on such differences, and with reference to the literature, a particular aim of this research is to articulate a definition of Saudi female entrepreneurs. It begins to do so by clarifying the many definitions of entrepreneurship specific to the business domain. It then narrows the discussion to focus

specifically on women and entrepreneurship, and finally explores the context which allows such articulation and fulfils the remaining aims of the study.

Shane and Venkataraman (2000) claim that defining an entrepreneur has become a major obstacle for many scholars in the field, and that most define it from different aspects which depend on the research carried out. Thus, efforts are made to unpick the accuracy of the most pertinent definition which best matches the research aims. However, researchers have yet to define and test entrepreneurship against the specific context in which their research is carried out (Zahra, 2007). Kuratko et al. (2015) state that entrepreneurship has developed in a "disjointed" manner as it borrows and builds on theories and conceptual frameworks from other disciplines. Thus, in entrepreneurship research, a single, universally accepted definition is yet to be established. Consequently, and because of different integrated factors that affect the entrepreneur, an operationalised conceptual framework in relation to entrepreneurship has yet to be determined (Shane and Venkataraman, 2000).

Different social, environmental, and personal factors are claimed to be all embedded in "the mind-set" of the entrepreneur (Günzel-Jensen, Moberg, Mauer and Neergaard, 2017), so that when defining entrepreneurship in relation to contextual research, this does not mean abandoning established theory (Zahra, 2007). Indeed, theories such as the resource based view and institutional theory are considered in relation to the research carried out. Shane and Venkataraman (2000) have created an iconic stand point for entrepreneurship literature and research. As a result, much research carried out since then supports their view that the field is so broad, and that so many ideas and concepts fall within the general understanding of what it is to be an entrepreneur, that it remains vaguely defined. However, both scholars continue their work as they investigate other factors which fall within the definition of the entrepreneur and make the point that several attributes should be considered (Shane, 2012; Venkataraman et al., 2012). Some of those factors may be subjective and others objective, depending on the context within which the research is carried out. In this paradigm, the context is the Saudi female in Saudi Arabia, thus in order to articulate a definition of this type of individual it is necessary to explore how others define both entrepreneurs and entrepreneurship from their specific contextualised view.

Clearly, as the field lacks a clear definition of terms it also, as a result, lacks a single conceptual framework (Shane and Venkataraman 2000; Zahra, 2007). Welter (2011) states that a "contextualized view" will help better understanding of the phenomenon of entrepreneurship, claiming that "there is growing recognition in entrepreneurship research that economic behaviour can be better understood within its historical, temporal, institutional, spatial, and social contexts, as these contexts provide individuals with opportunities and set boundaries for their actions" (Giacomini, Muzzi, and Albertini, 2016, p.77). Consequently, and despite their claims that contextualised research does not mean the abandonment of established theory, leading scholars consider the phenomenon to be one which falls outside of the borders of current theory (Shane and Venkataraman 2000; Zahra, 2007). Hence, there are many "challenges researchers face in contextualizing entrepreneurship theory" (Welter, 2011, p.78). Furthermore, Welter (ibid.) claims that initiatives for theory building in entrepreneurship by innovative means in order to enhance academic discussion also present challenges for many researchers.

Scholars have neglected key distinctive entrepreneurial qualities when defining an entrepreneur because, according to Zahra (2007), only theories imported from other disciplines have been considered. Certainly, Neergaard and Ulhoi (2007) emphasise this point by calling for new ways of researching business practice that encourages better understanding of the process of entrepreneurship creation. Furthermore, Galloway, Kapasi and Sang (2015) agree that entrepreneurship, from the business research perspective, is considered to be "late to the party", which adds to the fact that no solid definition is yet found in the discipline. Galloway et al., (2015, p. 689) also comment that entrepreneurship research "has received much criticism for being too dependent on social constructions", further evidence that a concrete definition is yet to be found for different aspects of entrepreneurship. Yet researchers who seek business ventures have, in fact, defined entrepreneurs and entrepreneurship in relation to the dynamic environment and to specific experiences (Galloway and Cooney, 2012). While Chell and Allman (2003), Rae (2007), and Oosterbeek et al. (2010) all agree that from the economic aspect "the value adding" of an entrepreneur is widely recognised in the economy, it is not the aim of the current study to seek to understand the context from an economic viewpoint. What these scholars show highlights the point that definitions of the entrepreneur and

entrepreneurship made by researchers in the field depend on the research carried out, some may involve different disciplines and other may concentrate on a single discipline.

As no single theory or conceptual framework exists in relation to entrepreneurship, it is important to discuss opportunity, institutional theory, resource based theory, and general traits that highlight the key factors which differentiate one entrepreneur, or a group of entrepreneurs within the same context, from others in varying contexts. This includes environmental, institutional, and cultural factors that influence entrepreneurial behaviour.

Kuratko, Hornsby, and Heyton (2015) claim that a "theory of entrepreneurship is a verifiable and logically coherent formulation of relationships, or underlying principles, that either explains entrepreneurship, predicts entrepreneurial activity or provides normative guidance" (p. 2). This allows the same 'entrepreneur/entrepreneurship' term to be used academically while carrying meaning differently according to different research fields. Some researchers in the business field have defined entrepreneurs in terms of value creation or the challenges they make to the norm, while others define entrepreneurs as people that 'do it all'. Shane and Vankataraman (2000) suggest that entrepreneurs creates new value under "distinctive circumstances", whereas Krueger and Brazeal, (1994) define them as individuals who are "challenging the status quo." Furthermore, Leazer (2002, 2004, and cited in Parker, 2006) defines them as diverse individuals better known as "jacks of all trades". Moreover, the activity of "entrepreneuring" is defined by Rindova, Barry, and Ketchen (2009) as making "efforts to bring about new economic, social, institutional, and cultural environments through the actions of an individual or group of individuals" (p. 477). In addition to the impact on the external environment, scholars believe that entrepreneurs attain certain behaviours which can be described as "the tendency of certain people to respond to situational cues of opportunities," (Shane and Venkataramen, 2000, p.219). Furthermore, Venkataraman (2004) observes successful entrepreneurs to be those who are capable of making bold decisions in areas of uncertainty and risk as this leads to the formation of new ideas. To enhance the clarity of a distinctive definition, the entrepreneur is defined in relation to different aspects as this provides a complete overview of the entrepreneurs studied in the research. This is done according to different theories that affect the entrepreneur externally and the vast abilities that affect the entrepreneur internally. Gartner (1995) explains the importance of the context within which

entrepreneurship takes place; he claims that researchers "have a tendency to underestimate the influence of external factors and overestimate the influence of internal or personal factors when making judgements about the behaviour of other individuals" (p. 70). Meanwhile, Baumol (1990) observes that the directions of entrepreneurial behaviour "do change dramatically from one time and place to another" (p. 898).

On the other hand, attempts to define entrepreneurship have been made by various scholars in accordance with their discipline. Thus, it is considered the exploitation of profitable opportunities (Shane and Venkataramen, 2000) which involve the presence of an innovative individual (Venkataraman, 1997). It is "a potent mixture of vision, passion, energy, enthusiasm, insight, judgment and plain hard work" (Bessant and Tidd, 2018, p.7). Moreover, Zikic and Ezzedeen (2015) claim that an entrepreneurial path as a career is considered "boundaryless". Thus, these entrepreneurs' "independence from, rather than dependence on, traditional organizational career arrangements" (Arthur and Rousseau, 1996 cited in Zikic and Ezzedeen, 2015, p.765) continue to add to the challenges faced in the formulation of a generic framework which identifies entrepreneurial characteristics. What they highlight, however, is that an entrepreneur with strong character, clear vision, passion, and drive can overcome any odds and is prepared to enter a career in which they confront huge obstacles. Their own personalities and visions will help drive them to overcome barriers, which may include gender-related issues, to pursue their passion to become an entrepreneur. Certainly, none of the definitions discussed thus far take into account the social and cultural impact of a specific population on one of its demographics, such as female entrepreneurs in Saudi Arabia.

Entrepreneurs cannot be defined as separate entities removed from entrepreneurship, much as a teacher cannot be defined as 'someone who teaches'. This adds to the difficulty of defining the individual entrepreneur because, as discussed in the next section, the highly important and relevant factor of opportunity cannot be measured. Shane and Venkataramen (2000) and Welter (2011) add that it is not yet clear whether all entrepreneurs defined in similar contexts hold similar traits, and this includes their level of reaction to opportunity. Again, this is discussed in more detail below. The main concern about entrepreneurship for researchers is how do those who engage in it differ from others, what are the factors that make them pursue these opportunities, and how do they identify the opportunity in the first place (Brush 2008;

Shane and Venkataramen, 2000; Welter, 2011)? Yet, it is unrealistic to believe that entrepreneurship can be orientated solely to certain characteristics. As mentioned earlier, other factors, both internal and external, play a role in how an entrepreneur is shaped (Shane and Venkataramen, 2000; Welter, 2011).

When contemplating entrepreneurial qualities, different aspects of entrepreneurship should be considered. According to Zahra (2007), "understanding the context of entrepreneurship allows understanding [of its] nature, richness and dynamics" (p.451). Resource based theory and institutional theory are two major theories used in the field of entrepreneurship to explain the phenomenon (Bhide, 2000; Baumol, Litan, and Schramm, 2009). Institutional theory covers different aspects of entrepreneurship, such as cultural, legal, and economic aspects, which include economic theory as it relates to entrepreneurship; however, this occurs only within the boundaries of institutions, not beyond (Bruton et al. 2010). Therefore, other key qualities should be addressed in terms of the broader context and these include qualities related to innovation, opportunity, risk, and uncertainty (Zahra, 2007; Bruton, Ahlstrom, and Li, 2010). Indeed, Rindova et al. (2009) highlight the importance of cultural and social environments in gaining a detailed view of the entrepreneur. It is an understanding of these environments which allows the current research aims to be met.

Finally, to launch and grow a business an entrepreneur requires 'a market', 'money', and 'management' (Bates et al., 2007; Brush et al. 2009). Therefore, the entrepreneur may be defined in terms of relevance to the economy, institutions, resources, and cultural environments, in addition to having the ability to exploit behavioural responses to opportunity, risk, and innovation.

2.1.2 Pre-entry and Opportunity

It is suggested that "entrepreneurship should be focused solely and exclusively on the aspects of behaviour that involve creating and/or discovering opportunities, as well as evaluating and subsequently exploiting and acting upon those opportunities" (Kuratko et al. 2015, p.3), since "without an opportunity, there is no entrepreneurship" (Short et al. 2009. p.40), and without the factor of opportunity there is no space for entrepreneurial activity (Short et al. 2009; Wiklund et al., 2011). The importance of opportunity can be seen in the two main

characteristics that drive an entrepreneur to start a business, their acquaintance with an opportunity and their ability to access resources that exploit that opportunity (Helfat and Lieberman, 2002; Barnett et al. 2003; Stam et al. 2010; Baptista et al. 2014). Indeed, Alvarez and Barney (2007) contend that "opportunities cannot be understood until they exist and they only exist after they are enacted in an iterative process of action and reaction" (p. 90). Moreover, the attainment of resources affects the entry, the performance, and the maintenance of a business venture (Helfat and Lieberman 2002; Baptista et al. 2014).

The role of opportunity cannot be over-emphasised. As Shane and Venkataraman (2000) assert, entrepreneurs are quick to recognise an opportunity and they seem to have a certain knowledge which is unique to entrepreneurial vision (Alvarez and Busenitz 2001). A main argument raised in this research is that success in starting a business depends on specific resources and that special ability to recognise an opportunity (Sarasvathy et al., 2003; Cohen and Winn, 2007). Further, Shane and Nicolaou (2015) maintain that once an opportunity is recognised, the entrepreneur will instantly start a business.

However, the measurement of opportunity in the entrepreneurial literature lacks consensus (Kuckertz et al. 2017), as scholars view opportunities differently. For example, Shane and Venkataraman (2000) assert that opprtunities are "situations in which new goods, services, raw materials, and organizing methods can be introduced and sold at greater than their cost of production" (p. 220). This implies that they recognise "the chance to meet a market need (or interest or want) through a creative combination of resources to deliver superior value" (Ardichvili et al., 2003, p. 108). However, the measurement of opportunity can be categorised differently in individual entrepreneurial research, so that in some cases opportunity is described simply as "recognising new information and exploiting new technology" (Kuckertz et al. 2017, p.81). Moreover, a key factor in the development of any opportinuty is having the ability to communicate an idea to relevant people, such as family, friends, and colleagues. By examining the literature, the current research aims to identify the participation of women in recognising opportunities, using the resources at hand, and exploiting those opprtunities via technology to overcome discrimmination imposed by institutional and environmental factors.

It has been made clear that opportunities are one of the key concepts that define the boundary and exchange conditions of the entrepreneurship field (e.g., Busenitz, West, Shepherd, Nelson,

Chandler, and Zacharakis, 2003). However, despite its emergence as a central concept for entrepreneurship research, little agreement exists about the definition and nature of those opportunities (Hansen and Shrader, 2007). Two main schools of thought among scholars of entrepreneurship categorise opportunities as either being discovered or as being created (Alvarez and Barney, 2007). Yet, other scholars visualise opportunity as a more gradual creative procedure which involves a mixture of ideas created over time (Dimov, 2007). While some definitions emphasise the chance to initiate innovative goods and services (Gaglio, 2004), others are primarily concerned with the role of opportunity in creating new ventures (Baron, 2008).

Additional possibilities include how reflection of organisational characteristics (e.g., resource availability) and environmental conditions (e.g., industry munificence and dynamism) moderate the recognition and creation of opportunities. For example, an opportunity may be exposed as a result of market failure and new technologies used to exploit that opportunity (Cohen and Winn, 2007). This type of reflection represents the environmental and institutional aspects involved in the current research and which are further explored through the discrimination factor.

Finally, highly relevant to the current study is the construction of a theoretical understanding of entrepreneurial research in the areas of social entrepreneurship (Short, Moss, and Lumpkin, 2009), and entrepreneurship within informal economies (Webb, Tihanyi, Ireland, and Sirmon, 2009). For example, given the unreasonable nature of entrepreneurial opportunities which have appeared as a result of social injustice, it is possible that this study should define 'opportunity' from the viewpoint that the discovery of relevance in the context of opportunity creation can be due to environmental injustices (Short et al. 2009).

Indeed, an entrepreneur's vision allows opportunities to be made rather than found. Researchers explain such creation through the identification of three stages: recognition; development; and evolution (Ardichvili et al. 2003). By recognising the resources, and thereby creating an opportunity, entrepreneurs constantly develop and evolve that opportunity (Ardichvili et al. 2003). Certainly, resources play a key role in every entrepreneur's experience, the main ones considered by scholars are: knowledge; entrepreneurial alertness; social networks; personality traits; and whether the type of opportunity created is a product, a service,

or an invention (Ardichvili et al. 2003; Deli 2011; Baptista et al. 2014). Moreover, environments are crucial to an understanding of the entrepreneurial mind-set which allows this recognition of an opportunity. That is, in addition to socio-cultural environments which can represent the internal and the familial, the external environment also influences entrepreneurial decision-making and behaviour (see Begley and Tan, 2001; Haynie, Shepherd, Mosakowski and Earley, 2010; Shrestha, 2015). Thus, the variety of resources that an entrepreneur attains affects the business and, whether or not these are limited due to environmental or institutional factors, an entrepreneur can create an opportunity because, as Mitchell et al. (2012) claim, "relational uncertainty and resource uncertainty shape the entrepreneurial actions that underlie the creation of opportunities" (p. 89).

Furthermore, much of the extant literature discusses whether an entrepreneur chooses to start a new business or is forced to do so as a result of unemployment, or other factors (e.g., Alvarez and Barney, 2005; Baron, 1998; Gnyawali and Fogel, 1994; Hmieleski and Baron, 2008; McMullen and Shepherd, 2006; Ucbasaran, Westhead, and Wright, 2001; Van De Ven, 1993). Thus, institutional and economic factors are also taken into account (Mitchell et al. 2012) to better understand those entrepreneurs driven by necessity and those driven by opportunity (Agarwal et al. 2004; Bessant and Tidd, 2011; Baptista et al. 2014).

In this way, entrepreneurship tends to be categorised into these two main types of entrepreneur, necessity-driven and opportunity-driven entrepreneurs. According to human capital research, necessity driven entrepreneurs tend to have fewer financial, social, and knowledge-based resources and create an opportunity within the limitations at hand (Bessant and Tidd, 2011; Short et al. 2009; Baptista et al. 2014). They are often deemed to be less educated and non-privileged, with the major reason for the emergence of necessity-driven entrepreneurs to be unemployment. Meanwhile, opportunity-driven entrepreneurs recognise an opportunity in the given resources at hand (Bessant and Tidd, 2011; Baptista et al. 2014). They tend to be highly visible within their environment and are much more knowledgeable and privileged compared to the general public (Bessant and Tidd, 2011; Baptista et al. 2014).

Further distinctions between opportunity and necessity-driven entrepreneurs lie in aspects such as the impact of their employment background on the survival of a new business in its early years and the role played by human capital, as investigated by Baptista et al. (2014, p.839).

Necessity-driven entrepreneurs may not be exposed to a great number of resources, so are forced to create opportunities from limited intangible resources (e.g., familial and personal networks), or equally limited tangible resources (e.g., access to finance) (Nanda, 2008; Quadrini, 2000; Baptista et al. 2014). Socio-cultural environmental factors have also been identified as differing between necessity- and opportunity-driven entrepreneurs by a number of scholars (e.g., Aidis et al. 2008; Cormier et al. 2011; Chang et al. 2011; Thornton et al. 2011; Welter and Smallbone 2011; Noguera et al. 2013). Certainly, opportunity-driven entrepreneurs tend to have been raised in environments that are more exposed and open to variation, while those who are necessity-driven tend to have been be raised in environments that are inflexible and more traditional (Coduras et al. 2008; Gómez- Haro et al. 2011; Liñán et al. 2011; Thornton et al. 2011; Welter and Smallbone 2011; Aidis et al. 2008; Noguera et al. 2013).

Furthermore, the limited resources available to a necessity-driven entrepreneur can actually be the source from which opportunities are exploited, as asserted by Cohen and Winn (2007), "imperfections are sources of opportunities" (p.39). This emphasises that entrepreneurial action and exploitation of opportunities for both necessity- and opportunity-driven entrepreneurs is the same, and that the difference between them concerns access to resources and the socio-cultural environmental challenges that they encounter.

It is claimed that "the wealthy do not achieve their wealth as a consequence of entrepreneurship; they become entrepreneurs as a consequence of being wealthy", (Carter, 2011, p.46). Thus, researchers have shown that the wealthy are more likely than the non-wealthy to become entrepreneurs (Nanda, 2008; Quadrini, 2000; Carter, 2011). It follows that opportunity-driven entrepreneurs are better able to exploit opportunities due to better access to resources compared to necessity-driven entrepreneurs.

It has been seen that imperfections are sources of opportunity, and in a socio-cultural environment these imperfections encompass discrimination with regards to gender. It is this gender discrimination which provides Saudi women with the imperfection from which their access to resources ensures their status as opportunity-driven entrepreneurs, and to subsequently overcome discriminatory acts to which they are exposed (Cohen and Winn, 2007; Carter, 2011; Noguera et al. 2013).

Finally, to summarise, opportunity exploitation is a critical aspect in the entrepreneurial literature. Whether entrepreneurs are opportunity-driven or necessity-driven, they are limited by the resources at hand. Thus, the exploitation of opportunities with regards to Saudi female entrepreneurs and their given resources are further explored, and subsequently discussed.

2.1.3 Resource Based Theory

It has been noted above that the field of entrepreneurship leverages theoretical viewpoints from other established fields (Busenitz et al. 2003; Ireland, Webb, and Coombs 2005; Kellermanns et al. 2016). The resource based view is one of the most significant perspectives in social science (Kellermanns et al. 2016), thus establishing an understanding of it in relation to entrepreneurship is vital to the research argument.

The basis of the resource based view is that resources are valuable and act as differentiators between entrepreneurs (Barney 1991; Kellermanns et al. 2016), therefore, it is resources that dominate the creation and recognition of opportunities (Barney and Arikan 2001; Crook et al. 2008; Kellermanns et al. 2016). That is not to say that all people with similar resources will pursue an opportunity because it is "the pursuit of opportunity beyond the resources that you currently control" Stevenson (1983, cited in Kellermanns et al. 2016, p. 37) which helps to identify the opportunity-driven entrepreneur.

Yet, what constitutes resources in many studies seems inaccurate and inconsistent (Bromiley and Fleming 2002; Priem and Butler 2001a, 2001b; Kellermanns et al. 2016). Scholars disagree about how to classify the exact resources that an entreprenuerial venture attains, and this has left researchers puzzeld as to what 'resources' actually refers. However, defining the personal resources that an entrepreneur attains is much simpler (Barney and Arikan 2001; Crook et al. 2008; Kraaijenbrink, Spender, and Groen 2010; Kellermanns et al. 2016). An inconsistent impact results when networks of friends and family are considered as resources (De Carolis et al. 2009; Kellermanns et al. 2016). This is because knowing the right people can be an opportunity, yet knowing the wrong people can act as a hindrance to an entrepreneur. According to the resourse based view, the entrepreneur's resources "represent the value created by the entrepreneur's unique (heterogeneous) combination of assets" (Ross and Westgren, 2006, p. 409 cited in Carter 2011). These assets are personal networks and connections and

are in addition to the personal traits which are attained by an entrepreneur's ability to exploit the assets and create an opportunity. Thus, anyone can preserve certain assets, yet only an entrepreneur can utilise these assets as resources for business creation and

opportunity exploitation.

Assets are the tangible resources that an entrepreneur personally owns and uses to make a market transaction (Cressy, 2000). However, in the entrepreneurial literature, assets and resources are considered to be any possession, whether tangible or intangible, that an entrepreneur can utilise, such as risk-taking assets, for example (Solesvik et al. 2013). Arguing that with an "entrepreneurial mind-set" entrepreneurs can make use of personal assets and resources to exploit opportunities, then resources and assets are very much similar to each other (Souitaris et al., 2007; Oosterbeek et al., 2010; Solesvik et al., 2013). Human capital acquisitions, alertness, and risk taking, which are all linked to entreprenurial traits, are also considered assets (Souitaris et al., 2007; Oosterbeek et al., 2010; Solesvik et al., 2013; Martin et al., 2013).

Furthermore, Markman et al., (2002) found that human and social capital acts as a crucial factor in "entrepreneurial intentions", while Stringfellow and Shaw (2009) and Zikic and Ezzedeen (2015) find that social recourses and networks might not affect the entrepreneur directly in their career, but nonetheless have an impact on "social capital" resources which affect career development and growth. This shows that one's social capital resources can either benefit an entrepreneur, or can hinder an entrepreneurial career, as they are intangible resources.

The concept of career capital (Zikic and Ezzedeen, 2015) explores the "three ways of knowing" which explain the resources an entrepreneur attains and that trigger the personal exploitation of opportunity and the utilization of the resources, either directly or indirectly. These ways of knowing are: knowing why, i.e., career motivation and purpose; knowing how, i.e., skills and experience; and knowing whom, i.e., social networks and relationships (Arthur et al., 1995; Inkson and Arthur, 2001; Zikic and Ezzedeen, 2015).

In the reality of real world research, the resource based view recognises the need to contextualise the resources needed for entrepreneurial success (Alvarez and Busenitz 2001; Zhao, Seibert, and Lumpkin 2009; Kellermanns et al. 2016). While Priem and Butler (2001,

p.32) claim that "virtually anything associated with the entrepreneur can be a resource", it is clear that a resource can be recognised as a strength or a weakness, but it is only the entrepreneur who can turn a weakness into a strength (Bromiley and Fleming 2002; Kellermanns et al. 2016). Furthermore, some scholars find that small, medium, and family business 'resources' are associated with human, social, organisational, physical, and financial aspects (e.g., Brush et al. 1997; Greene, Brush, and Brown 1997; Lichtenstein and Brush, 2001; Kellermanns et al. 2016). Additionally, Lichtenstein and Brush (2001) claim that the most significant resources are commonly intangible and this emphasises that in the field of entrepreneurship personal traits, connections, social networks, and familal social status weigh heavily in terms of resources. These intangible resources vary between opportunity-driven and necessity-driven entrepreneurs, thus the utilisation of these resources to initate a business differs.

Nonetheless, according to the resource based view, and in relation to entrepreneurship, "'resources' remain an amorphous heap" Wernerfelt (1995, p. 172), thus every researcher must validate the resources in terms of their relevance to the research carried out (Hoopes, Madsen, and Walker 2003; Kellermanns et al. 2016). Finally, acquisition of personal assets and resources and their utilisation within an entrepreneurial mind set is what diffrentiates an entrepreneur's exploitation of opportunity. Thus, entrepreneurs attain certain assets that are considered resources once they are utilised to create a business venture. Further, Miller (2004) and Kellermanns et al. (2016) point out that technological resources are worthy of further research in relation to the field of entrepreurship enhancement and the expolitation of opportunities.

2.1.4 Resources and family

"The family embeddedness perspective on entrepreneurship implies that researchers need to include family dimensions in their conceptualizing and modeling, their sampling and analyzing, and their interpretations and implications," (Aldrich and Cliff, 2003, p. 574). This clearly implies that families do influence entrepreneurial behaviours. However, while the concept of family embeddedness is representative of an institution, albeit an informal one, generally it is claimed that the literature sheds little light on institutional aspects which affect entrepreneurs (e.g., Stevenson, 1986; Birley, 1989; Foss et al. 2015). Individuals who have

family members that own businesses certainly seem to be affected by their success (Carr and Sequeira, 2007). Financial resources that a family attains, and the social interactions in which they engage, have a "powerful and lasting impact" (Carr and Sequeira, 2007 p.1090) on the entrepreneur's success, as confirmed by other scholars (e.g., Aldrich and Cliff, 2003; Dyer and Handler, 1994). Certainly, Carr and Sequeira (2007) claim that entrepreneurs with prior family experience in business may incorporate learned attitudes and behaviours into their own entrepreneurial behaviour, and thus any experience an entrepreneur attains before embarking on their business venture can influence entrepreneurial actions. They suggest that, in this way, family experiences are believed to shape entreprenurial intent from an early age. Indeed, their research suggests that in China, Belgium, and the US, "the family business plays a great role in the career choices of individual family members" (Carr and Sequeira, 2007, p.1095), showing that entrepreneurs' values and attributes are affected by family members. It is also made clear by Williamson (2009) in a study carried out that a family business is an institution which is subsequently subject to laws and government and political rules and that these "map on to the informal" institutions mentioned above. Depending on their upbringing and background, informal institutions affect the entrepreneur's behaviour as these "are private constraints stemming from norms, culture and customs that emerge spontaneously" (ibid. p.?). Williamson (ibid.) claims that the difference between types of institution is that formal ones are designed and enforced on all people, while informal institutions "remain in the private realm" of every community and its cultural norms.

Further, resource availability within a family is one of the key behavioural aspects of entrepreneurial intentions (Gist and Mitchell, 1992; Carr and Sequeira, 2007). According to Carr and Sequeira (ibid.), their study of 308 individuals in the US which questioned attitudes to entrepreneurial behaviour revealed that family support affects behaviour and initiates attributes that escalate the entrepreneurial intention. Thus, family resources, beliefs, and information each affect entrepreneurial business intentions and creation becasue they act as opporunities (Moore et al., 2002; Carr and Sequeira, 2007). Equally, Armitage and Conner (2001) note that, among family social networks and connections can act as active resources for the budding entrepreneur. Researchers into family businesses in Western contexts also suggest that families who own businesses support family members to start new buinesses by exposing them to resources and social sources (e.g., Parcel and Menaghan, 1994; Menaghan and Parcel,

1995; Carr and Sequeira, 2007). In addition, families who do not actually own a business, but who promote entrepreneurial intentions also have an affect on the entrepreneurial intentions of an individual (e.g., see Dyer, 1992; Fairlie and Robb, 2005; Carr and Sequeira, 2007). It seems that family members often believe that entrepreneurial intentions, encouraged from an early age, teach an individual skills, build their confidence, and enforce certain values (Carr and Sequeira, 2007). It is apparent that this emphasis on family background has a huge impact on initiating entrepreneurial intentions (Morris and Lewis, 1995; Carr and Sequeira, 2007). In addition, one of the main attributes of an entrepreneur is risk taking, and family support towards risk has an impact on entreprenurial behaviour (Naldi et.al., 2007), thus a supporting family can be considered a resource that an entrepreneur attains and this appears to be applicable to entrepreneurs globally.

Ruef et al. (2002) and Reynolds and White (1997) add that marital status and intimate family relationships contribute to the creation of an entreprenurial venture. Meanwhile, Aldrich and Waldinger (1990), Steier and Greenwood (2000), and Aldrich and Cliff (2003) agree that family does play a vital role in stipulating financial resources, but that this varies among different ethnic communities. Furthermore, if attainable by their family, human and physical resources can also be provided to an entreprenurial individual (Aldrich and Langton, 1998; Aldrich and Cliff, 2003). Thus, Aldrich and Cliff (2003) note that the "social institution of family" (p. 574) paves the way for an entrepreneur in terms of venture creation and exploitation of opportinuties through facilitation of intangible resources. Furthermore, in the US, Starr and MacMillan (1990, p.81) note that families "lay the groundwork for new ventures" by allowing utilisation of the family resoucrces, such as connections, communities, and access to finance. Moreover, Aldrich and Cliff (2003) claim that "family represents a critical and often used resource for startups" (p. 577), which clearly shows that a family's resources can affect the creation of an entrepreneurial venture. Thus, the literature finds support to show that families do indeed play a vital role in an entrepreneurial intention to start and maintain a business.

2.1.5 Entrepreneurial traits and new business formation

In contrast to the general public, entrepreneurs attain certain traits which assist them when launching a business, they are considered to be above the average in terms of self-confidence and the ability to persistently overcome challenges (Cain et. al, 2015). Such traits allow the

entrepreneur to comfortably invest in the type of products that may be perceived by others as risky, but which actually result in innovation (Simon and Houghton, 2003). Entrepreneurs are believed to grasp those competitive advantages which are not obvious to others because their belief in self means they have little doubt about their own success and, therefore about the success of their business (see Ng, Westgren, and Sonka, 2009; Cain et.al, 2015). While some entrepreneurs define themselves as below average in certain aspects, this simply seems to spur them on to either outsource, or to overcome the challenges by themselves, as claimed by Windschitl, Kruger, and Simms, 2003 and Cain et.al, 2015. The entrepreneurs' belief in their own success, through utilisation of environmental support systems, contributes immensely to the level of success, or becoming "better than others" (Cain et al, 2015, p.8). Once again, this highlights the importance of the support system and the enviromnetal up-bringing of an entrepreneur. However, "overestimation and overconfidence" (Williams and Gilovich, 2008, p.1124) and "overprecision" (Haran, Moore, and Morewedge, 2010, p. 470) can lead entrepreneurs to underestimate the challenge they face, and some to overestimate the speed at which they can complete work and gain a return on the investment made (Cain et.al., 2015). Nonetheless, Cain et. al's (ibid.) study shows that "if people believe that the chance of success is higher than the competition, this will increase willingness to start new business" (p. 11). It is these implicit, intangible ideas and thoughts which come from the support system which surrounds an entrepreneur, i.e., the environmental aspect.

A further trait revealed in the literature to be important for successful entrepreneurial activity is entrepreneurial cognition. Entrepreneurs gain human capital and then use it perceptively to address new information; thus, entrepreneurial cognition has long been associated with entrepreneurial talent (e.g., Jovanovic, 1982; Lucas, 1978). Related to this, a combination of private and public information that an entrepreneur attains seems to be critical for entrepreneurial judgement (Casson, 2005). Further, entrepreneurs believe that they have abilities with which they process information differently when compared to others, as revealed by Casson and Wedeson (2007). Certainly, Katz's (1992) socio-cognitive model of decision-making indicates that entrepreneurs use information better than non-entrepreneurs and non-experts. Indeed, they will apparently use ambiguous information from which they can create opportunities and make entrepreneurial decisions (Witt, 2007). Further, entrepreneurship is considered a learning progression (Minniti and Bygrave, 2001) and, as learning is a cognitive

ability (Holcomb, Ireland, Holmes and Hitt, 2009; Politis, 2008), new innovative opportunities require high cognition to be recognised (Rerup, 2005).

Clearly, entrepreneurial cognition is key to how entrepreneurs think, they are said to attain unique mind-sets (Ireland, Hitt and Sirmon, 2003; McGrath and MacMillan, 2000) which are the result of their learned knowledge structure and it is this that helps them assess opportunities and make judgements about venture creation and growth (Mitchell et al., 2007) which utilise resources in the economy (Gregoire, Corbett and McMullen, 2011). Even though economists consider human cognition to be a "scarce-resource[s]" (Simon,1978), from a social stand point these unique mind-sets are traits that entrepreneurs attain and are considered assets that contribute to economic development and growth. Thus, cognition is classified as a resource (Alvarez and Buzenitz, 2001; Barney, 1991).

Business creation for an entrepreneur involves testing the idea, or creation, and receiving feedback from relevant people (Gartner et al., 2010; Kuckertz et al. 2017). Once an idea is launched, factors related to human resources are considered, these could include hiring or outsourcing, and institutional factors become heavily involved in the execution of the creation (McGee et al., 2009; Cain et.al., 2015; Kuckertz et al. 2017). Then, understanding customers' needs through trial and error, constant feedback, and acceptance and response to feedback occurs (Foss et al., 2013; Cain et.al., 2015; Kuckertz et al. 2017). Following this, an entrepreneur works with the resources at hand to create networks for finance and growth (Haynie et al., 2009; Lassalle and McElwee, 2016; Kuckertz et al. 2017). Finally, an entrepreneur sets up their organisation through formal structures, commonly referred to as institutions (Gartner et al., 2010). Kuckertz et al. (2017) summarise the entrepreneurial business creation or exploitation as "characterized by developing a product or service based on a perceived entrepreneurial opportunity, acquiring appropriate human resources, planning the organization, understanding customers and the market, gathering financial resources, and setting up the organization (p. 82)". Clearly, entrepreneurs attain certain behavioural schema that help them create a business.

2.1.6 Institutions and Institutional Theory

The literature on entrepreneurship sheds little light on institutional aspects which affect entrepreneurs; these aspects include social norms and family embeddedness which represent informal institutions (Stevenson, 1986; Birley, 1989; Foss et al. 2015). Certainly, formal institutions, themselves represented by economic, political, and cultural aspects, have yet to be fully explored in the entrepreneurial literature, a point noted by Scott (2003) and Welter and Smallbone (2011). Research shows that the sociocultural and politico-institutional environments influence entrepreneurial behaviour and attitudes, and this includes the utilisation of resources and constraints that hinder entrepreneurial activity (Martinelli 2004; Welter and Smallbone 2011). It is found that formal institutions represented by laws and government and political rules "map on to the informal" institutions mentioned above (Williamson, 2009).

An institutional arrangement is considered to be a "combination of formal constraints, informal rules, and their enforcement characteristics" (North, 2006, p.30). Depending on their upbringing and background, entrepreneurial behaviour is affected by informal institutions as these "are private constraints stemming from norms, culture and customs that emerge spontaneously" (Williamson, 2009, p.379). Williamson (ibid.) claims that the difference between types of institution is that formal ones are designed and enforced on all people, while informal institutions remain the private territory of every community and its cultural norms.

Economically, Schwens et al. (2011) emphasise that SME's and entreprenurial ventures are vulnerable in terms of the enforcement of formal institutional guides because their access to resources and financial support is more limited than for other economic entities, such as law firms (Erramilli and Rao, 1993; Brouthers and Nakos, 2004; Schwens et al. 2011). Indeed, "SMEs are likely to react more sensitively (Brouthers and Nakos, 2004) to challenges arising from the institutional context because they face greater resource scarcity" (Nakos and Brouthers, 2002, cited in Schwens et al. 2011, p. 331). Yet, SMEs and entrepreneurs are said to be the most adaptable to formal institutional change due to their size (Hannan et al., 2002; Criscuolo and Narula, 2007; Schwens et al. 2011). It can be seen that entreprenurial ventures are directly effected by rules imposed by governments and that their access to resources is limited compared to other larger organisations. This point becomes vital in the research of

female entrepreneurs for whom discrmination is exercised as a result of gender-related factors, but who are also vulnerable due to the often small size of their businesses. Furthermore, culture weighs heavily on informal institutional aspects (Slangen and van Tulder, 2009; Schwens et al. 2011), so that in different cultures the process of business entry and development may differ greatly, especially between the genders. Formal institutions can "hinder[s] a firm's economic acting" (Schwens et al., 2011, p. 333), which suggests that institutional forces can obstuct the entrepreneurial intent to start a business or enter a market.

Institutional theory emphasises the importance of focusing on the limited access to resources that entrepreneurs and SMEs have, especially once they enter the market and in the first years of establishment, as an institution can either hinder or facilitate an environment of positive entrepreneurial activity. According to Schwens et. al. (2011), entrepreneurs and SMEs are much more "sensitive to environmental uncertainty" (p. 344) caused by formal institutional regulations. Furthermore, it has been argued that the entrepreneurial level of growth can be faster in the first years after establisment of a business if access to resources is available and, according to Schwens et al. (ibid.) this is due to the small size of SMEs and entrepreneurial start-ups and the fast transfer of knowledge and information. Those countries which aim for development and growth understand the entrepreneurial influence, therefore they create a stable institutional framework within which entrepreneurs prosper (Salimath and Cullen, 2010). However, each country has a different set of conditions which impact entrepreneurial activity and, given the focus of the current research, the conditions which exist in Saudi Arabia in terms of allowing entrepreneurs to prosper are outlined in later sections of this literature review.

2.1.7 Innovation within entrepreneurship and institutions

Historically, the conceptual relationship between entrepreneurship and innovation has been an ambiguous one. In his pioneering work, Schumpeter (1934) equated entrepreneurship with innovative activity. Later, Kirzner (1973, 1979) amended this view by reducing the role of innovation and proposing a complementary notion of opportunity alertness as a key attribute of entrepreneurs. While some scholars, such as Shane and Venkataraman (2000), extend Kirzner's view of opportunity-based entrepreneurship, many others are less precise in their conceptual approaches to the field (e.g., Low and MacMillan, 1988; Gartner, 2001), and can

leave the reader uncertain about the conceptual relationship between entrepreneurship and innovation (e.g., Brazeal and Herbert, 1999; Zhao, 2005; Brem, 2011).

From a research standpoint, an implicit assumption in comparative entrepreneurship has been that entrepreneurship is a distinct phenomenon, discrete from innovation. Schumpeter (1934) described the factual innovative behaviour of entrepreneurs and their firms, but failed to extend his theory to the predecessor factors that may explain such behaviour. The process by which entrepreneurs transform knowledge into actual entrepreneurial opportunity and activity is left out of his model. Rather, the key concept in his approach is that of innovation, which has given rise to two successive versions of the model which are based on the analysis of economic changes occurring in Schumpeter's time.

Firstly, Hayek (1945) stated that "it is unequal diffusion of knowledge in society" that causes some societies to innovate more than others. Secondly, Kirzner's (1973, 1979) stated view is that the existence of opportunities requires only differential access to imperfect knowledge. Thus, entrepreneurs capitalise on market opportunities that are not detected by less alert individuals, and they reallocate resources in anticipation of making a profit. As Levie and Autio (2008) point out, Kirznerian entrepreneurs are "discoverers of arbitrage opportunities in the market. Alert entrepreneurs stumble upon market disequilibria, as manifested in, for example, undervalued resources or unmet needs by the innovative entrepreneur herself" (p. 238). Thus, it seems that the innovative activities of entrepreneurs are due, in part, to supportive institutional environments, and that the resources they attain, including the cognitive resources they have and continue to develop, are central to the exploitation of an opportunity and the initiation of an innovation.

Further to Schumpeter's work on the central role of entrepreneurs in the process of creative construction, the proponents of the endogenous view – also called opportunity creation – might argue that opportunities are created endogenously by entrepreneurs or entrepreneurial firms through explorative and innovative action, and not simply through exploitation of pre-existing opportunities, such as market gaps (Alvarez and Barney, 2007). This shows that, although environments and institutions within which it occurs are considered important, innovation is an entity separate from entrepreneurship. However, it is innovative environments that prompt entrepreneurial behaviour, thus the importance of institutions with regards to innovation and

entrepreneurship is acknowledged, and shows a link to limited resources which result in innovative action and entrepreneurial behaviour (Etzkowitz et al. 2000; Goldstein 2010; Schmitz et al. 2017). In this sense, according to Alvarez et al. (2013), opportunities have no objective existence, i.e., they have no existence independent of the institutions and innovations of entrepreneurial individuals or firms: "Whereas opportunities that are discovered exist independently of the perceptions of those seeking to exploit them, created opportunities are social constructions that do not exist independently of those perceptions and human action" (Alvarez et al., 2013, p. 308).

Klein (2008) argued that the notion of opportunity is hardly reconcilable with the creation view, and could in fact be dispensed with in favour of entrepreneurial action and innovation; thus, it is claimed that entrepreneurial behaviour is initiated by innovation, which is influenced by an innovative institutional environment. It must be emphasised that, as reported by Alvarez et. al. (2010), Schumpeter did not explicitly promote the notion of opportunity, nor of opportunity creation, rather he developed the concept of innovation, as explained above, and examined it as an act, or a behaviour, without probing its underlying process. For Schumpeter, the "function" of the entrepreneur is to act on what he calls "possibilities", rather than to create new ones. "It is no part of his function to 'find' or 'create' new possibilities. They are always present, abundantly accumulated by all sorts of people" Schumpeter, (1934, Alvarez et. al., 2010, p.31). This quote clearly exemplifies the necessity-driven entrepreneur who 'creates' the 'possibilities' from the limited resources available within the scope of the institutions within which they act, both formal and informal.

Thus, based on Schumpeter's theory, it is believed that the concept of Schumpeterian innovation cannot be equated with that of opportunity creation (Carter, 2011). More work is needed on the links between the concepts of opportunity, innovation, and creation. One important avenue of research is the work of Sarasvathy et al. (2010) who state that entrepreneurship and innovation are linked, not directly in a way that entrepreneurial behaviour prompts innovation, or vice versa, because they are not the cause and effect of each other. Therefore, the entrepreneur might not be innovative and an innovative action does not make one an entrepreneur (Clark 1998; Etzkowitz et al., 2000; Etzkowitz 2003a, b, 2013; Yusof and Jain, 2010; Urbano and Guerrero, 2013). The term 'innovation' is broadly used "to encompass

the process by which firms master and get into practice product designs and manufacturing processes that are new to them, whether or not they are new to the universe, or even to the nation" (Nelson and Rosenberg, 1993, p. 4).

Decisively, "although the terms (innovation and entrepreneurship) are commonly used together, no attempt has been identified explicitly addressing them together at theoretical and practical levels" (Schmitz et al. 2017, p.381). Yet, some studies have endeavoured to develop conceptual frameworks relating their complementary roles (e.g., Brazeal and Herbert 1999; Zhao 2005; Brem 2011; Schmitz et al. 2017). Finally, it is critical to highlight that many scholars find entrepreneurs differ in all aspects from the general population with regards to innovation (Shane et al., 2000; Zhao, Seibert, and Lumpkin 2009; Kellermanns et al. 2016).

2.1.8 Section Summary

It has been shown that entrepreneurs have a unique way of thinking, they exploit opportunities and innovate to create a venture. They have been defined in relation to resource-based theory and institutional theory as the discipline does not yet have a comprehensive, exclusive definition. Certainly, it is clear that the entrepreneur innovates, exploits opportunities, and adapts and reacts to environmental factors both externally and internally. The next section expands on women's experiences in the entrepreneurial field and considers how they are impacted socioculturally.

2.2 Women and entrepreneurship

This section discusses the importance of studying women in entrepreneurship, given that the field is gendered, with men being the norm whilst women's entrepreneurship is sub-categorised. Furthermore, the section discusses the reasons women become entrepreneurs and the barriers they encounter when they embark on their entrepreneurial journey. These include gender-related barriers in addition to those barriers that may be faced by all entrepreneurs, male and female.

2.2.1 Women's entrepreneurship and the feminist approach

"Male gendered measuring instruments" (Ahl, 2006, p.595) are the main act of discrimination in women's entrepreneurship research (Gatewood, Carter, Brush, Greene, and Hart, 2003; Moore, 1990; Stevenson, 1990). With minimal feminist analysis the field is one-sided, thus it is limited with regard to women's entrepreneurial literature (see Ahl, 2006; Pettersson, Ahl, Berglund and Tillmar, 2017; Mirchandani, 1999; Ogbor, 2000; Reed, 1996) However, the area of women's entrepreneurship has grown to become a significant research area even though, as Jennings and Brush (2013) and Welsh et al. (2017) claim, it still has some way to go. In fact, "women owned businesses are one of the fastest growing entrepreneurial populations in the world" (Brush et al. 2009, p.14), and they contribute to economic wealth, innovation, and unemployment (de Bruin et al., 2006, 2007; Baker et al. 1997; Brush et al., 2006; Brush et al. 2009). Nonetheless, a "gender gap" does exist and "expectations of society and cultural norms and intermediate structures and institutions" (Brush et al. 2009, p.14) act as agents in its instigation. Ahl (2006) has called for a new research direction in the field of women's entrepreneurship and Brush et. al. (2009, p.15) emphasise the need for "the study of women's entrepreneurship in its own right."

Certainly, most entrepreneurship literature considers 'men' as the normal standard of measure, only when the research involves women is this clearly highlighted and emphasised (Marlow, Shaw, and Carter, 2008; Brush et al. 2009; Ahl, 2007; Tong, 2009; Neergaard et al., 2011). Where definitions are made, women entrepreneurs are generally defined separately from 'the entrepreneur', who is defined with the use of male-gender measurement instruments. Moore and Buttner (1997) defined women entrepreneurs to be those women who initiate a business and run its daily activity, they should own at least 50% of the business and the business must be in operation for the woman to be deemed an entrepreneur.

Given that the extant literature highlights gender differences in society generally, it is necessary to apply feminist theory to research in women's entrepreneurship. By doing so, the gender-related barriers which exist for women in entrepreneurship are highlighted. Clearly, if these barriers did not exist, a feminist view point would not be needed. However, as it is needed, Table 2.1 is provided to illustrate different types of feminist theory from which the current research can draw in order to implement a mixture of different approaches. The feminist

perspective reveals the inevitability of women and men having different experiences from each other generally, thus women's experiences in the broad field of business ownership and entrepreneurship must also differ (Ahl, 2007; Tong, 2009; Neergaard et al., 2011).

Table 2.1: Feminist approaches to entrepreneurship

Theory	Description
Liberal feminist theory	This sees men and women as essentially similar, equally capable, and as rational human beings. It builds on 19th Century liberal political theory which envisioned a just society as one where everyone can exercise autonomy through a system of individual rights. Liberal feminism has aimed for equal property and legal rights, women's suffrage, and equal access and representation. Liberal feminist theory explains any differences between men's and women's achievements by organizational or societal discrimination. Research, (including research on entrepreneurship), conducted within this theoretical framework, thus investigates barriers, such as a lack of access to resources, but focus is often directed towards differences between men and women (including demographic, behavioural, and cognitive differences), instead of problematizing institutional practices. Even though liberal theory purports to represent all 'women', the typical woman is white, middle-class, and heterosexual.
Radical feminist theory	This can be characterized as the feminism of 'difference'. It takes the subordination of women as its point of departure and views patriarchal structures as a system of male domination. The subordination of women is due to male privilege and power, and men and women are seen as essentially different. The approach is women-centred, it includes consciousness-raising and proposes alternative (and sometimes separatist) social, economic, and political arrangements which challenge the conditions of a male-dominated society.
Psychoanalytic approaches	These imply an appreciation of women's and men's unique sex-role socialization. In women's entrepreneurship, focus is placed on certain traits, like a 'feminine ethics of care'. These approaches claim that the patriarchal family and education system produce unequal gender development and disparage female traits. Psychoanalytical feminism views women's unique sex-role socialization and their different traits as advantages for organizations.
Socialist feminist theory	This implies an analysis of the relations of power and inequality within a capitalist economy. The gendered divisions of labour are of concern in this theoretical approach.

	Critical studies of men and masculinities and intersectional analyses are addressed, including the 'doing gender approach'. Research practices within this approach ask how 'doing gender' might also be characterized as 'doing entrepreneurship'.
Post-structuralism/post-modern feminist approaches	These are concerned with language as a system of difference. Texts and language are seen as a 'politics of representation' that produces gender. Universal and objective knowledge claims, and related epistemologies, are called into question. Deconstructive studies that employ these approaches analyse concepts, theories, and practices of entrepreneurship, and how they construct (women) entrepreneurs.
Post-colonial feminist theories critique	These are Western feminist approaches, they question the privileging of white, heterosexual, middle-class representations of gender. Postcolonial feminist theories investigate the function of 'the nation' in gendering and radicalizing 'others'. Entrepreneurship could be called into question, as it has become a mantra for economic development, following a Western neoliberal recipe for such development.

Source: After Calás and Smircich (1996); Calás et al. (2007, 2009); Kroon Lundell (2012) and Pettersson et al., (2017).

Thus, at the theoretical level it is generally agreed that gender is socially and culturally constituted. This has led to empirical findings which show that women are always seen to be more ethical, rational, and caring (Foss and Ahl (2005) and that they tend to run smaller businesses in limited sectors and with a slower growth rate when compared to men, (Brush, 1992; Hisrish and Brush, 1984; Sundin and Holmquist, 1989; Pettersson et al. 2017). Moreover, women's subordination is viewed as a result of gender discrimination which may be implicit or explicit, depending on the sociocultural aspects involved (Coleman, 2000; Fabowale, Orser, and Riding, 1995; Pettersson et al. 2017). Again, this empahsises the need for entrepreneurial research in regions and countries where the sociocultural context differs from the Western norms on which much of the literature focuses.

Furthermore, feminist theory emphasises that while norms imposed by social and cultural constraints do influence women entrepreneurs/business owners, personal traits also have a strong impact on their behaviour and their ability to recognise and evolve an opportunity. This point has often been neglected by entrepreneurship scholars (e.g., Ahl, 2006; Ahl, Berglund, Pettersson, and Tillmar, 2016; Henry, Foss, and Ahl, 2016; Pettersson et al. 2017) for the simple reason that the research of entrepreneurship is gendered. Thus, to avoid amplification

of the perceived difference between women and men entrepreneurs, and for women to not be the 'other' in the field of entrepreneurship research, many scholar's argue that researchers of women's entrepreneurship must use a feminist perspective (e.g., Ahl, 2006; Bruni, Gherardi, and Poggio, 2004b; Calás et al., 2007). Only in this way can gender discrimination and its challenges be addressed because a straight forward comparison of men and women simply supports men as the norm (DuRietz and Henrekson, 2000; Jennings and Brush, 2013; Pettersson et al. 2017).

Moreover, a researcher who recognises male dominance in social agreements must use a feminist approach to change this dominance (Calás and Smircich, 1996; Pettersson et al. 2017). The current research does this and includes an understanding of feminist entrepreneurship policy which has gained importance in women's entreprneurial research, generally (Ahl, 2006; Marlow, 2014; Pettersson et al. 2017). Policies in relation to women matter, so that what, and who, represents the norms in a given country can be understood (Ahl and Nelson, 2015; Marlow, Shaw, and Carter, 2008; Pettersson et al. 2017). Some policies adopted demean women and highlight their shortcomings in order to justify men being the norm and the privileged (Foss, Henry, and Ahl, 2014; Marlow, 2014). According to the feminist approach, most policies in developed countries, where most women's entrepreneurship research is carried out, normalise the male and subordinate the female (Pettersson, 2012; Pettersson et al. 2017).

2.2.2 Barriers faced by women entrepreneurs

Many researchers study the tendency of women to become entrepreneurs (e.g., Verheul et al. 2006; Yetim 2008; Zhang et al. 2009; Cetindamar et al. 2012; Sullivan and Meek 2012; Aramand 2013; Forson 2013; Griffiths et al. 2013; Iakovleva et al. 2013; Jennings and Brush 2013; Noguera et al. 2013; Pathak et al. 2013; Batsakis 2014; Belwal et al. 2014; Urbano et al. 2014; Jayawarna et al. 2014; Saridakis et al. 2014; Carter et al. 2015; Welsh et al. 2017). However, only a few examine the precise daily struggles that women in male dominant societies face in order to open a business (Ruef et al. 2003; Sonderegger 2010; Cooper and Saral 2013; Welsh et al. 2017). This section, therefore, discusses the struggles and barriers that women face, at personal, environmental, and institutional levels, from the time they attempt to start a business.

It has been made clear that women entrepreneurs face gender-related barriers; such barriers may be defined as "the factors, either within the person or the person's environment, that have the potential to make academic and career progress difficult" (Akbulut, 2017, p. 1405). Certainly, research has shown that women entrepreneurs have similar capabilities to their male counterparts, yet when achievement is measured a gap is revealed between capabilities and achievement which most researchers attribute to environmentally imposed barriers (Ahl and Marlow, 2016; Akbulut, 2017). In gender-related research, barriers fall into two categories, perceived and actual barriers (Akbulut, 2017). Actual barriers are those that can be measured, such as institutional barriers; perceived barriers are those that cannot be measured and are usually socially and culturally imposed gender-related barriers which affect women and society directly and indirectly (McWhirter, 1997; Swanson, Daniels and Tokar, 1996; Akbulut, 2017).

To add weight to the need for feminist approaches, research on gender has been "done primarily by women" and often reference to women is made with the expression "women and minorities", which suggests that research on gender "does not concern men" (Ahl and Nelson, 2010, p. 7). Gender barriers are known as those barriers that create an "asymmetrical gender system" (ibid.) which results in inequality within systems, institutions, and entrepreneurial environments.

While for many the word gender may only refer to the sex of an individual, a feminist stand point refutes this and emphasises that women entrepreneurs have different experiences compared to men (Henry et al., 2015). When opportunities are not distributed equally within a system with regards to gender, this is known as gender inequality (Ahl and Nelson, 2010; Marlow and McAdam, 2013) and those systems and environments that treat men better in any way are known as masculine systems.

Frequently, the female entrepreneur is told she must "get her act together" (Brush et al. 2009, p. 10), or that she requires "more education and training" (ibid.) before she can 'prove' that she is equal to her male counterpart. Women entrepreneurs face challenges in "hiring human capital … [in] individual traits, and/or the structural dissimilarities between male- and female-owned businesses such as sector, size and age" (ibid.). It seems clear that female-owned businesses struggle much more with regards to formal institutional barriers and, in this way, they become restricted to certain business sectors and face limited growth.

Indeed, Kantor (2002) claims there are "women exclusive constraints" that "affect women through macro structures framing gender roles and responsibilities within society" (p. 136). This contrasts with "women intensive constraints" which affect both genders with low-economic power, but which are discriminatory against women "due to unequal gender relations within class" (ibid.). Thus, as Brush et al. (2009) add, "institutional frameworks signal acceptable choices and determine which norms and behaviours are socialized into individuals and organizations in particular societies" (p. 11). Furthermore, Brush et al. (2009) claim that "social, cultural, and institutional arrangements frame not only how many women perceive opportunities and make strategic choices, but also how these women and others view their businesses" (p. 12).

Furthermore, as the major objective of the current research concerns how gender barriers are overcome, this part of the research elaborates on those barriers, defined as discriminatory acts towards an individual with regards to their gender (Akbulut, 2017). These barriers may be socially constructed, i.e., imposed by those of importance to an individual, and by the degree of support or discouragement inflicted on an individual from the social circle (Akbulut, 2017). They may also be culturally constructed, i.e., imposed on an individual by the cultural norms inflicted by society (Metcalfe, 2008). Additionally, they may be institutionally constructed, i.e., enforced by the rules and regulations of one's country (Datta and Gailey, 2012). An understanding of these barriers and their relationship with gender discrimination is necessary to gain insight into how women overcome them. Therefore, the following sections elaborate on these barriers in relation to female entrepreneurs.

2.2.3 Socio-Cultural Barriers

As the field matures, it has been found that social, cultural, and environmental issues play a major role in extending the gender gap (Marlow, 2002; Ahl, 2007). Liñan and Chen (2009) suggest that "cross-cultural studies are needed for the effect of different cultures and values on the entrepreneurial intention to be better understood" (pp. 593–594). Specifically, in the gendered entrepreneurial literature culture is considered a subjective factor by many (e.g., George and Zahra, 2002; Hayton et al., 2002; Stephan and Uhlaner, 2010; Wilson et al., 2007). This emphasises the need to study the socio-cultural attributes of entrepreneurs because of the

fundamentally different environments in which they flourish (Shinnar, Giacomin and Janssen, 2012).

As the entrepreneurship research field becomes more concerned with the sociocultural context of entrepreneurs (Noguera et al. 2013; Thornton et al. 2011; Urbano et al. 2014), the focus here is on the sociocultural factors viewed through a lens of perception and attitudinal variables. The importance of taking these variables into consideration when analysing gender differences in entrepreneurship has become more pronounced recently (e.g., see Noguera et al. 2013; Pathak et al. 2013; van der Zwan et al. 2012). It seems subjective perceptions may influence entrepreneurial decision-making more than the objective environment (Arenius and Minniti 2005; Koellinger et al. 2007; Krueger and Brazeal 1994). Indeed, subjective perceptions constitute socio-cultural factors and they are claimed to be the most important drivers of entrepreneurial behaviour, particularly in the case of female entrepreneurship (Noguera et al. 2013; Pathak et al. 2013).

In accordance with Hofstede's four dimensions of culture (Hofstede, 1998, 1980), it has been shown that culture does indeed affect entrepreneurial behaviour (Gupta, Hanges, and Dorfman, 2002; Gupta, Turban, Wasti and Sidkar, 2009; Mitchell, Smith, Seawright, and Morse, 2000; Shane, 1993). Entrepreneurial activity has been linked to cultures that are individualistic rather than collectivist, those that rank low on 'uncertainty avoidance' and high on 'power distance', and those that are considered masculine rather than feminine (e.g., Gupta, Hanges, and Dorfman, 2002; Gupta, Turban, Wasti and Sidkar, 2009; Mitchell, Smith, Seawright, and Morse, 2000; Shane, 1993; Shinnar, Giacomin and Janssen, 2012). The reasons such cultural dimensions are able to create favourable environments are discussed in more detail below. In fact, Shinnar, Giacomin, and Janssen (2012) claim that culture may act as a barrier in environments where the dimensions fall beyond the development of entrepreneurial activity and this highlights the importance and the influence of culture on entrepreneurial activity. Certainly, Thornton, Ribeiro-Soriano, and Urbano (2011) state that implicit norms, social mores, "and cultural factors... influence the individual career choice to be an entrepreneur and create a new business" (p. 106). Therefore, it is critical to highlight the influence of culture when it acts as a barrier to female entrepreneurs as it is clear that a gender gap in the field of entrepreneurship, within cultures, does indeed exist (e.g., de Bruin et al.; Krueger, 2007; Liñan

and Chen, 2009; Wilson, Kickul, Marlino, Barbosa, and Griffiths, 2009; Shinnar, Giacomin and Janssen, 2012). Given that culture may influence entrepreneurial intent, socio-cultural factors impose a certain force on entrepreneurial behaviour that might act as a barrier (Shinnar, Giacomin and Janssen, 2012). Heilman and Chen (2003), Langowitz and Minniti (2007), Thébaud (2010), and Shinnar, Giacomin and Janssen (2012) agree that the three main types of socio-cultural barriers faced by women entrepreneurs are lack of support, fear of failure, and lack of competency.

It was noted above that favourable environments that promote entrepreneurial activity are related to cultural dimensions. The main reason for this is that a culture which is considered to be individualistic, rather than collectivist, can bear the 'lack of support' factor within a culture (Shinnar, Giacomin, and Janssen, 2012). In contrast, an individual from a collectivist culture finds it difficult to bear 'lack of support' from a surrounding environment (Shinnar, Giacomin and Janssen, 2012). This is a result of individualistic societies allowing "freedom in thinking, autonomous behaviour and [a] focus on materialistic achievements" (Gupta et al., 2009, p.405). Given that female entrepreneurs are measured by the male benchmark, clearly a gendered discriminatory act, they bear the different cultural aspect of 'lack of support' within the socio-cultural environment, and this is considered a hindrance for entrepreneurial activity (Shinnar, Giacomin and Janssen, 2012. Additionally, an individualistic culture can bear the 'fear of failure' factor as there is no burden to be endured by members of a family or society (Gupta et al., 2009). Moreover, an the same society bears the 'lack of competence' factor as any lack in knowledge, skill, or know-how does not heavily impact an individual as it would in a collectivist society (Shinnar, Giacomin and Janssen, 2012).

Furthermore, cultures that rank low on 'power distance' are cultures that expect to be deeply involved in decisions which concern them and are cultures that find it hard to delegate power (Busenitz and Lau, 1996; Mitchell, Smith, Seawright, and Morse, 2000). Thus, ranking high on 'power distance' within a culture "exerts an influence on arrangement, ability, and willingness cognitions which in turn affect the decision to start up" (Shinnar, Giacomin and Janssen, 2012, p. 467). Obeying those in power is one of the key attributes of entrepreneurial behaviour, according to Mitchell et al. (2000). Therefore, the 'lack of support' factor within a culture ranking high on power distance is not a measurable barrier because these cultures

follow orders regardless of the individual's opinion (Busenitz and Lau, 1996). Furthermore, 'fear of failure' in a culture ranking low on power distance is a barrier to be considered as it is claimed that individuals in such a culture do not obey orders, rules, or regulations (e.g., Busenitz and Lau, 1996; Mitchell, Smith, Seawright, and Morse, 2000). In addition, a culture that ranks high on 'power distance' does not concern itself with 'lack of competency' as members of such a culture tend to believe that with order, alongside rules and regulations, it is indisputable that skills and know-how can be taught (e.g., see Busenitz and Lau, 1996; Mitchell, Smith, Seawright, and Morse, 2000).

Additionally, given that the entrepreneurial career is associated with a degree of uncertainty and risk taking, a culture that ranks high on 'uncertainty avoidance' would not support entrepreneurial behaviour as there is no tolerance for uncertainty and indistinctness (Gupta et al., 2009; Shinnar, Giacomin and Janssen, 2012). Conversely, a culture that ranks low on 'uncertainty avoidance' is a culture that endures ambiguity, and rules and regulations are considered flexible within an environment which supports change and promotes innovation and risk taking (Kreiser, Marino, Dickson, and Weaver; 2010), which are in turn considered to be key factors in the promotion of entrepreneurial activity (Shinnar, Giacomin and Janssen, 2012). Thus, a culture that endures low uncertainty avoidance can bear the 'fear of failure' aspect in entrepreneurial behaviour (Busenitz and Lau, 1996; Mitchell, Smith, Seawright, and Morse, 2000). In addition, just as in a high-power distance culture seen above, 'lack of competency' endorses ambiguity within a culture because the entrepreneurial journey allows skills and know-how to be learnt along the way (Busenitz and Lau, 1996; Mitchell, Smith, Seawright, and Morse, 2000).

Finally, and critically, a culture that ranks high on masculinity is a culture that promotes entrepreneurial activity (Shinnar, Giacomin and Janssen, 2012). This is a culture that recognises traditional male roles (Hofstede, 2005), a society that anticipates men "to be assertive, tough, and focused on material success; women are supposed to be more modest, tender, and concerned with the quality of life" (Hofstede, 1998, p. 6). Thus, there is a "gender gap between men's values and women's values" (Hofstede and McCrae, 2004, p. 64). All entrepreneurial traits that promote entrepreneurial activities are associated with men (Gupta et al., 2009), such as "independence, aggressiveness, autonomy, and courage" (Shinnar,

Giacomin and Janssen, 2012, p. 467). This provides critical evidence that entrepreneurship, entrepreneurial activity, and entrepreneurship research have all been studied from a masculine perspective, and thus provide encouragement in societies and environments that show support for male entrepreneurship. A masculine society does not fear 'lack of support' as it is traditionally expected of a woman, and other family members, to be supportive of a man's entrepreneurial activity and intention. Furthermore, within a masculine society the 'fear of failure' factor is considered a minimal barrier as members of the family and society support male entrepreneurial activity, thus the only barrier experienced by the male entrepreneur is himself (Gupta et al., 2009). In addition, 'lack of competency' is almost insignificant as a barrier in a masculine society because entrepreneurial traits are viewed to be held by males as a default attribute, thus men are perceived as having the competence to solve any challenges they may face (Heilman, 2001).

While the barriers discussed in this section may reflect those faced generally by entrepreneurs, women entrepreneurs face additional gender-related barriers. These types of cultural barriers are measured differently because women "should be and [do] behave in a certain form within every culture" (Heilman, 2001). Given that the entrepreneurial career path is a gendered field, it shapes "the interaction between female entrepreneurs and various service providers and, as a result, limit[s] women's ability to access the necessary resources or receive necessary support to become successful entrepreneurs" (Shinnar, Giacomin and Janssen, 2012, p. 469). As a result, women entrepreneurs may find the environment to be too challenging and unsuitable for their own business ventures (Zhao, Seibert, and Hills, 2005). Langowitz and Minniti (2007) find that "women tend to perceive themselves and their business environment in a less favourable light compared to men" (p. 356). Certainly, studies of female entrepreneurship have found that the barriers discussed in the following sections are more significant to female entrepreneurs in relation to their social and cultural environment than to male entrepreneurs (e.g., Heilman and Chen, 2003; Thébaud, 2010; Shinnar, Giacomin and Janssen, 2012).

2.2.3.1 Lack of Support and Gender.

Barriers created by a lack of support for women entrepreneurs can include lack of access to financial resources, poor family support, and inability to build social relationships that help business growth (Shinnar, Giacomin and Janssen, 2012). Lüthje and Franke's (2003)

longitudinal case study of a young man's entrepreneurial journey in the UK indicates that the supposed obtainability of support, such as access to "qualified consultants and service support for new companies" (p. 147), has a positive influence on entrepreneurial activity; thus, lack of support is considered a barrier. Entrepreneurs need resources to start a business and the resource providers commonly make decisions based on incomplete information in uncertain conditions, as revealed by Heilman, Martell, and Simon's (1988). Their study reported on an experiment in which 241 US college students reviewed male and female job applications for "a job that was either extremely male or moderately male in sextype" (p. 98). Their results suggest that women's competence tends to be undervalued compared to men's, unless they provide evidence to support the requirement of "high-performance ability". In this way, women become defenceless against gendered stereotypes which result in an additional challenge for female entrepreneurs (Shinnar, Giacomin and Janssen, 2012). Studies in the US suggest that women entrepreneurs have more limited access to bank loans compared to men and, in addition, women "starting businesses typically dominated by white males may potentially face difficulties in obtaining a client base" (Heilman and Chen, 2003, p. 359). Researchers also report that women entrepreneurs in general find the "starting environment to be hostile and difficult" (e.g., Kolvereid, Shane, and Westhead, 1993). Indeed, women entrepreneurs anticipated barriers to finding support due to a less supportive environment for them in the three nations, i.e., China, the US, and Belgium, included in Shinnar, Giacomin and Janssen's (2012) work with university students.

2.2.3.2 Fear of Failure and Gender

With specific cultural dimensions supporting entrepreneurial behaviour in a masculine society, there is little doubt that women would 'fear to fail' when starting a business in a social environment unfavourable to women (Heilman, 1983; Shinnar, Giacomin and Janssen, 2012). One of the key attributes of entrepreneurial activity already discussed is 'risk taking,' where it is found that, as a result of discouragement of women as business owners, women tend to be more risk averse than men (Carter, 2002; Eckel and Grossman, 2003; Wagner, 2007). The main reason behind such discouragement, and the subsequent fear of failure in women, is said to be a result of social expectations and pressures (Langowitz and Minniti, 2007; Shinnar, Giacomin and Janssen, 2012). In addition, Langowitz and Minniti (2007), whose study included

individuals from 17 countries, state that unlike men fear of failure is "negatively related to women's entrepreneurial propensity" (p. 354). This has also resulted in lower growth rates in female owned businesses as women's 'fear of failure' hinders entrepreneurial activity (Johnson and Powell, 1994).

2.2.3.3 Lack of Competency and Gender

Thébaud (2010) found in her study of GEM data that "in the U.S., despite having approximately equal amounts of human, social, and financial capital, women are about half as likely as men to think they have the ability to be an entrepreneur" (p. 8). Thus, women are indeed affected by gendered stereotypes, even in how they perceive themselves (Shinnar, Giacomin and Janssen, 2012). Thébaud (2010) suggests that "men and women draw on gender status beliefs in order to assess their own abilities" (p. 5). Women perceive themselves to be less skilled and weaker in occupations that are traditionally labelled masculine (Krueger, 2007). In addition, the GEM study conducted by Thébaud (2010) revealed that men actually believe they have the "necessary skills" to become successful entrepreneurs. Uslay, Teach, and Schwartz (2002), in a study of student entrepreneurs in the US, Turkey, and Spain, also found that socio-cultural perceptions act as barriers for women entrepreneurs. Their study considered differences in attitudes towards entrepreneurship as a major factor in why some economies seem to be more active in entrepreneurship than others.

When 'motherhood' represents 'household' aspects there is an implication that the importance of the invisible gender-related responsibilities within the household means women hold greater responsibilities that require more effort and time, and thus women have less time for other aspects of life, such as creating business ventures (Brush et al. 2009). This demonstrates why women tend to situate within certain business sectors and why they are considered less experienced when compared to their male counterparts. Therefore, socio-cultural factors and formal institutional barriers have a massive influence on entrepreneurial behaviour in one's country due to the implicit expectations of society (Ahl, 2006). This suggests that while there are maternal responsibilities that by nature fall on women, in some cultures mothers remain solely responsible for the care of children and the home, with the result that women are able to become involved only in certain limited industries. Additionally, these invisible barriers hinder women from recognising and exploiting opportunities, they do not have the time or the

resources to enter male-dominated sectors when they are caring for their children and homes. With less time available to them for business activity, women form networks with other women in certain business sectors, and thus limit themselves from forming networks in male-dominated sectors. In this way, resources allocated to a male dominant sector remain and women lack access to them.

It has been observed that certain cultural dimensions favour entrepreneurial activity and promote gender inequality, specifically cultures that rank high in terms of power distance and which are masculine (Busenitz and Lau, 1996). Glick (2006) notes a direct relationship between gender inequality and power distance when he argues that "nations that score highly on ... power distance exhibit less actual gender equality" (p. 294). He adds that in such cultural environments not only does gender inequality exist, but it is also reinforced. Indeed, Parboteeah, Hoegl, and Cullen (2008) argue that a positive relationship between power distance and traditional gender roles means that in high power distance societies, "women are likely to be at the lower ends of the societal hierarchy and people are more willing to accept such inequalities" (p. 809). Thus, in terms of power distance, in a nation which ranks highly, women are more likely to be burdened by cultural barriers compared to those nations which rank lower (Shinnar, Giacomin and Janssen, 2012). Many of these culturally related burdens, such as 'saving-face' or maintaining one's reputation, fall on women (Graham and Lam, 2003). Furthermore, cultures that sustain gendered stereotypes, and thus barriers, create a difficult environment for women to become successful entrepreneurs, after all, while high power distance promotes entrepreneurial activity for men, it creates the opposite for women by discouraging innovation and making them hesitant within themselves (Allen, Elam, Langowitz, and Deans, 2008).

Additionally, in high masculinity (MAS) cultures "men are supposed to be more concerned with achievements outside the home...[to] be assertive, competitive and tough... [and] women are supposed to be more concerned with taking care of the home, of the children, and of people in general," (Hofstede and Hofstede, 2005, p. 117). Thus, "women from these cultures… consider barriers to entrepreneurship to be more significant because of the higher degree of occupational gender typing" (Shinnar, Giacomin and Janssen, 2012, p. 473). Lüthje and Franke (2003) find that in "an antagonistic environment for business founders...they [women] are less

likely to become entrepreneurs. An optimistic evaluation of help [and support] available to potential business founders is associated with a higher propensity to pursue a career as an entrepreneur" (p. 143).

Several studies have shown that there is a difference between genders in terms of entrepreneurial intention (e.g., Baughn, Cao, Le, Lim, andNeupert, 2006; Gupta et al., 2009; Kristiansen and Indarti, 2004; Kourilsky and Walstad, 1998; Langowitz and Minniti, 2007; Wilson, Kickul and Marlino, 2007; Wilson et al., 2004, 2009; Zhao et al., 2005), where men are willing to pursue an entrepreneurial career path and women are reluctant to do so due to implicit historical barriers (Shinnar, Giacomin and Janssen, 2012). However, as has been seen, much of the research on entrepreneurship and culture is not measured from a feminist perspective, but with male being the norm (Pettersson et al. 2017), and the point that women are measured against men is not itself measured. Clearly, there are greater barriers within cultures for women than for men. Thus, women who fall within the cultural dimensions that promote entrepreneurial activities face gender-related barriers much greater than those which have been studied thus far (see Ahl, 2017, Eikhof et al. 2013; Jennings and Brush, 2013).

2.2.4 Institutional Barriers

The institutional factor in women's entrepreneurship research is also known as the 'macro/meso environment' where 'macro' refers "to the national level policies, culture, laws and economy", and 'meso' refers to "regional support services, initiatives, and organizations, and can include industries" (Brush et al. 2009, p.13). While every nation has its own macro/meso environmental aspects in relation to women, the 'meso environment', or informal institutional factors, can vary within nations and within deeper personal aspects, such as communities and individual households (Brush et al. 2009).

These types of formal and informal institutional barriers to resources, and to the exploitation of opportunities (Carter et al., 2007; Brush et al. 2009), mean that women require "gatekeepers" to access resources within communities and households, policies, and laws. In some societies, these barriers are considered subtle or hidden if the 'gender-gap' is narrowed to a certain acceptable level in relation to women's entrepreneurial activity (Carter et al., 2007; Brush et al. 2009). Carter et al. (2003) and Shaw et al. (2006), include occupational networks and

business associations as social and economic resources and agree with Brush et al. (2009) that these accelerate "networking activity and social capital [which] plays an important role in women business owners' access to financial capital" (p.19).

It must be argued that there is a need "to holistically study women's entrepreneurship and encompass norms, values and external expectations [which] are central to our understanding" (Elam, 2008, p.16). It seems that women encounter implicit sociocultural expectations in addition to those formal institutional expectations that direct their behaviour as women and entrepreneurs. As previously discussed, for entrepreneurs to prosper they need 'market,' 'money', and 'management', while women entrepreneurs have two further aspects to consider, 'motherhood' and the 'meso/macro environment' (Brush et al. 2009). 'Motherhood' represents the family and household responsibilities expected of her gender (Jennings and McDougald, 2007; Brush et al. 2009); the 'meso/macro environment' represents institutional expectations which come from society and cultural norms, but which are beyond reach (Jennings and McDougald, 2007; Brush et al. 2009).

It is argued that an "[i]nstitutional environment that encourages productive entrepreneurship becomes the ultimate determinant of economic growth" (Salimath and Cullen, 2010 pg. 359). This highlights the importance of institutional infrastructures within governmental aspects because a government that supports entrepreneurs, and that promotes entrepreneurial intentions through incentives to start a venture or with flexible regulations, promotes overall economic growth (Baumol, 1990; Salimath and Cullen, 2010).

The view expressed, thus far, identifies the importance of institutions to entrepreneurial activity and creation, it reveals that institutions can act as barriers, and that these vary within nations. Governments can create platforms that hinder entrepreneurial activities and can activate laws and regulations that obstruct the establishment of SMEs by entrepreneurs (see Davidsson and Wiklund, 2001; Reynolds et al., 2005; Acs et al., 2005). It has also been seen that much of the research about the importance of institutions to entrepreneurship is addressed from a broad angle, with male being the default, and little research has tackled the issue that institutions can act as broader barriers to women entrepreneurs given the gender impact is not measured (Ahl, 2006). Indeed, women do face institutional barriers greater than those faced by men, but this depends on the sociocultural environment within which a woman wants to start a venture.

Studies which confirm this include those by Swanson, Daniels and Tokar, (1996); Luzzo and McWhirter, (2001); Joshi and Schmidt, (2006); Joshi and Kuhn, (2011); and Akbulut, (2017). As Swanson et. al. (1996) point out, barriers may be defined as "external conditions or internal states that make career progress difficult" (p. 236), but they also note that rather than being impenetrable, such barriers "are capable of being overcome, although with varying degrees of difficulty, according to the specific barrier and the particular individual" (ibid.). A few of these barriers are institutional and also affect their male counterparts, although women are affected to a greater degree, while others are considered purely gender related, such as imposing rules and regulations which are more difficult for women to meet than they are for men (e.g., see Michie and Nelson, 2006; Ahuja, Ogan, Herring and Robinson, 2006; Swanson, Daniels and Tokar, 1996; Luzzo and McWhirter, 2001; Joshi and Schmidt, 2006; Joshi and Kuhn, 2011; Akbulut, 2017).

As the current research takes a feminist perspective, consideration of feminist researchers' opinions and institutional barriers is to be highlighted further. The liberal feminist approach suggests that, compared to men, women lack access to many resources, such as financial and educational ones, and that this affects women negatively. Also stressing that women entrepreneurs face inspirational barriers much greater than their male counterparts, Pettersson et al. (2017, p. 55) argue that "women entrepreneurs are confronted with a gender-segregated labour market", and they need to "consider[ed] whether the existing business support systems [had] discriminate[d] against them".

2.2.5 Women Entrepreneurs, their Traits and Resources

Some researchers in the entrepreneurial field relate the choice of women to become entrepreneurs to factors known as 'pull', or positive, factors (e.g., Orhan and Scott, 2001; Deakins and Whitham 2000). These factors are related to autonomy, self-fulfilment, independence, wealth, self-achievement, and power (Alstete 2002; Orhan and Scott 2001; Schwartz 1976). Meanwhile, female entrepreneurs themselves state that 'independence' is the main reason they aspire to entrepreneurship, yet they face difficulties in creating a business independently (Simpson 1991; Carter and Cannon 1992). Additionally, Carter (2000), Winn (2005), and Carter and Cannon (1992) agree that women strive for flexibility to start a business and to exploit an opportunity that allows for flexibility. This is clearly a result of the other

responsibilities they have, as discussed above, which act as implicit barriers, and which emphasise the need to attain flexibility to balance all their commitments (Carter, 2000; Hewlett, 2002). As Brush and Manolova (2004, p. 52) assert, "[n]ascent entrepreneurs that examine the emergence of new ventures explicitly include[s] analysis of the role of the household as a foundation for resources and social support". Thus, women entrepreneurs tend to need 'household' support and count this as a 'resource' in business venture creation. In contrast, men use 'social network resources' which lay outside the 'household' (Tong, 2009; Brush et al. 2009).

Motives that influence women entrepreneurs to become entrepreneurs are known as macro-level factors (Verheul et al., 2006; Baughn et al., 2006), and include, "autonomy, independence, education, family security, job dissatisfaction, frustration, deployment, boredom in previous jobs, or even divorce" (Hisrich and Brush, 1986, cited in Zeidan and Bahrami 2011 p.102). Further factors considered by different researchers, such as those associated with the environment, with life-path circumstances, and with personal features, can also motivate women entrepreneurs (Bartol and Martin 1998, cited in Zeidan and Bahrami 2011, p.102). However, conventional researchers in the field tend to select micro-level factors as their main concern, these include motivation, performance, opportunity, and finance (DeTienne and Chandler, 2007). While it has already been discussed that opportunity is key in the field of entrepreneurship, for both men and women, further details are needed about the impact of related character traits. That is, a better understanding is needed of how women perceive themselves in terms of having entrepreneurial cognition, being prepared to take risks, and having the ability to exploit opportunities and innovate, and then to make use of these skills as different forms of capital which make up their business resources. Such different forms of capital are explained as follows.

Personal Capital. Entrepreneurial intention, cognition, risk taking, and exploitation of opportunities are well documented as traits that entrepreneurs hold (Schlaegel and Koenig, 2014; Zapkau et al., 2015; Agapitou et al., 2010; Kakouris and Georgiadis, 2010; Palamida et al. 2017). In fact, entrepreneurs exploit a passion and an intention that visualises 'the world to be a better place' as a result of their initiative (Shane and Venkataraman, 2000; Marlow and McAdam, 2012; Eikhof et al., 2013; Henry et al., 2015; Ahl and Marlow, 2016). Thus, personal

capital is important to the entrepreneur, it is attributed to education and the cognition that allows a person to see and exploit an opportunity, and it contributes to the characteristics which drive people to initiate entrepreneurial activity (Chlaegel and Koenig, 2014; Zapkau et al., 2015; Palamida et al. 2017). Such personal capital is seen in the social skills entrepreneurs attain which include the ability to benefit from networking and socialising for venture creation (Schlaegel and Koenig, 2014; Zapkau et al., 2015; Agapitou et al., 2010; Kakouris and Georgiadis, 2010; Palamida et al. 2017).

Familial capital. A different type of capital exists in family relations, one which indicates the immense value of familial social ties as a source of capital (Parcel and Menaghan,1993; Sharma, 2014). It is strongly agreed, in the entrepreneurial literature, that an entrepreneurial start up is dependent on familial capital (e.g., Zimmer and Aldrich, 1987; Chrisman et al., 2002; Sharma, 2014). In fact Sharma (2014) claims that economic development can be sustained for longer periods with structured family bonds. This is certainly well reported in the literature which finds that during the initial stage of entrepreneurial activity family finances are considered a major resource for entrepreneurs (e.g., Aldrich and Waldinger, 1990; Steier and Greenwood, 2000; Holtz-Eakin et al., 1994; Sharma, 2014). By considering this from the feminist perspective the main premise is "that many, if not most, female entrepreneurs do not view their businesses as separate economic entities but rather as endeavours entwined with other aspects of their lives — particularly their familial relationships and responsibilities" (Jennings and Brush, 2013, p.669). The result is that, in practice, women entrepreneurs struggle to achieve a work/family balance (see Belcourt, Burke, and Lee-Gosselin, 1991; Green and Cohen, 1995; Jurik, 1998; Kim and Ling, 2001; Kirkwood and Tootell, 2008; Long- streth, Stafford, and Maudin, 1987; Loscocco et al., 1991; Neider, 1987; Shelton, 2006; Ufuk and Ozgen, 2001; Winn, 2004).

Social capital. This is yet another type of capital; it refers to the utilisation of family and friends to create a network that helps venture creation and continues to help in the business in any manner (Palamida et al., 2015; Papagiannidis and Li, 2005). It may be of equal or higher importance than financial capital (Palamida et al. 2017) because the social group can be a source of opportunity in which entrepreneurs invest, and often provides key links to business development and growth (Papagiannidis and Li, 2005; Palamida et al., 2015; Palamida et al.

2017). Furthermore, social norms can promote entrepreneurial behaviour and exploitation of opportinity in individuals as there is social value in norm creation (Nahapiet and Ghoshal, 1998; Prislin and Wood, 2005; Palamida et al. 2017). Indeed, social circles encourage certain involvement and participation in certain patterns that encourage positive attiudes in entrepreurial activity (Palamida et al. 2017).

Human capital. This type of capital concerns the access an entrepreneur has to people who are willing to work in a start-up (Palamida et al. 2017). In some entrepreneurial cases, human capital can be accessed on the basis of the belief such people have in a certain idea or project, even though they know they may not be compensated for their work in the immediate, or even near, future (Palamida et al., 2015; Papagiannidis and Li, 2005; Palamida et al. 2017).

Financial capital. SME's and entrepreneurial businesses are well documented for their ability to attract informal investors, such as family, friends, or 'angel' investors (Murnieks et al., 2015). However, because the economic stability of a country influences the degree to which government funds are invested in SME's (Palamida et al. 2017), in unstable economies family, friends, and angel investors become very cautious about this type of investment (GEM, 2015).

It is clear that on an entrepreneurial journey there are some types of capital that actually outweigh financial capital when it is scarce, and these are social and human capital (Palamida et al. 2017). This means that in environments where there is uncertainty, discrimination, and instability, entrepreneurs focus on the available resources and turn them into financial resources (e.g., Lingelbach et al., 2015; Sarasvathy, 2001; Palamida et al. 2017).

2.2.6 Section Summary

Section 2.2 has confirmed the importance of research into female entrepreneurship. It is clear that attempts to define the entrepreneur are generally made using male gendered measures, and thus research into women's entrepreneurship may be likened to research into a minority group when the majority is normalized and the minority subordinated. When the benchmark toward which women must aim is set by, and for, men, gender-related barriers are clearly socially and culturally imposed. The literature certainly reveals increasing focus on the sociocultural context of entrepreneurship. Indeed, this section has noted the value of the cultural dimension to the creation of a favourable entrepreneurial environment based on Hofstede's (1980, 1998)

seminal works. With the focus of the section on women specifically, gender-related barriers have been discussed from an institutional perspective, formal and informal. Finally, the traits associated with female entrepreneurship and the resources from which women may draw on their entrepreneurial journey have been discussed. The following section narrows the focus to Saudi Arabia as the sociocultural environment with which the current research is concerned.

2.3 Saudi Arabia

Globally, it has been reported that only 10% of entrepreneurial activity is undertaken by women (Jennings and Brush 2013; Welsh et al. 2017). Hence, it is not too surprising that research into women entrepreneurs in the conservative and developing country of Saudi Arabia is almost absent. The purpose of this section is to situate the research historically and culturally, with a specific emphasis on women's roles. It reveals the Saudi King's view for the future, known as 'Vision 2030', in which the King recognises the need for the type of social change that will have a positive impact for women. It aims to illustrate the impact of society and religion and the subsequent institutional aspects which impose gender-related barriers on women entrepreneurs in the country.

2.3.1 Recent Economic History of Saudi Arabia

At the time this research project began, King Abdullah was the ruling King of Saudi Arabia. He ruled from 2005-2015, thus it was legislation made in his name which has had a direct impact on the current research. By 2016, King Salman ruled the country and since then major changes have occurred. These changes do not substantially affect the status of the research, except in the changes made to ministry names. At the time of writing (May, 2018) the King's vision (known as 'Vision 2030') was to apply major reforms, but concrete action has yet to be seen. During the 10 years of King Abdullah Ibn Abdulaziz's rule, drastic reforms politically, economically, socially, and educationally were made. His efforts to develop the status of women within society have been constructive, e.g., he was the first king to allow females to participate in the Shura Council (Parliament). Indeed, his support for women and their needs is well recognised; he made history when he decreed that 20% of the members of the Council must be female (Al-Otabi, 2013). The current deputy king aspires to continue the work of King

Abdullah and King Salman, he believes that the nation's "real wealth lies in the ambition of our people and the potential of our younger generation" (Saudi Vision 2030, 2016).

Between 2005 and 2009, the King Abdullah focused on the establishment of a diverse economy, but he also recognised the need to pay close attention to education and, as a result, many universities were established during this time. Then, between 2010 and 2014, the government shifted its focus as it aimed to increase the country's GDP from 855.8 billion Saudi Riyals to 1101.2 billion Saudi Riyals (Ministry of Economy and Planning, 2014). This was the ninth in a series of five-year plans, first begun in the 1970s, and differed from others in that it involved five themes, each with its own aims and goals. The fourth and fifth of those are relevant to the focus here on women, not because they are exclusive to women, but because they concern SMEs and entrepreneurs, generally. Those themes are: to increase opportunities for employees in the non-oil sector; and, to increase opportunities in private ventures and boost domestic investment. King Abdullah had a plan for the next generation, both male and female, to become educated; he encouraged them to travel and to study abroad at the best universities, yet he had no plans in place to utilise the resultant huge numbers of over-qualified Saudis who returned with their overseas degrees to discover few, or no, opportunities in the job market. Only in his 'Vision 2030' did the current King Salman establish a plan for the highly educated Saudi population (National Transformation Program, 2016).[1]

Referring to the World economic forum, Saudi Arabia is considered a 'factor-driven economy', this is an economy that depends on the extraction of natural resources, according to the GEM Women's Report (2011). However, King Abdullah believed that, "the key to success in the network society is self-programmed labour – knowledge workers who are highly educated, talented, flexible, innovative and autonomous" (Wajcman, 2004, p.110). As a result, King Abdullah dedicated $US400bn to infrastructure projects, and included a budget to create more jobs in order to meet the high birth rate among the Saudi population[3]. In addition, and as mentioned earlier, King Abdullah invested in higher education, both nationally and

internationally, and also in employment opportunities as he aimed for an Innovation-Driven Economy, which the Gem Women's Report (2011) describes as "an economy that depends on Research and Development, knowledge intensity and expansion of the service sector".

2.3.2 Social Aspects: Culture and Religion

The social environment in Saudi Arabia is very friendly, but as a culture the people are very conservative. Certainly, while foreigners can easily coexist within their own communities, they will find it difficult at first to blend in with Saudis. As a society, the people are very close to their families and friends and a fundamental practice, in accordance with Islam, is respect for elders (Ministry of Higher Education, 2015). Traditions, social norms, and daily patterns are influenced by the religion of Islam which plays the major role in the country's culture. Within society gender segregation is an obligation, but in accordance with the Quran females can freely interact with their legal male guardians, known as 'Mahram'. The main reason given for this segregation of the genders is deemed to be the protection of female chastity from strangers and their 'freedom' from sexual impingement (AlMunajjed, 1997, Wheeler, 2000). Within this environment, historically people from the Hijaz region are known for their open mindedness and, even with the institutional force of government, the Hijazi culture remains open and independent. This is especially so in the city of Jeddah which is the most modern, yet historical, and liberal city in the Kingdom, by Saudi standards.

2.3.3 Environmental Situation

Saudi Arabia has a population of 23.6 million people[1] and, according to an IT Report[2], roughly 70% of that number are aged under 30. Such a youthful population may be expected to increase entrepreneurial activity in the workforce, if only on the basis of increased proportions among the working population (WEF, 2015). The president of one joint stock company asserts that "King Abdullah is looking at every infrastructure project, every type of diversification. If there

[1] Based on the last population census data in 2006 (Saudi Arabia Report, 2009)

[2] Communication and Information Technology Commission, Kingdom of Saudi Arabia, 2009:7

is benefit for the people he will never say no" to an investment. As a result, new infrastructure has been created through the investment of $US 350 million (WEF, 2015). Industry reports in 2011 and 2012, show Saudi Arabia ranked 11th and 10th amongst 181 and 183 countries, respectively, in global economic rankings (WEF, 2015). Certainly, the country is considered an easy place to start a business (Latham and Watkins, 2010); citizens only need access to capital and legislation is not complicated, at least for men. In his 'Vision 2030', King Salman made clear he would make as much effort as possible to minimise the gender gap in employment and business ownership and to ensure availability of equal opportunities to both men and women.

2.3.4 Legal System

In terms of the policies which help determine the institutional environment and add to the barriers faced by female entrepreneurs in the country, many factors are involved. While these include economics, geographic position, and politics, most importantly they depend on 'Shariah" law, which is Islamic law. Shariah law derives from two main sources, The Holy Quran and Sunnah, with the support of Shariah scholars. The following sub-sections help to identify the role of Shariah law in discrimination against women.

Under King Abdullah's rule, the government encouraged the country to become one of the top 10 competitive economies in the world and by 2010 Saudi Arabia ranked eighth in the world for fiscal freedom (SAGIA Report, 2010). Given this mission, a multi-faceted approach was developed which made the kingdom the easiest country in the world in which to start a business (ibid.). Accordingly, to register property and generate funds is very easy in Saudi Arabia and foreign male investors are permitted to own a 100% share of projects and of real estate. The establishment of the Saudi Arabian General Investment Authority (SAGIA) provided the opportunity for foreign male applicants to invest in the country with full autonomy in terms of employees and capital (SAGIA Report, 2010). However, the World Economic Forum Global Competitive Index (weforum.org. 2017-2018 edition) showed that by 2016 the country ranked 30th of 137 countries and concluded that "the labor market is segmented among different population groups, and women remain largely excluded".

2.3.5 Small Firms in Saudi Arabia

In 'Vision 2030', King Salman states:

> "Small and medium-sized enterprises (SMEs) are among the most important agents of economic growth; they create jobs, support innovation and boost exports. SMEs in the Kingdom are not yet major contributors to our GDP, especially when compared to advanced economies. Therefore, we will strive to create suitable job opportunities for our citizens by supporting SME entrepreneurship, privatization and investments in new industries. To help us achieve this goal, we have established the SME Authority and we will continue encouraging our young entrepreneurs with business-friendly regulations, easier access to funding, international partnerships and a greater share of national procurement and government bids.
>
> "Our productive families now enjoy vast marketing opportunities through social media and digital platforms. We will facilitate access to these channels, enable microfinance and motivate the non-profit sector to build the capabilities of our productive families and fund their initiatives." (www.vision2030.gov.sa p. 36)

With such clearly stated aims, and even though Saudi law requires certain procedures for the registration of a business, once these procedures are met and a bank account is opened, anyone, foreigner or local, can start a business, provided they are male. Compared to their male counterparts, females are not exposed to similar numbers or types of opportunities and their access to resources is more limited. Furthermore, in the Saudi context females are seriously hindered whereby, even if they are given equal opportunities, they cannot become fully independent because the law states that they require a male guardian to act for them in all legal aspects of their lives. The male guardian, known as wakil, is responsible for presenting their business documents. In addition, females are not able to travel freely in the Kingdom, legally they cannot drive (at the time of writing) and are not allowed to leave the country without the consent of their male guardian (Alturki and Braswell, 2010). Clearly, this leaves them at a disadvantage compared to their male counterparts who have complete freedom of movement, and it represents a major barrier to female entrepreneurship in the country.

SMEs play an important role in Saudi Arabia; in 2006 individuals accounted for 95% of commercial ventures undertaken, while industrial SMEs accounted for 87% of the total number of industrial ventures (Yamani and Al-Jeraisy, 2006). This high percentage shows that Saudis across the nation take advantage of many opportunities that help to diversify the economy (Izdehar SME, 2012). According to the Saudi Arabian Monetary Agency (SAMA), during 2012 sales made by SMEs increased from 100 thousand Saudi Riyals to five million Saudi Riyals and employment by firms has increased from an average of 50 to 200 employees (SAMA, 2012). One of the main challenges that face SMEs is that their contribution to economic growth is not great, it represents only 25% of employment and 33% of the country's GDP. The main reason behind this is the growth budget which increased from 69 billion Riyals to 170 billion Riyals as a result of oil dependency (SAMA, 2010).

SMEs represent 90% of the total number of companies in the Kingdom, of which 66% are registered and 24.7% of the workforce are Saudi (Alshehrey, 2013). The relationship between SMEs is considered very weak compared to large enterprises and firms because the government fails to protect SMEs from established enterprises that can simply take over or copy the business. As a result there is a lack of incentive to start an SME because they tend to result in businesses with amateur managing, marketing, accounting, and structuring policies (Hilali, 2011). Furthermore, this affects the development of SMEs in attaining new proficiencies, such as technology, capital, and training services, which large enterprises already have in place (ibid.).

2.3.6 The Position of Females and Males in Saudi Arabia

Since Saudi Arabia practices Sharia and implements the laws of Islam above any other law, the historical position of women in Islam should be taken into consideration when undertaking research in the region. Khadija (570-632), the wife of the Prophet Mohammed (peace be upon him), was a businesswoman, and in today's world an entrepreneur, in fact Prophet Mohammed was one of her employees (Sidani, 2005). Due to Khadija's autonomy at the time, and before the coming of Islam, many women in the Arab region practiced entrepreneurial activities and owned their own businesses (Ahmad and Khreisat, 1998).

In the 1950s it became favoured for Muslim women to be educated, consequently the Grand Mufti of Saudi Arabia encouraged woman to attend school and to then join the work force. Once the first girls' school was established in the late 1950s, women became educated and began to enter the work force, but only in specific sectors (Sidani, 2005). Certainly, fifteen years ago, woman mostly trained to be educators, and rarely could they become medical doctors, for example. Nowadays, women have a huge presence in economic and social fields; indeed, by 1999 the number of female university graduates out-numbered those of men by several hundred, and they continue to do so (Cordesman, 2003). Indeed, by 2015 the Saudi Ministry of Education reported that "Saudi women constitute 51.8 percent of Saudi university students and that there are 551,000 women studying bachelor's degrees compared to 513,000 men" (Saudi Gazette, 2015, para. 2).

Adding to the increase in the number of graduates, further change is also indicated by the number of females registering businesses, by 2013 this number had increased to 25% of all new businesses registered in the country (Royal Embassy of Saudi Arabia, 2013).

Clearly, culture impacts females in many ways, but in Saudi Arabia it has a specific impact when starting a business because, in order to do so, clearly women must deal with many different facets of society on a daily basis. For example, in accordance with Islam, women must cover themselves when they go out in public, so they wear an abaya with a scarf (Duval, 1998); meanwhile, some women are not religiously conservative and they cover themselves only to avoid offence to others (Vidyasagar and Rea, 2004). Some researchers discuss the term "Islamic feminism" by taking evidence from the Quran and assigning equality between females and males (Moghadam, 2002, Wadud, 1999). Indeed, Saudi women are "unlikely to need reminding that gender is discursive and is constructed and learned" (Peachter, 2003, p.73). However, over time, the relationship between culture and religion has become blurred with the result that women in many different regions forebear development in consideration of Islam. Thus, in Saudi Arabia many norms have become cultural in the name of Islam, a situation which has not necessarily occurred in many other Muslim nations which have developed while practicing Islam, e.g., Malaysia, UAE, Indonesia, Egypt, Madagascar, and Turkey, to name a few (Ong, 1990 and Lambek, 1990). While Islam encourages women to be educated and to work, the segregation between sexes in Saudi society does not allow females to challenge the

male status in many areas of life, and the government and culture remain dominated by males. Thus, female entrepreneurs in Saudi Arabia represent a unique demographic.

2.3.7 Male and Female Employment

Although women continue to outnumber men in terms of university graduates in the country, men outnumber women in the work force as a result of inequality in terms of access to opportunities (Middle East Policy Council, 2013). Furthermore, the participation of women in the labour market is only 25%, this is very low compared to working women in the neighbouring 7 countries of the Gulf Cooperation Council (GCC), which has an average of 53%. Nevertheless, in 2007 the government allocated 25.5% of its budget to support education and training for females, and later in that same year the government reserved 33% of government positions for allocation to females (Capital-AMCL, 2010).

Almunajjed (1997) states that, in accordance with Sharia law, women do have the right to work, but only in certain environments. It was stated in the previous section that the majority of women who join the workforce do so in the education sector and in fact, until 2013, 85% percent of woman who held jobs worked in this area (Saudi Gazette, 2015). Even though women are encouraged to believe such workplace environments are segregated for their protection, segregation in the workforce is not explicit in Sharia law.

Throughout history, and around the world, it has been documented that men tend to be more central to the work environment than women, and are generally considered to be the main breadwinners (e.g., Tary, 1983; Kaufman and Fetters, 1980; Elamin and Omair, 2010). Nonetheless, changes have been experienced globally, but perhaps none more drastically than in Arab-Muslim countries, especially in the last three decades as claimed by Metcalf (2008) and Elamin and Omair (2010). As mentioned above, gendered segregation and cultural norms mean that fewer Saudi women enter the workforce compared to women in neighbouring Arab Muslim countries (Elamin and Omair, 2010; Guthrie, 2001). Indeed, this is especially the case in the private sector where male expatriates (from all over the world) are employed to undertake a variety of jobs as a direct result of segregation laws (Guthrie, 2001). This is not due to a lack of interest on the part of women, rather it is due to cultural norms which are enforced on them (Almandhry, 2000) and which make it very difficult for females in Arab Muslim countries to

prioritise their jobs over their families (Hijab, 1988; Shaaban, 1996). Many studies have shown that the main problem which inhibits females' ambitions to work lies in the control their parents maintain over them and with cultural customs, rather than with any shortcomings in them as individuals (e.g., Mostafa, 2005, Jamali, 2009, Al-Lamky, 2007, Omair, 2008).

In accordance with Saudi traditions, men are fully responsible for women as their wives, mothers, and daughters. Many of the restrictions placed on women who want to work are assigned by society, but these constraints are imposed in the name of religion and the idea that a women's ambition should not exceed her role as a wife or a daughter is a societal imposition, not a religious one (AlMunajjed, 1997, Read, 2003, Darwiche, 1999). Moreover, Elamin and Omair (2010, p.14) claim that Saudi women are "submissive, dependent, caring and good for domestic tasks and child rearing". The configuration of gender segregation and occupation restricts women's mobility. Clearly, this is due to the gendered stereotypes which play such a major role in Saudi culture (Alajmi, 2001) and sheds light on some of the institutional aspects which act as gender barriers to Saudi female entrepreneurs.

2.3.8 Females Wealth and Business Investment

In the Arab region prior to the arrival of Islam women did not inherit any wealth. However, after the introduction of Islam, females were given the right of inheritance and would receive half of what a man would inherit; half because, in accordance with Islam, women should be taken care of by a male guardian, they should only spend their money on themselves, and should take no financial responsibility for anyone else (Haddad and Esposito, 1998; Fluehr-Lobban, 1993). The result is that a large amount of Saudi Arabian wealth lies in the hands of women who control nearly $US 0.7 trillion worth of Saudi Arabia's total assets (Baxter, 2010), encouraging Shailesh Dash, the founder of Al Masah Capital, at the Riyadh Chamber of Commerce and Industry (2011) to suggest:

> "Increasing the contribution of females in key economic sectors can speed up economic diversification. Effective channeling 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).

Many initiatives have been proposed and put in place by the Saudi government to encourage female involvement in the workforce. King Abdullah established a charity to finance business projects for woman on low-incomes, and for divorcees and widowers. In 2005, the King also established a fund to encourage young female entrepreneurs. In addition, the government encourages the application of Saudisation, a concept that utilises Saudi human capital, rather than that of foreigners. This shows that Saudi females are of great value to the economy, they own a tremendous amount of capital and they represent expensive human capital. Given that, females can help accomplish the government goals of reducing dependency on oil to become an innovative economy, rather than a factor-driven economy (see Madhi and Barrientos, 2003; AlMasah Capital Ltd Dubai, 2010).

Given the male dominance in Saudi society, and the vague rights that lie somewhere between culture, unclear laws, and laws in the name of religion, Saudi women are understandably apprehensive when it comes to starting a business. There are common fears among them, such as that husbands might take full control of the wife's money, or for divorcees, that husbands will acquire all the shared assets before the divorce, or that the husband might marry again and this woman would also become an owner in the business. Others fear future circumstances, as yet unknown, which might result in male guardians controlling their business. Finally, there are no regulations to protect SMEs in the Kingdom.

2.3.9 Section Summary

This section began by situating the current research within the rule of King Abdullah (who ruled from 2005-2015) because his legislation contributes to the major part of this research. It discussed the beginning of King Salman's reign in 2016 and his 'Vision 2030' plans for continued reform in the country following the lead of his predecessor.

This historical contextualisation of Saudi Arabia has shown how social, environmental, and legal aspects have resulted in the blurred division between culture and religion. It has been made clear that religion plays the major role in the culture of Saudi Arabia in a manner that imposes gender barriers which restrict women in terms of business creation. While the section has identified the importance of SMEs and the value of women to the Saudi economy, it has also shown that institutional aspects which act as gender barriers to Saudi women are assigned

by society, while they are imposed in the name of religion.

2.4 Technology and a Gap in the Literature

Central to the current research, and an area in which there is a dearth of research, is identification of technology as an enabler which allows women entrepreneurs in Saudi Arabia to overcome gender barriers. This section considers the issue and completes the background necessary to explain the development of the exploratory research questions posed. It is seen that these questions are a combined result of identification of a gap in the literature and of what further research is required to investigate the different aspects involved.

A key observation to have arisen from previous sections is that entrepreneurs exploit opportunities based on their available resources and their own personal traits, in some situations the environment promotes entrepreneurial activity, in others the environment is of little support. Evidently, both formal and informal institutions have an influence on entrepreneurial activity, but, as discussed in Section 2.3, Saudi women in particular face gender discrimination from these institutions when attempting to open a business.

Certainly, thus far, the literature has revealed the unique position of women entrepreneurs in Saudi Arabia where they face daily gender discrimination, a discrimination which is societally assigned, but religiously imposed, and which therefore differs from the gender discrimination faced by women who work within different ideologies. Beyond identification of the gender-related barriers which exist in relation to business venture creation and links seen to the resources available, the research explores whether new technology helps women overcome gender-related barriers. Before the research questions are presented at the end of the chapter, an overview of what is meant by 'technology' – both to the entrepreneur and specifically in Saudi Arabia – further contextualises the current study and isolates the gap in the literature which is to be addressed.

2.4.1 Technology – what it means to the entrepreneur

It should be noted that, generally, the term 'technology' is applied in many different ways, it is not restricted to 'computer technology' or 'internet technology (IT)'. It is defined in the Oxford English Dictionary as:

- The application of scientific knowledge for practical purposes, especially in industry.
- Machinery and equipment developed from the application of scientific knowledge.
- The branch of knowledge dealing with engineering or applied sciences.

https://en.oxforddictionaries.com/definition/technology

Its use in the current research means that 'technology' is addressed not only in terms of its application in technology-based ventures, but as a tool, as software, as a means to both provide and to gain access to information, and in terms of social media use which influences venture creation and maintenance. Whether the term 'technology' refers to software, IT hardware, technology-based business, or even simply to internet access, in the entrepreneurial field it is considered a resource that helps venture creation (Cooper, 2000; Cantzler and Leijon, 2007; Hampton et al. 2011; Marion, Eddleston, Friar and Deeds, 2015; Loberer, Stulz and Waelchli, 2016; Nambisan, 2016). Carton (2009) confirms that "[t]hroughout much of human history, we've developed technologies that make it easier for us to communicate with each other" (para. 10), subsequently modern technology has become a vital tool for networking and communicating during venture creation, and beyond (see Brush et al., 2009; Shaw et al., 2001; Hampton et al. 2011).

While genders network differently, Hampton et al. (2011) suggest this is an affect of the quality of female networks and claim that technology is seen to improve this particular activity for women. A certain level of anonymity is afforded as, clearly, webpages can shield or mask gender, and thus can allow free communication among peers where intellectual resources and capabilties are exclusivley shared (Adams, 2005; Kenney, 2000; Lee et al., 2000; Sydell, 2012; Ozkazanc-Pan 2014). Such resources and capabilities include the use of email, the growing number of 'apps' available on both IoS and Android devices, and social media platforms (Edosomwan, Prakasan, Kouame, Watson and Seymour, 2011).

Technology, in the form of internet access, has long been used as a tool for information extraction and creation; certainly, open access to webpages supports efficient business creation,

and yet information(Ozkazanc-Pan 2014; Billings, 2015; Diresta, 2015). Even so, technology in this form can serve as a provider of education, although this has been revealed to be more specific to conservative, masculine cultures (e.g., Narayan, 2000; Lewis and Mills, 2003; Mohanty, 2003; Ozkazanc-Pan 2014). In their use of the internet some entrepreneurs have started technology-based ventures where minimal contact is made with suppliers, customers, or employees. These highly tech-based ventures are found in countries with a cultural reliance on technology where acceptance of major changes in technological infrastruture is readily made (Johannisson, 2011; Steyaert and Landstrom, 2011; Ozkazanc-Pan 2014). Even so, technology is widely reported to be an external enabler that helps in venture creation. Software can be both uploaded and downloaded, and the exchange of information has become more feasible and occurs more easily than in the past (Nambisan, 2016; Bakker and Shepherd, 2017; von Briel, Davidsson and Recker, 2017).

As a form of technology, social media is defined by Kaplan and Haenlein (2010) as "internet applications that allow the creation and exchange of content which is user generated" (p. 62). There is little doubt that social media has re-defined the way people communicate and interact as the various platforms have penetrated institutional stuctures and professional customs (see Dijck and Poell, 2013; Alwagait, Shahzad and Alim, 2016) and introduced the concept of 'social networking', the networking which takes place through common interest via social media (Cohen, 2009; Stelzner, 2009; Edosomwan et.al., 2011). Social media have defied norms, economic environments, and institutional strategies, to name a few areas (Dijck abd Poell, 2013; Alwagait, Shahzad and Alim, 2016). Personal and business relationships, and many other sorts of connections between, and across, them can now be made and/or developed through social media platforms (Paridon and Carraher, 2009; Edosomwan et.al., 2011). For example, the social media site Facebook is the most visited social media website globally (Lua, 2019); it helps people maintain communication at different relationship levels (business and personal) and provides a site from which to launch a business. It has also created an area for advertising and marketing for the maintenance of a business venture (Kevthefont, 2010; Edosomwan et.al., 2011). Similarly, YouTube, the world's most popular video sharing community, has created an environment for sharing knowledge, music, advertisements, and more and WhatsApp has created a medium for communication and sharing of information (Edosomwan et.al., 2011). Each social media platform differs from another by targeting

different audiences, yet all have created an environment of communication that allows the exchange of ideas and knowledge in what may be seen as a conversational manner (Carraher, Buchanan and Puia, 2010; Edosomwan et.al., 2011). By creating this environment social media have made it possible to reach a wide audience where people are not bound by culture, geography, or ethnicity (Edosomwan et.al., 2011), or even by gender.

2.4.2 Technology and Saudi Arabia

Technology use among different cultures has become an important research area; one which reveals that different cultural norms mean the acceptance of technology differs distinctly between cultures, according to Al-Gahtani et al. (2007). Accordingly, Table 2.1 illustrates the influence of technology, in this case the use of the internet, social media, smart phones, e-commerce platforms, and internet banking, on the Saudi population. It is these particular technologies that are central to the current research, i.e., access to the internet and the use of social media are revealed as key technologies for female entrepreneurs in Saudi Arabia, smart phones add to ease of access, and e-commerce and internet banking facilities are clearly useful tools for business creation and development.

Table 2.2: Use of Technology in Saudi Arabia in 2017

Use of Technology in Saudi Arabia		
Total Population	33.25M	
Male Population	19.02M	57% of population
Female Population	14.23M	42% of population
Median Age	27.9 years	
GDP per Capita	$54,522	
Total Literacy	95% of population	
Female Literacy	91% of population	
Male Literacy	97% of population	

Internet penetration (monthly active users)	91% of population	8th world ranking
Growth in internet users at Jan 2018 (since Jan 2017)	34% of population	3rd world ranking

Active social media users (millions)	25	75% of population 8th world ranking
Annual growth of social media users Jan 2018 (compared to Jan 2017)	32%	1st world ranking
Top social media platform	WhatsApp	
Use of Smart phones	96% of population	
E-Commerce penetration	47%	23rd world ranking
Average amount spent on e-commerce	$469.00	

Penetration of mobile banking	43% of population	13th world ranking

Social media most used	% of total population
WhatsApp	73%
YouTube	71%
Facebook	66%
Instagram	54%

Twitter	52%
FB Messenger	40%
Snapchat	39%
Google+	32%
Skype	24%
LinkedIn	24%
LINE	20%
Pinterest	16%

Source: Derived from www.wearesocial.com

Table 2.2 reveals that 91% of the Saudi population use the internet, the same percentage use smart phones, and 75% are active on social media. In addition, Saudi Arabia ranks number one worldwide in the annual growth of the number of social media users, at 34%. Moreover, it is seen that females represent 42% of the population and that 91% of them are literate. WhatsApp, YouTube, Facebook, Instagram, and Twitter represent the most used social media in the country, at 73%, 71%, 66%, 54%, and 52% of the total population, respectively (www.wearesocial.com). Statistics which reveal the difference in the use of these platforms between males and females in Saudi Arabia have not been found. Nonetheless, it is clear that social media technology has a great influence on Saudi society.

2.4.3 Gap in the Literature

Scholars have recently called for research to investigate the enabling factors which enhance entrepreneurial activity (e.g., Shane, 2012; Davidsson, 2015; Nambisan, 2016; Ramoglou and Tsang, 2016; von Briel, Davidsson and Recker, 2017). Nambisan (2016) states that "theorizing the role of specific aspects of… technologies in shaping entrepreneurial opportunities, decisions, action and outcomes" (p. 2) is critical in entrepreneurial literature, and yet it is a sector that has attracted minimal research. Barriers that entrepreneurs face, exploitation of

opportunities, innovation, and entrepreneurial traits and resources have all been studied, but a number of scholars point out that the influence of technology on direct enhancement of entrepreneurial activity, either generally or in relation to a specific demographic, is yet to be comprehensively addressed (see Heirman and Clarysse, 2007; Hampton et al. 2011; Marion, Eddleston, Friar and Deeds, 2015; Loberer, Stulz and Waelchli, 2016; Nambisan, 2016; von Briel, Davidsson and Recker, 2017). This section aims to describe the situation in Saudi Arabia as it relates to the specific demographic of female entrepreneurs.

As a society, the Saudi culture still preserves conservative values, especially in interactions between genders, both socially and in their business conduct, which results in continued gender-based inequality (Lobo and Elaluf-Calderwood 2012). Yet, Lobo et al. (2012, p.196) add that "the availability of advanced technological devices has impacted social behaviour in Saudi Arabia, with technology shaping and increasing the possibilities of social practices shaping technology". This seems to be in stark contrast to the fact that women do not have the right to vote and are not treated as equals with their male counterparts when entering the workforce. Although Saudi women are given equal chances in education, as a society the provision of equal opportunities remains equivocal by Western standards.

Given that Saudi women are highly educated and that technology which aids communication between genders in this male-dominated society has been harnessed, the need for equal treatment is particularly strong among the university-educated Saudi female youth[5]. Investigation is thus relevant as to whether Saudi females, who possess talent in equal measure to their male counterparts, surrender to this inequality in the workforce, or if they use this technology to prosper as young entrepreneurs.

Regarding unequal treatment in the job market, it could be argued that women are less exposed to the labour force, therefore they are not as productive as men (Wobman, 2000). However, as individuals, women are isolated into certain occupations in which they can participate, such as clerical and retail sales jobs (Bernadin and Russell, 1998). So, this raises the question: does the use of technology, and particularly social media, allow women to conceal their gender and

[5]http://edition.cnn.com/2011/WORLD/meast/05/04/saudi.women.revolution.rights/index.html?hpt=C2

enter the field of entrepreneurship and self-employment that way? Certainly, research that links entrepreneurial venturing with technology and gender is very much neglected, an omission which is acknowledged by Wynarczyk and Renner (2006) and Marlow and McAdam (2012), and which this study aims to address.

2.4.4 Section summary

This penultimate section of the literature review has further narrowed the focus to the identification of technology as a possible enabler for female entrepreneurs in the environment of Saudi Arabia. Firstly, a definition of the term 'technology' as it applies to the research has situated its features in terms of their application to entrepreneurs and Saudi Arabia generally. It has been seen that social media penetration is high in the country, but that research in the area of its impact on entrepreneurial venturing by females is scarce. To complete this chapter the final section provides an initial conceptual framework and articulates exploratory research questions which are formulated as a result of the gap revealed in the literature.

2.4.5 A conceptual framework and the research questions

The literature review has helped to highlight the issues which the current research aims to address. These are graphically depicted in the conceptual framework, the purpose of which is to better envisage the assumed relationships between them. While the conceptual framework is tentative at this stage, it allows the researcher to focus very clearly on the issues and to formulate research questions. Its tentative nature allows a second conceptual framework to emerge within which an interpretation and evaluation of the analysed data can be made.

The conceptual framework derived from the literature demonstrates entrepreneurial resources for the women entrepreneur as being either opportunity or necessity-driven. The point at which women entrepreneurs are willing to start a business is where they face institutional barriers and begin to make use of their resources to help them overcome those barriers. The conceptual framework provides a method of highlighting key events and behaviours to test whether technology has acted as an enabler in the venture creation process, and if so to what degree.

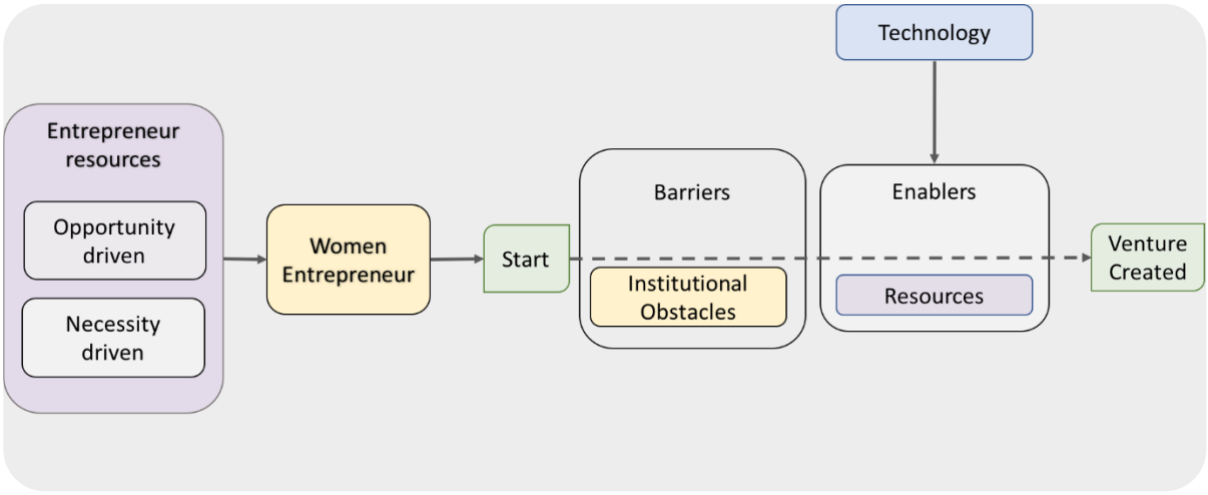

Figure 2.1: Conceptual framework derived from Literature

Drawing on this conceptual framework the following research questions are formulated:

RQ1: Do resources help Saudi Arabian women entrepreneurs overcome gender barriers?

RQ2: Do institutional aspects (policies, socio-cultural, environmental) act as gender barriers to Saudi women entrepreneurs?

RQ3: Does new technology enable women entrepreneurs to overcome gender barriers in Saudi Arabia?

2.5 Chapter Summary

The review of the literature has highlighted the contextualised nature of the field of entrepreneurship and the resultant difficulty in providing a definition of the female Saudi entrepreneur. It has shown that entrepreneurs attain certain traits and cognition that make them uniquely able to exploit opportunities which enhance entrepreneurial behaviour and attain resources that help in venture creation. Narrowing this perspective to women entrepreneurs has shown them to have similar traits to male entrepreneurs, yet they are researched as a minority against a male benchmark.

Further, the literature has revealed that institutional aspects, i.e., political, socio-cultural, and environmental factors of the context within which Saudi female entrepreneurs work, means that Saudi women encounter a culture that is not women friendly, and yet they become business

owners in spite of this. Finally, this chapter has focused specifically on technology from the perspective of it as an enabler for female entrepreneurs to overcome gender barriers in Saudi Arabia. A definition of technology has been given and the gap in the literature revealed which has allowed a conceptual framework (Figure 2.1) to be drawn and research questions to be posed.

The following chapter provides detailed discussion of the methodological approach the research takes. It will be seen that, typically, the researcher's philosophical perspective determines the tools chosen for data collection and analysis. Furthermore, and importantly, the chapter makes explicit the challenges faced in gaining access to participants and in presentation of the data related to the nature of the selected tools.

3. Chapter Three Methodology

This chapter outlines the research philosophy which guides the study and from which the methodology is drawn. It firstly discusses philosophical paradigms before introducing the grounded theory methodology. From there, the data collection is described in terms of sampling and participant selection and the method of interviewing. Finally, the data analysis tools are introduced along with the challenges faced in their implementation.

3.1 Research philosophy and design

How the world is constructed, or the nature of truth, represents the researcher's ontological perspective, or their perception of reality; how that truth is researched represents the researcher's epistemological perspective, it symbolises knowledge construction, and is discussed by researchers in terms of meaning construction in the discipline of entrepreneurship (e.g., Orlikowski and Baroudi, 1991; Guba and Lincoln, 1994; Lincoln, Lynham and Guba, 2011; Urquhart, 2013). The research design is developed as a result of the researcher's philosophical perspective and includes the methodology adopted and the tools used to collect and analyse the data.

3.1.1 Research paradigms

Ontological and epistemological foundations guide the research, they affect the methodological approach taken by the researcher and, subsequently, the tools chosen for the collection and analysis of data. Ontological questions concern the nature of reality, while epistemological questions concern knowledge and how we know what we know. While the natural sciences have traditionally used quantitative approaches to answer such questions, social scientists have adopted qualitative approaches due to their perception of reality and its construction. Research undertaken in the natural sciences is objective in nature, it treats the physical and the social world in the same way, it is deductive and logistic, it is not constrained by context, and is generally experimentally based. In contrast, the social scientist's research is subjective, it views the social and physical world differently, it is inductive and dialectic, dependent on context, and generally undertaken in the natural environment of its participants.

The research philosophy, or paradigm, is the essential structure that guides the exploration of the reality and knowledge constructed (Urquhart, 2013). Broadly, two epistemological paradigms exist, positivism and interpretivism. Certainly, debate in the field of entrepreneurship lies mainly between these two competing paradigms, which are fundamentally different (Neergaard, 2008):

> (1) the logical-positivist paradigm, which uses experimental and quantitative methods and deductive reasoning to test hypothetical generalisations;
>
> (2) the phenomenological-interpretivist paradigm which employs naturalistic and qualitative approaches to understand reasoning in context-specific settings and inductive reasoning to answer specific questions (Patton, 2002).

When the reality being observed is governed by universal laws and the social world is an objective reality, this is logical-positivism (Burrell and Morgan, 1979; Creswell, 2013). Meanwhile, when an individual interprets and creates the world to understand the object of the research, and social reality is a subjective matter, this is phenomenological-interpretivism (Burrell and Morgan, 1979). The following sections aim to show the fundamental differences between the major paradigms of positivism, pragmatism (for comparison), and interpretivism, with some discussion of constructivism, in order to rationalise the methodological choices made by the researcher.

3.1.1.1 Positivism

Positivism is largely the domain of the natural sciences and tends to mean quantifiable data are analysed within a structured methodology (Gill and Johnson, 2010; Saunders, Lewis and Thornhill, 2015). The positivist perspective is that reality exists independent of human beliefs and thought, it is emphasised by the ontological statement of realism. The entrepreneurial researcher whose philosophy lies within positivism neither affects nor is affected by the subject of the research (Saunders, Lewis and Thornhill, 2015), rather, the researcher proposes and tests hypotheses using deductive, quantifiable methods.

A researcher who is concerned with cause and effect and whose aim is generalisation reflects a positivist philosophy and tends to observe and predict outcomes in the laboratory (Saunders and Tosey, 2012). A scientific method is adopted as the data is usually highly structured and

measured, generally this involves statistical hypothesis testing from a large amount of quantitative data. Such research is highly objective and independent of the researcher's values (Saunders and Tosey, 2012).

3.1.1.2 Pragmatism

For the pragmatist, reality is the consequence of an idea. Thus, pragmatism begins with a problem and looks for practical solutions by asking research questions (Saunders, Lewis and Thornhill, 2015). The research takes place in the field, rather than in the laboratory, and the researcher chooses what to research and how to do it (Cherryholmes, 1992). Therefore, a pragmatic approach relies on multiple research methods to grasp as much of the feasible reality as possible to prove existing theories and build new ones (Denzin and Lincoln, 2011). In this approach, qualitative procedures can be used to extract minimal numerical analysis, as external and internal validity is important (Denzin and Lincoln, 2011), but generally a range of methods is employed. While the current research may certainly lead to identification of practical solutions to the issues raised, the main aims are to specifically identify the gender barriers faced by the participants and what they perceive enables them to overcome those barriers. Thus, the researcher takes neither a positivist nor a pragmatic stance. Rather, interpretivist and social constructivist perspectives are relevant to the current research.

3.1.1.3 Interpretivism and constructivism

Bygrave (1989) argues that entrepreneurship is a non-linear, disjointed field that cannot be studied efficiently within the quantitative research methods developed for replicable, linear research. For the entrepreneurial researcher with an interpretivist perspective it is the participating social actors who take priority in the research situation (Prus, 1996). To understand the 'how' and 'why' of certain situations and events it is essential to uncover participant's feelings, perceptions, and lived experiences (Guest, MacQueen and Namey, 2012). Certainly, social performers are influenced by contingency issues which provide an insight into their social behaviour and the interpretivist aims to unlock the causal relationships involved. Thus, interpretivism tends to take an inductive approach; in-depth investigations within this paradigm use small samples and analyse data qualitatively.

The current research emerges from an interpretivist philosophy; it is highly subjective as the study of the subject and phenomenon occurs in the natural environment. The main subject is people, as opposed to objects, and meaning of the social world is seen from the perspective of those people (Saunders and Tosey, 2012). As Mintzberg (1979) claims, to comprehend the 'how' and 'why' factors of the research the investigation must be conducted through the eyes of those included.

Moreover, the nature of the current research means it falls within the constructivist paradigm as it aims to uncover new and richer understandings of the social world within which a particular demographic (the Saudi female entrepreneur) is situated. The researcher acknowledges that her own values and beliefs are important to the research process and as a result her stance remains empathetic. As a Saudi female, the unique context within which the research takes place ensures such empathy as a result of shared cultural knowledge. The inductive approach of constructivsim requires the identification of themes and patterns in the creation of a conceptual framework and it is the aim of the following sections to describe the process by which this has been achieved.

Firstly, however, it should be explained that epistemologically the researcher favours a constructivist's perception of reality which has many similarities to that of the interpretivist paradigm. Both paradigms maintain that reality is socially constructed, that multiple meanings exist, and that close interaction between the researcher and the subject is paramount. Daly (2007) explains this "is rooted in a belief that all reality is a constructed reality" (p.31) and, because "meanings are varied and multiple… the researcher… look[s] for the complexity of views rather than narrowing meanings into a few categories or ideas" (Cresswell, 2003 p.8). Crucially, in terms of social constructionism, Daly (2007) insists the researcher "accepts the presence of an external reality that is subjectively perceived and understood from the perspective of the observer" (p.32).

3.1.2 Introduction to Grounded theory

In order to find answers to the research questions derived from the literature, an inductive inquiry is undertaken. The methodological approach is qualitative and grounded theory is applied which allows the researcher to uncover rich and detailed information about the

behaviour of female Saudi entrepreneurs. It is the aim of this section to rationalise the choice of grounded theory for this research which will allow the subsequent sections to detail the research tools and how they are applied to collect and analyse the data.

3.1.2.1 Drawing on research philosophy

Following the ontological and the epistemological stance assumed by the researcher, the methodological approach needs to be chosen in alignment with this stance. Grounded theory can be used to develop theory or as a systematic way to analyse qualitative data (Glaser and Strauss, 1967; Urquhart, 2013) and, in the current research, it allows representation of the conceptual epicenes of women in Saudi Arabia via demonstration of their daily experiences Such an approach is vital to allow these women to freely express themselves in order to reflect their lives in relation to society purely in their own words and without external influence (Small, 1999). It also allows the idiosyncrasies of precise conditions to be understood efficiently (Bryman and Bell, 2015), such as the cultural and religious background of participants and their environment. Furthermore, in a discussion about the merits of participant interviews as a tool used in grounded theory (discussed in Section 3.2.3), Reinharz (1992) claims that "this asset is particularly important for the study of women because in this way learning from women is an antidote to centuries of ignoring women's ideas altogether or having men speak for women" (p.19).

One of the key strengths of grounded theory is that the researcher can provide much evidence for each concept produced (Urquhart, 2013). As the words used in a natural setting are gathered through individual interviews, a holistic picture is painted through the data analysis (Creswell, 2013). Indeed, contributing to the difficulty of reporting grounded theory research in a linear manner, during its application all factors work together simultaneously, i.e., the data collection, research strategy, analysis, and generation of theory are all bonded to form a complex relationship with one another (Strauss and Corbin, 1967). Thus, the development of data is ongoing throughout the research process as it evolves into themes which are constantly and reiteratively visited (Miles and Huberman, 1994; Collis and Hussey, 2003).

3.1.2.2 A constructivist approach

As a strong proponent of, and seminal writer on, grounded theory Charmaz (2006) emphasises that "a constructivist approach [to grounded theory] places priority on the phenomena of study and sees both data and analysis as created from shared experiences and relationships with participants" (p. 130). In this way, the researcher can tackle subjects with theoretical sensitivity; this is especially important for the current research due to the context within which the subjects work (i.e., the unique position of women in Saudi society described in Section 2.3). Furthermore, Charmaz (2006) notes that the constructivist grounded theory approach has been used by a number of scholars to understand behaviours and experiences of modern women. As a Saudi female researcher with prior experience of the context, and who lives in a similar environment to the participants, this allows the researcher access to potential participants and provides the ability to tackle sensitive areas in conversation without causing offence. Indeed, Charmaz (2006 p.10) rationalises, "we are part of the world we study and the data we collect. We construct our grounded theories through our past and present involvement with people, perspectives and research practices." Daly (2007, p. 33) confirms, "[r]esearchers play a powerful role in shaping how these realities [of the participants] are brought forward by participants."

At this point it is worth noting the challenge faced by the novice researcher in terms of the nature of grounded theory which is associated with the structure of a PhD thesis, i.e., where conventions see research questions emerge from the literature. Pure grounded theorists claim that theory emerges from the data and the researcher should bring no preconceived ideas or theoretical understandings to the analysis. In fact, according to Bollingtoft (2015), when using grounded theory as an analytical tool it is critical that "a detailed literature review comes after the data have been collected and when tentative theories and concepts have emerged". However, as Gray (2004) argues, to begin research requires a purpose, and identification of that purpose can be determined as it emerges as a gap in the literature. Indeed, even the strongest proponents of grounded theory, such as Strauss and Corbin (1995), temper the argument by claiming it necessary to have a competent knowledge of the subject under study at the same time as not being so mired in the literature as to hide emerging concepts. Clearly, drawing conclusions requires constant links between patterns of data and the literature (Miles

and Huberman, 1994) and justifies the development of the research questions from the existing literature.

As noted in Chapter 2, Shane and Vankataraman (2000) have highlighted the lack of conceptual frameworks in the field of entrepreneurship. Meanwhile, Miles and Huberman (1994) note that the formulation of a conceptual framework provides the structure which identifies the key events and behaviours and their presumed relationship with each other. Thus, a conceptual framework derived from the literature has been presented in Section 2.4.5 to provide such structure and, based on the views of participants and the issues gathered, a second conceptual framework emerges from the interpretation and evaluation of the results. Helpfully, Gray (2004, p. 322) notes, "this conceptual framework [can be viewed] as a series of intellectual 'bins' containing key events and behaviours". This is a helpful notion as it provides a basic structure within which the researcher can place themes as they emerge with the development of the codes which are a key part of the analysis. This development is outlined below. Firstly, before any analysis can be outlined, the sampling procedure and data collection method are described.

3.1.3 Section summary

This section has situated the researcher's philosophical stance and provided an introduction to the methodology of grounded theory. Before explaining the process of analysis which uses the tools of grounded theory, the methods of data collection are presented. This includes: ethical considerations; sampling and participant criteria; and interviews with participants.

3.2 Data collection

This section introduces the process of data collection and begins by outlining the strict code of ethics applied and approved by the University. It then describes the sampling and participant criteria applied which highlights the challenges faced in participant selection. Finally, the interview process is outlined.

3.2.1 Ethical considerations

While conducting the interviews, which are described in Section 3.3.3, a strict ethical process was followed. This comprised:

1) informed consent;
2) honesty and no deception;
3) confidentiality and privacy; and
4) accurateness

(Christians, 2011, p. 71).

Figure 3.1 below demonstrates the precise steps taken in the data collection and analysis process.

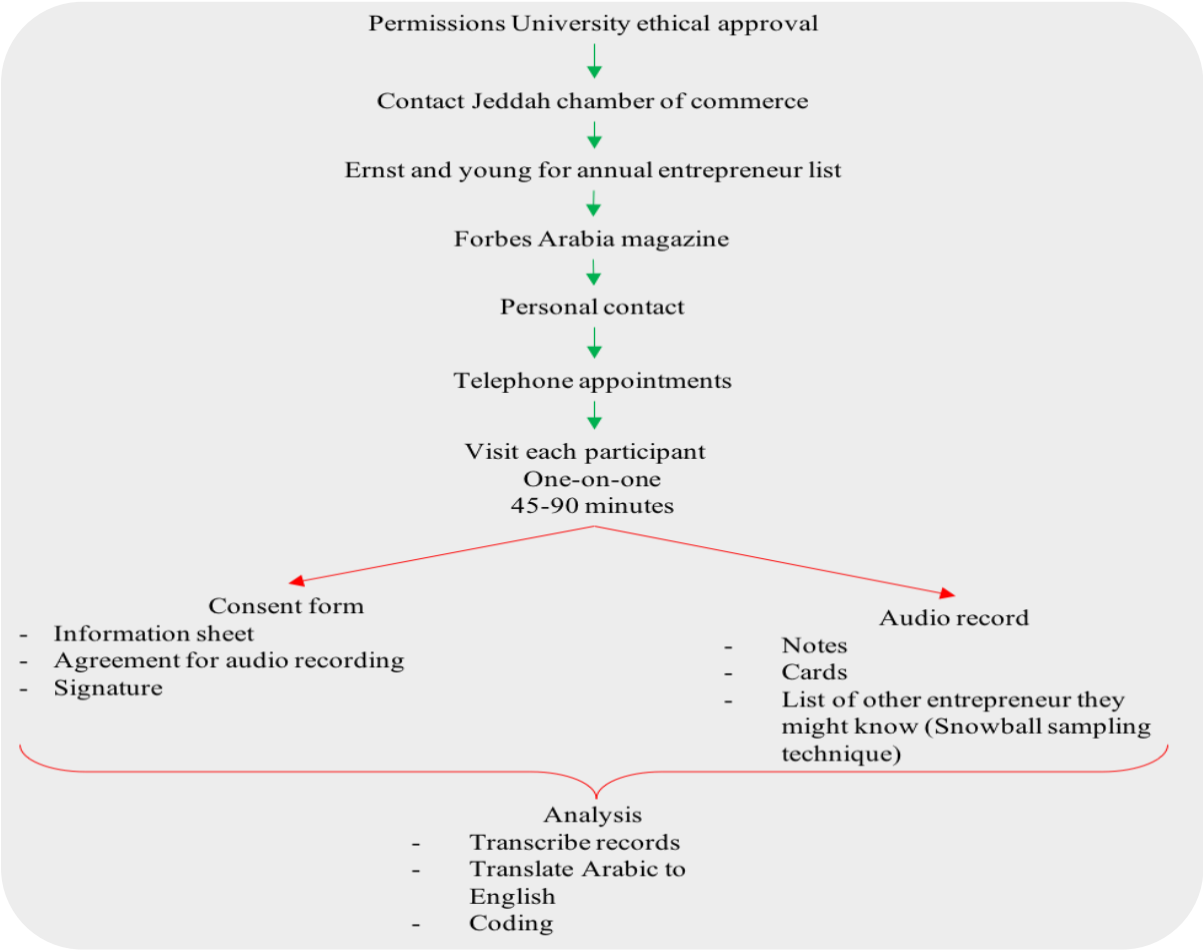

Figure 3.1: Sampling and Data Capture Steps

3.2.2 Sampling and Participant Criteria

Identifying the population in qualitative research presents a challenge (Kuzel, 1999; Bryman 2016) because the sample is not randomly chosen from the population as is the case in most quantitative research (Neergaard, 2008; Bryman 2016). Furthermore, research into start-ups in the field of entrepreneurship is very difficult as no published statistics exist on the characteristics of these businesses (Mankelow and Merrilees, 2001). The sampling process has to be selective, purposeful, and in alignment with the research literature (Neergaard, 2008), however, with no precise theoretical framework from which to work, a data-driven approach is necessary and this, in turn, leads to theoretical sampling (Neergaard, 2008; Bryman 2016).

The selection criteria meant each participant must be the owner of a commercial registration, have initiated and opened their business, and be running its daily activities. The participants were selected precisely to allow the collection and exploration of all aspects of female entrepreneurship in Saudi Arabia with specific attention paid to barriers, resources, and enablers.

Initially a list of female business owners was attained from the 'Khadeeja bint- Khuwylid' Centre, a section of the Jeddah Chamber of Commerce. Access to this list was not an easy task, it took several months to attain a copy and this was only possible through personal connections and under strict confidential personal agreements. However, the difficulties continued. Although the list contained the names of over 3000 Saudi female business owners based in Jeddah, when attempting to contact these women it became clear that much of the contact information was out-dated. A few who replied were revealed to be owners on paper only, and others had closed their businesses several years previously. One contact detail was precise, the female owner met the criteria of owning a commercial registration, and her secretary arranged an appointment. However, upon meeting the prospective participant it emerged she was a lawyer who owned a law-firm under a commercial business registration, thus she was not engaged in entrepreneurial enterprise.

It became clear that although the list with which I was provided certainly included women who owned their own business, these businesses were actually managed by their sons or by a male guardian. The researcher attempted to overcome this problem and contacted Ernst and Young in Jeddah to attain a copy of their annual entrepreneur list. Again, this took some time and the

list eventually gained included both men and women, none of whom fit the selection criteria. Then, a copy of Forbes Arabia magazine (March 2016 issue) was attained which contained a list of the top 100 entrepreneurs in Saudi Arabia and included both women and men who had invented new products and initial start-ups. However, only six females appeared on this list, two of whom were based in Jeddah; again, the sample criteria were not encountered. The researcher then spent a number of weeks trying to contact these two Jeddah-based entrepreneurs, but in spite of gaining two separate appointments with one of these women the result was two no-shows. It became clear that acquisition of a list of registered businesses in Jeddah which would allow access to the appropriate participants was simply an impossible task and filtering an inaccurate list with regards to ownership and start-up possessions would be an unmanageable, time-consuming activity.

Therefore, there was no choice but to resort to a secondary source of sampling to identify participants (Neergaard, 2008). As an aside, this point further justified the qualitative approach taken as Saudi female business owners in the city of Jeddah are a minority and the sample population is very restricted (Neergaard, 2008). Furthermore, Carter and Rosa's (1998) study showed that woman-owned businesses can only be validated through qualitative research as such a minority sample would not generate reasonable statistical analysis.

Consequently, through personal connections contact was eventually made with a Saudi business owner who had started her own business and who continued to run its day-to-day activities. The establishment of this contact was vital as it then allowed a snowball sampling technique to be implemented. This meant that one female business owner connected me to many others with the result that 35 interviews were scheduled and 27 actually conducted.

As confimred in the literature review, the researcher takes a feminist approach to a topic of high sensitivity in a very reserved culture, and this snowball, or 'chain', sampling technique helps to combat what Noy (2008) termed 'feminist sensibilities'. The technique has proven its credibility and reliability with qualitative research as results have been deemed successful (Denzin and Lincoln, 2005; Hay, 2005; Limb and Dwyer, 2001). Snowball-sampling helps with 'the unique' sample in a population, and in projects which include culturally sensitive and gender-related aspects (Noy, 2008).

Noy (2008 p.329), describes snowball sampling in terms of two main concepts:

"(1) Social knowledge: captured in the snowball sampling design, social knowledge is presently viewed as primarily dynamic, processual and emergent. In line with qualitative and feminist conceptualizations of 'knowledge,' accent is put on movement rather than on the static notion of logos;

(2) Power relations: Related to the notion of social knowledge is the notion of power relations which transpire between researcher(s) and researched, and between the informants themselves. This feature too is tied to the fact the snowball sampling makes use of natural social networks."

3.2.3 Interviews

Unlike more structured qualitative research methods, interviews vary as they attain information that is based on in-depth openness (Seidman, 2006). For the process of in-depth interviewing to be successful the interviewer needs to be creative and prepared (Wengraf, 2001). It is critical to convey equivalence of meaning rather than focusing on repeated words to prove validity and reliability of the research results (Denzin and Lincoln, 2011). The ultimate benefit of interviews is that this method allows access to personal values and attributes that would not be available via questionnaires (Byrne, 2004). The interviewer should remain focused as it is not uncommon for the interviewee to drift off topic as responses are not predictable (Wengraf, 2001). Thus, the interviewer improvises to attain information of quality that will benefit the research.

Pre-testing of interviews by pilot study, as with all tools of qualitative research, is necessary to ensure validity. Therefore, two pilot studies were conducted to ensure the length, word choice, and feasibility of the interview process. Although the researcher was advised by academics that these pilots were too long, the participants actually declared them to be exciting and described themselves as honoured to participate in such research, thus they were willing to provide more time if needed. It is the researcher's view that this justified the length of the pilot study interviews and added to the depth of the actual interview data collected.

A semi-structured method of interview was used as this allows interviewees to expand on their answers and allows the interviewer to change the direction of the interview, if necessary (Gray, 2004). This approach was designed to target different Saudi female entrepreneurs based in Jeddah. A total of 27 interviews were conducted, participants ages ranged from 20 to 55, they

were from very similar cultural backgrounds, and from different business sectors. The interviews were scheduled to last for an hour, however several participants willingly continued for longer with the result that each interview lasted between 45 and 90 minutes. All interviews were scheduled to take place at a time and place convenient to each interviewee. A total of 40 hours of interview recordings were transcribed to provide 400 pages of data.

Each interview comprised 40 questions (see Appendix 3) which were organized in accordance with the concepts raised by the research questions, as advised by Kvale and Brinkmann (2009). Firstly, demographic details were obtained which would allow the first aim of the research to be achieved, i.e., to rationalise a definition of the female Saudi entrepreneur. Secondly, exploration of resources available to these entrepreneurs furthered discussion of the barriers they faced where emphasis was placed on those related to gender. Finally, questions regarding the use and influence of technology were asked. Special care was taken to choose appropriate wording when addressing sensitive matters, as advised by Berg and Lune (2011). In addition, a carefully translated version of the interview questions was provided to each participant. One of the pilot studies was conducted as re-interviews at the mid-point of data collection to ensure consistency and quality.

3.2.3.1 Preparation by Researcher

An understanding between the researcher and the participant can make a substantial difference to the research results and the quality of the interview. Yet, during the interview process the focus might drift slightly from the intended order of the interview to make it comfortable for the interviewee, this is what semi-structured interviews allow (Rosa, 1998). It is critical that the research does not impose the world of academia, or direct answers to results one might desire, as this would put the researcher in the respondent's position (Fontana and Frey, 1998). As demonstrated in Section 3.3.1 below, a consent form and an information sheet were given to each participant (see Appendix 1) explaining that the research was to be used purely for academic purposes and emphasising strict confidentiality.

On acceptance of an interview invitation, the participants confirmed the date, time, and location for the interview to take place. Only one participant requested a copy of the interview questions beforehand and these were emailed to her, this helps to confirm that the researcher was open

and professional. In addition, participants were asked not to prepare for the interview and were advised that their honesty and openness would be appreciated and protected by the ethical considerations in place. Similarly, the researcher did not over prepare, so as not to intimidate the interviewee and to create a comfortable environment. The aim was to allow space without bias and avoid leading the interviewee in any pre-concluded direction.

3.2.3.2 Conducting the Interviews

Each participant requested and was supplied with a brief of the research topic before the interviews began. Every part of the interview was realistic and based on real events on which the entrepreneur reflected with real examples and situations. Participants were free to continue talking about certain topics, indeed they were encouraged to do so, when the researcher sensed that information could lead somewhere relevant to the research. It was vital during the interview process for the researcher to demonstrate intense listening and, at the same time, try not to invade the interviewee's privacy or personal space. When interviewees contradicted themselves in certain aspects they were challenged delicately in order to reach the truth. There were questions that were asked in different ways, in different sections, during the interviews to attain quality answers on critical matters. An interesting outcome was that when asked about culture and religion participants mostly claimed that the two were separate and that it was offensive to ask such questions. In this case, the interviewer reminded them that such questions were essential to the research as the topics are commonly interrelated in many parts of the world. This is discussed in detail in the interpretation of the results. Overall, the experience was satisfying for both the interview and interviewer, and most interviewees asked for a copy of the completed thesis and also provided the names of several women entrepreneurs who they were willing to contact on behalf of the researcher.

3.2.4 Respondent and Research Bias

A challenge associated with qualitative research is to limit bias during the data collection stage (Eisenhardt and Graebner, 2007). There occurred a single situation whereby a participant wanted to know what results the researcher wanted to attain so that they could lead the interview in that direction. The researcher confirmed that it was an exploratory study that had no direction, that pure honesty and openness would be appreciated, and that there could be no

negative outcomes for participants. For this reason, the researcher reflected on interview bias and confirmed, after listening to that interview several times, that no singular direction was taken and, therefore, no bias occurred. Prus (1996) confirmed that the interviewer's pre-conceptualisation to maximise openness puts pre-existing notions in suspension. Even though the process of collecting data was imperfect, the researcher is as certain as it is possible to be that no extensive bias occurred.

The process of data collection stopped once theoretical saturation was reached (Bryman and Bell, 2015). That is, after interview number 22 no new or relevant data seemed to emerge as relationships amongst categories were well established (Strass and Corbin, 1998).

3.2.5 Section Summary

This section has discussed the population, sampling criteria, and the rationale for these choices. A guide to the interview process was introduced and the research bias discussed. The following section aims to detail the process of analysis.

3.3 Process of Data Analysis

As Bryman and Bell (2015) have argued, the interview process generates an over-whelming amount of data for a qualitative researcher to analyse. The data at hand is immense and while some may directly relate to the research questions formulated from the literature, some may generate additional and relevant concepts. It is this that necessitates the reiterative process of data collection and analysis as long as new concepts continue to emerge (Bryman and Bell, 2015; Bryman, 2016). That is, analysis of one interview may raise concepts which can be explored by adding new questions to the next interview. For grounded theorists, this process of collection and analysis allows a rich and deep description of the phenomena under study. Charmaz (2014) emphasises the need to use early analytical writing during this reiterative process of collection and analysis which helps the researcher to gain intimate familiarity with the data. Moreover, the process provides the researcher with creativity and flexibility in the data collection and interpretation process to fully comprehend the meaning of the studied subject (Charmaz, ibid).

3.3.1 Using grounded theory

It has been noted that the literature on the application of grounded theory is "bewilderingly complex" (Partington, 2002 p. 138). It is an equally complex task to describe the process in a linear manner, however, this section aims to provide clarity for the reader and demonstrate how the analysis unfolded.

It is generally agreed that a researcher transcribe her own recordings as this allows the greatest familiarity with the data (Charmaz, 1995). Therefore, as the interviews described in section 3.2.3 were completed, i.e., 27 interviews of bilingual conversation, the resultant audio recordings and the researcher's own notes were transcribed. A total of 40 hours of audio recordings provided 400 pages of data. Each interview transcript was read several times to allow relevant links to emerge, and thus to make sense of the overall data, as suggested by Creswell (2009). A constant process of memo writing, coding, and developing themes is illustrated in Figure 3.1 below and helps to illustrate that each step not only overlaps, but is also reiterative in order to identify what is relevant to the phenomenon under investigation. In this way, distinctive links and patterns between different codes revealed the key events and behaviours which address the research questions and can be placed in the 'intellectual bins' of a conceptual framework mentioned earlier (see Section 3.1.2.2).

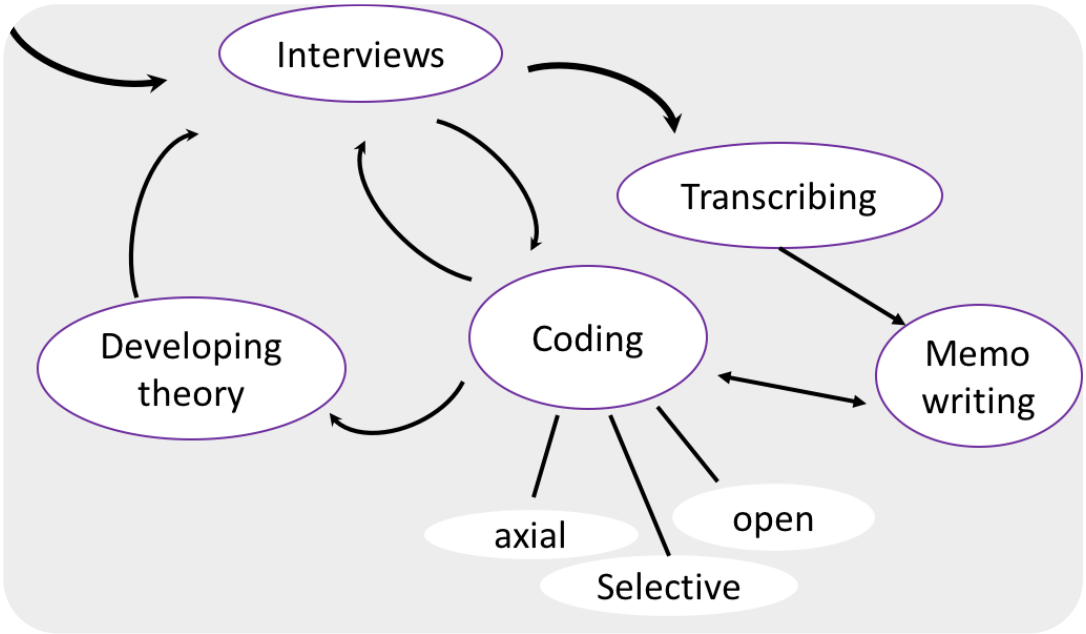

Figure 3.2: Data Analysis Process

3.3.2 Coding and memo writing

Familiarity through reiterative reading of the transcribed data allowed the coding process to progress through four stages, as recommended by Urquhart (2013) and Charmaz (2014). The stages are:

1) open coding – this includes identification of general ideas related to the research;

2) axial coding – this helps to generate patterns;

3) memo writing – this involves writing formal analytical notes; and

4) selective coding – this involves refining categories that relate to the core research problem.

The researcher took the view that computer aided qualitative data analysis software, such as NVivo or Atlas-ti, was unnecessary. Although no support for such a choice could found in the literature, it is believed the level of intimacy afforded the researcher by the interviewees not only allowed the complete rapport essential when dealing with sensitive topics, but also created such familiarity with the data that manual coding was deemed appropriate. Indeed, the researcher was in some way reluctant to commit the women's voices to computer software. The process described graphically in Figure 3.1 certainly allowed such immersion in the data as to draw solid findings from its interpretation and evaluation.

Therefore, Excel was used to create columns for every transcript during the first reading, to which were added categories and subcategories during the second reading. Constant memo writing and coding according to categories and sub-categories were linked to the themes of resources, barriers, and technology. It is memo writing that leads to the construction of theoretical categories and which accelerates productivity. This is a crucial step in grounded theory as the memos act as the intermediary between data collection, coding, and data analysis (Charmaz 2012). It is memo-writing which captures and compares the thoughts of the participants and highlights the links for codes and categories to emerge based on the data provided (ibid). Moreover, memo-writing allows extra codes to be added and, once linked with other sub-categories, to also be dismissed.

3.3.3 Section Summary

This section has described the complex process of data analysis from which the various aims of the research can be met and the research questions addressed. Those aims, and their associated research questions, may be summarised as follows:

1. To rationalise a definition of the Saudi female entrepreneur;
2. To identify participation of woman in recognising opportunities (RQ2), using resources (RQ1), exploiting opportunities via technology (RQ3);
3. To explore the vital role of family in entrepreneurial intention;
4. To link entrepreneurial venturing with technology and gender (RQ3).

3.4 Chapter summary

This chapter has identified the research philosophy which has guided the decisions for the research design. It has explained the methodology of grounded theory and outlined the selection of participants, including the difficulties associated with that process. The research tool of semi-structured interviews has been explained along with the complex nature of the process of analysis. Next, Chapter 4 presents the findings, after which the interpretation and evaluation of the data in Chapter 5 allows conclusions to be drawn and presented in Chapter

4. Chapter Four Findings and Results

This chapter presents findings which are the result of the analysis of the semi-structured interviews of 27 Saudi women entrepreneurs. As one of the aims of the study, pointed out in Chapter 2, is to articulate a definition of the female Saudi entrepreneur, the first section presents characteristics of the sample, along with the descriptive data. Section 2 clarifies the methodology discussed in Chapter 3 to show how the themes, categories, and codes link to the conceptual framework. The format is justified with reference to the literature and a summary made to show how this leads to the evaluation of the findings.

4.1 Participant characteristics

Early analysis reveals that the contextualization of entrepreneurial research to Saudi Arabia challenges the dichotomy of necessity- and opportunity-driven entrepreneurs because necessity-driven entrepreneurs do not exist in the Saudi Arabian culture, for reasons which become clear as the analysis unfolds. Meanwhile, it emerges that while all Saudi entrepreneurs are opportunity-driven, the majority are privileged. Thus, in the Saudi context, they are distinguished through the characteristic of privilege and this allows the conceptual framework derived from the literature to evolve as described in the following section.

Meanwhile, all 27 participants come from the Hijaz region of Saudi Arabia and clearly all are opportunity-driven entrepreneurs. However, three participants are considered underprivileged as they have no family support and, as a result, they encounter financial and social challenges greater than the other 24 participants, who are considered privileged. In addition, all participants own and run their own businesses, which they have either established alone or contributed to its success. These women discussed the challenges they have experienced on a deep and personal level and showed that their will to succeed was a major contributor to help overcome them.

4.1.1 Defining the Entrepreneur

As one of the aims of the study, pointed out in Chapter 2, is to formulate a definition of the female Saudi entrepreneur, this section presents characteristics of the sample, along with the

descriptive data which allows such a formulation to take place. This exposes an understanding of the cultural and social environments within which the research is situated by looking at the participants in terms of: age; marital status and family background, including their status as privileged or underprivileged; their education; and their ventures, including the number of businesses owned, the number of owners, whether they are full or part time entrepreneurs, and their business strategy.

As described in Section 3.2.2, the snowball sampling technique was adopted and resulted in identification of 27 Saudi women who had founded a venture and opened a business while facing the challenges inherent in Saudi society and described in Section 2.3. They have each started, managed, and maintained their business for a minimum of three years and gained a profit. None had previously started a business and no participants withdrew from the study.

Firstly, Table 4.1 gives a comprehensive overview of all 27 individual participants and is presented here to give the reader a clear understanding of the background to each woman's journey towards entrepreneurship.

Table 4.1: List of participants and their characteristics, including: participant number and name; age; marital status and number of children; educational background; number of businesses owned and their industry; source of finance; family background; reason given for entrepreneurial ambition.

NB: All participants stated that the role played by technology was critical.

Key: * Underprivileged participants; ** Entrepreneurial; *** Hajar won a prize in a government competition

Table 4.1: Participants Overview

No. and name of partici-pant	Age	Marital Status (no. of children)	Education, major/minor (place), no. of languages spoken	Years In business	No. and type of business	Finance	Family back ground	Reason for set up
1 Noha	26	Divorced (2)	BA, Business Administration (University of Reading, UK) 2	4	1 Packaging and retail	Self	E**	Autonomy, financial independence
2 Lamis	25	Married	BA, Gender, Sexuality and Social Justice /Marketing (Canada) 3	2	2 Sports and health	Self and Family	E**	Autonomy, financial independence, social awareness
3 Farida	24	Single	BA, International Business (City University, UK) 2	2	1 Sports	Father	E**	Autonomy, financial independence, social awareness
4 Asma	35	Married (2)	High school diploma 2	5	1 Event planning & craft	Self and Husband	Non-Business	Autonomy, financial independence
5 Hanadi	26	Married (2)	BA, Finance (DAHU, KSA) 2	2	1 fashion	Self, husband, parents	Medical	Autonomy, financial independence, passion

6 Aram	50	Divorced (3) Re-married	Professor, Computer Science (Georgetown University, Washington D.C, USA) 3	30	3 Craft, fashion, consulting. (Full-time high level position in govt.)	Self, parents, (ex-husband partially in crafts)	E**	Autonomy, financial independence, passion, market gap
7 Jawahir	22	Single	BA, Law (KSA) LL.M, Law (Uni. Of California, Berkeley, school of Law, USA) 2	6	1 Food	Family	E** & medical	Passion
8 May	31	Married (2)	Grand Diploma (Le Cordon Bleu, Paris) 3	6	1 Food	Self, husband, bank loan	E**	Passion, public demand
9 Maram	30	Single	BA, Graphic Design (DAHU, KSA) MA, Graphic communication and design (Central St. Martins, university of Arts, London) 3	5	1 Consulting	Self, family	Business and royalty	Passion, market gap, social awareness
10 Rotana	28	Married (2)	BA, Banking and Finance (DAHU, KSA) 2	4	1 Education with two partners	Father, partner's husband, and self	Business - all partners	Market demand, passion
11 Amani*	29	Single	BA, Law (KAU, KSA) 1	4	1 Consulting	Self	Military	Passion, autonomy, financial independence
12 Reham	31	Married (4)	BA, Human Resource Management (KSA) MBA 2	8	1 Fashion	Parents	Medical	Passion, market gap
13 Hayat	31	Divorced (1)	BA, Graphic design (DAHU, KSA) 2	5	1 Food	Father	Both E**	Passion

14 Mawada	29	Single	College dropout (while starting the business) BA, Graphic design (after 4 years, DAHU, KSA) 2	10	1 Publishing	Mother	E** mother, engineer father	Passion, market gap
15 Eman*	32	Single	BA, Business administration (KAU, KSA) 1	5	1 Photography	Self	Father: govt job, mother: house-wife	Passion, autonomy, financial independence
16 Deema	39	Married (3)	BA, Media and communication/ French (George Mason University, USA) 3	14	1 Sports	Self, husband	Media	Passion
17 Warda	57	Married (3)	BA, Business administration (KAU. KSA) MBA (online, Switzerland) 5	33	1 Fashion (monopoly empire)	Husband	E**	Passion, market gap
18 Hesa	30	Single	BA, Special education (DAHU, KSA) MSc, International Business (University of Manchester, UK) 2	9	6 Consultancy Education	Father	E**	Passion
19 Amal	58	Married	BA (University of Cairo, Egypt) 3	32	1 Education	Self, husband	E ** Education	Passion, market gap, social awareness
20 Lulwa	30	Married (1)	BA, Management Information Systems (DAHU, KSA) MA, Fashion (University of the Arts London, UK) 2	4	1 Fashion	Self	E**	Passion

21 Batool	30	Married (2)	BA, Banking and Finance (DAHU, KSA) MBA 2	5	1 Food Restaurant	Self, husband	E**	Passion
22 Hatoon	39	Married (1)	BA (University of California, USA) 2	11	1 Sports	Self, family	E**	Passion, autonomy, financial independence
23 Noura	30	Married	BA, Graphic design (DAHU, KSA) 2	9	1 Publishing	Self, family	E**	Passion, social awareness, market gap
24 Hajar*	28	Single	BA, Home-economics (KAU, KSA) 1	4	1 Fashion	Self ***	Education	Passion, autonomy, financial independence
25 Fatima	27	Married (3)	BA, Management Information Systems (DAHU, KSA) MSc, International Law (KSA/USA) 2	7	1 Consulting	Self, family	E**	Passion, social awareness
26 Sahar	39	Single	BA (KAU, KSA) 1	4 (age of bus. 30)	1 Healthcare	Inherited	E**	Financial independence, social awareness, passion
27 Salma	31	Married (1)	BA, Special education (DAHU, KSA) MSc, International education development (University of Colombia, USA) 2	5	1 Consulting and Education	Self	Education	Passion, financial independency, social awareness, market gap

Table 4.2 provides a brief quantitative overview of the entire sample which is then used to provide a working definition of the female Saudi entrepreneur.

Table 4.2: Brief Quantitative Overview

Entrepreneur Type	n	%
Underprivileged	3	11.11
Privileged	24	88.89
Number of Founded companies		
Multiple	3	11.11
Single	24	88.89
Marital status		
Divorced with children	1	3.7
Divorced with children/Remarried	1	3.7
Married	5	18.522
Married with Children	11	40.74
Single	8	29.63
Single Mother	1	3.7
Education		
Bachelor's degree	19	70.37
Completed High School	1	3.7
Post grad Master's degree	4	14.81
Post grad Professor/ PhD	1	3.7
Professional Licence/certificate	2	7.41
Industry		
Consulting	4	14.81
Consulting and Education	1	3.7
Education	2	7.41
Event planning and crafts	1	3.7
Fashion	6	22.2
Food	3	11.11
Food restaurant	1	3.7
Healthcare	1	3.7
Photography	1	3.7

Publication	2	7.41
Retail/packaging	1	3.7
Sports	4	14.81
Market Strategy or Position		
Differentiation	6	22.22
First mover	21	77.78
Venture Type		
Acquisition	1	3.7
Inherited	1	3.7
Start-up	23	85.19
Start-up/Acquisition	2	7.47
Number of Business Owners		
Multiple	11	40.74
Single	16	59.26
Entrepreneurial Employment		
Full-time	25	92.59
Part-time	2	7.41
Number of Languages Spoken		
1	3	11.11
2	17	62.96
3	6	22.22
4	0	0
5	1	3.7

4.1.2 A descriptive overview

Drawing on the information in these tables it is possible to describe the participants as follows.

Firstly, 24 of the 27 interviewees are from a privileged background, while three are underprivileged. Of the privileged entrepreneurs, three founded multiple ventures, while the remaining 21 managed a single venture. Each of these three multiple owners speaks three or more languages, one is a professor, one has a Master's degree, and one speaks five languages.

Secondly, as Figure 4.1 depicts, 19 of the participants are educated to bachelor's degree level. Of the remainder, one completed her education at high school level, one has a professorship and a PhD, two have a professional licence or certificate, and four have a Master's degree.

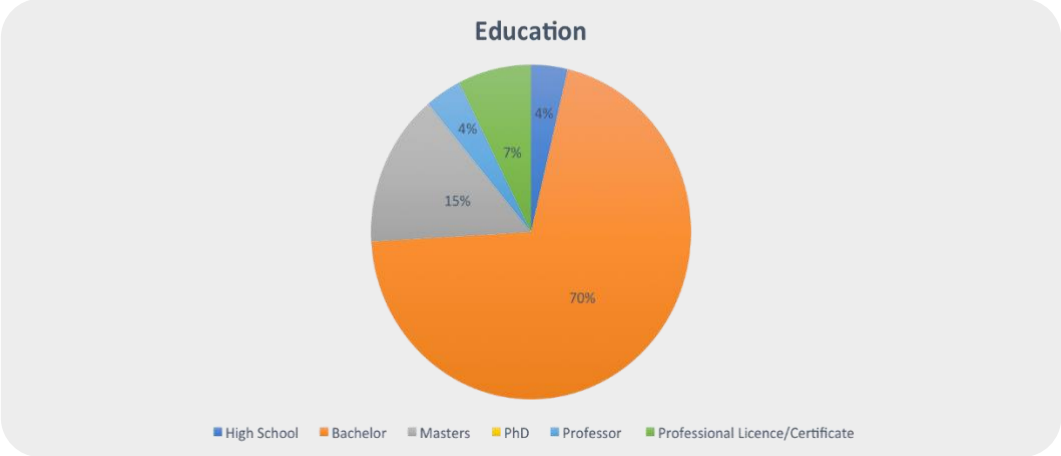

Figure 4.1: Educational Background

Regarding the number of language spoken by participants, the majority are bilingual with 17 speaking two languages (Arabic and English), six speaking three, one speaking five, and just three speaking only one language (Arabic) (see Figure 4.2). These figures are provided simply to further demonstrate that these women may be expected to have good communications skills.

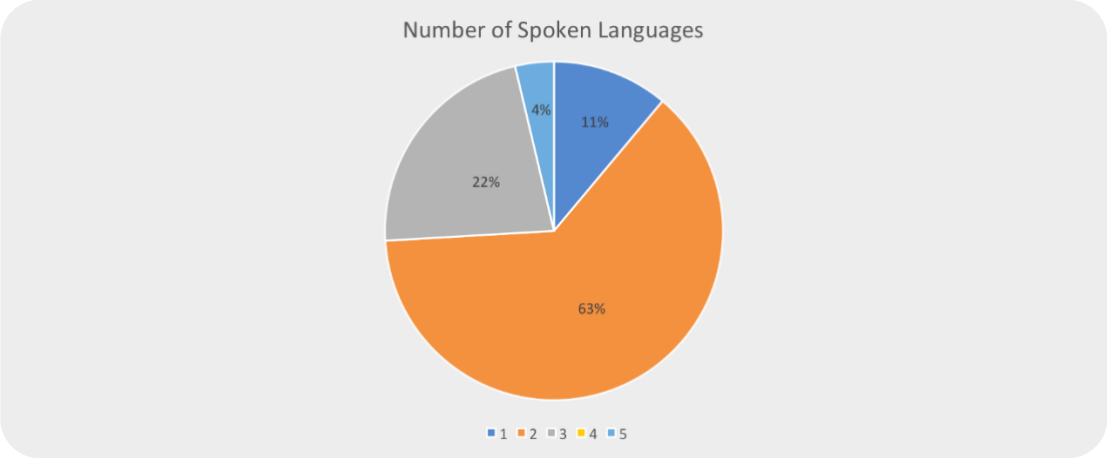

Figure 4.2: Number of Languages Spoken

In terms of the industry in which interviewees operate, a diverse range is revealed. The majority work in fashion (six) followed by food, consulting, and sports with three each, education at

two, publishing and small retail/boutique at two each, and retail and packaging, photography, healthcare, and event planning/crafts each represented by one interviewee. These figures are presented visually in Figure 4.3.

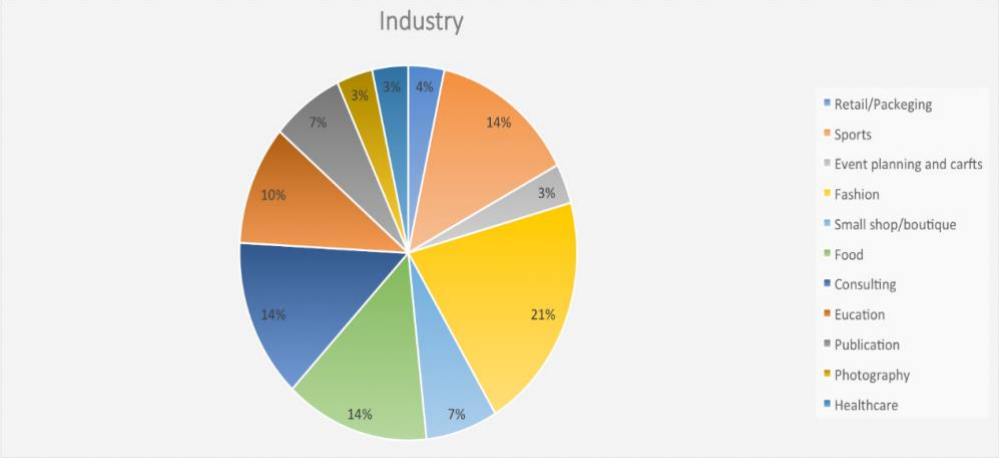

Figure 4.3: Business Industry

In terms of business strategy, 21 of the participants practiced a 'First Mover Strategy' in the market; this gave them significant access to their market segment. Certainly, the First Mover market has demonstrated a vast movement towards change and an increase in female business owners in recent years. The remaining six participants developed a 'differentiation market strategy' that made them a niche in the market.

Many of the participants were the sole founder of their business and ran it on their own. Others acquired their business from their father and restarted the entire venture. One interviewee inherited a business from her father, left her full-time job and became a full-time entrepreneur. In doing so she converted a failing business into a successful one.

Furthermore, 25 of the participants run their businesses full-time, while two manage their businesses part-time.

The majority of the participants were sole founders of their business, however 11 of them have partners who joined the business in the early stages, or soon after its establishment. The remaining 16 women continue as sole owners and run, manage, and operate their business alone. It should be noted that in all cases interviews were conducted with the person who established the business and who makes the daily decisions.

Three of the 27 interviewees started their businesses in the early 1990's when they were aged between 17 and 20. There were very few female business owners at that time in Jeddah. These businesses are still running successfully after 30+ years. The remaining 24 participants started their businesses in the 2000's when they were in their 20's, these businesses have now been established for between four and 12 years.

All participants come from the city of Jeddah located in the western region of Saudi Arabia and the most modern city in the Kingdom, even before the House of Saud came to rule. Women in the city do not cover their faces, they only wear the customary, traditional Abaya which has a headscarf; the women may choose to use the scarf to cover their head, or not. In addition, strict laws in the country which forbid women from owning a business (on paper) and running its daily activities have not always been strictly implemented in Jeddah and were, in fact, abolished in 2007.

4.1.3 Section Summary

It has been seen in Chapter 2 that the term entrepreneur is most often defined in terms of the research being conducted, and thus it needs to be tested against the specific context within which it is used (see Section 2.1.1). While a study involving 27 participants is not sufficient to provide a general definition, it remains possible to articulate what is meant by the female Saudi entrepreneur in the research context of the Hijaz region of Saudi Arabia. The descriptions provided in this section reveal these 'female entrepreneurs' to be, in the main, young, well-educated, exposed to the environment by being from an entrepreneurial and privileged background, owning and operating one business in which they work full time, and utilising a first mover business strategy. As a description, to which there are clearly variations, this definition is sufficient to allow an understanding of the entrepreneurs who are the focus of the study and who work in the unique context of female entrepreneurship in Saudi Arabia.

4.2 Reaching a Conceptual Framework

This section provides a tabular description of the themes, categories, and codes from which the conceptual framework is derived. The method used to reach this follows that described in Chapter 3. The framework allows visual representation of the intellectual 'bins' which contain

the key events and behaviours uncovered during the analysis. It is seen that the codes emerge from the data while the categories and themes are drawn from the literature review. It is the aim here to simply present the findings and allow Chapter 5 to reveal their interpretation and evaluation using the women's own voices to describe their behaviour. It is believed this is the most effective way for the findings and their results to be presented. This accords with Charmaz (2006, p. 154) when she writes, 'the required formats [for a PhD thesis] often presuppose a traditional logico-deductive organisation', for which she suggests rethinking the format to allow the writer to 'adapt it to [the writer's] needs and goals… in ways that work for [your] ideas rather than compromise [your] analysis'. Furthermore, Corbin and Strauss (2008) make the point that in order to gain clear understanding of the issues the data must be reduced to the point where there is "sufficient conceptual detail and descriptive quotations" (p. 281). The conceptual framework helps guide the researcher to extract the quotations which best represent the behaviours and beliefs of the participants defined as Saudi female entrepreneurs, and thus to evaluate the findings.

4.2.1 Representation of themes, categories, and codes

Table 4.3: Representation of themes, categories and codes

Derived from literature review. (RQ addressed)		***Derived from data***		
Theme	Category	Code	Number of times mentioned or linked	Representation
Resources (1)				
	Religious		179	Found to be a resource
	Social/environmental		129; 63	Friends; social networks; business networks; impact of surroundings
	Familial	Male gender	115	Family support: financial; emotional; physical
		Female gender	53	Family connections
	Personal	Initiative and passion	53	The personal assets and traits the entrepreneur acquires, tangible and intangible, including: cognition; drive; passion; exploitation of opportunity
		Education and exposure	32	
		Market awareness and success	31	

Barriers (2)				
	Culture	Customs and social behaviours		
		"As you know"	1267	A phrase often used by participant's as they referred to the researcher's given knowledge of social and cultural aspects. It seemed easier for participants to use this when they were unable to elaborate further as they perceived a mutual understanding between participant and researcher due to shared cultural knowledge.
		The way people think		The mentalities and upbringing that fall within cultural barriers
			411	'Inferior to men'
		-	257	'Intangible burden'
		Taboos and social expectations	98	Untouchable social customs that prohibit certain behaviours Incorporeal expectations placed on the individual by society 'Taboos'
		Position of women	94	How women are placed in Saudi society / the default behaviour expected.

	Institutions	The established Saudi system that regulates professional and legal practice		
		Mua'agib	427	A person in the Saudi system who acts as a middle man between a client and an organisation
		Business ownership and protection of SMEs	367; 67	'Unstable, unreliable'; 'My business is not protected by law'
		Employment policy	232	'Rough, difficult, ways around, exhausting'
		Women's sections and segregation	176	Separated and segregated areas for men and women; lack of autonomy for women
		System/regulations/laws	137	The regulatory laws that create hurdles for females and which are specific to the Saudi system 'It is not the law, it informally became one'

Enablers (3)				
	Technology	The impact of technology on the business		
		Marketing platform	335	Used to promote the business online
		Tools	173	Used to help reach goals
		Access to information	103	Used as a way of attaining information
		Discrimination and social interaction	73	Used to overcome prejudicial treatment; used to connect and communicate with people

4.2.2 The conceptual framework

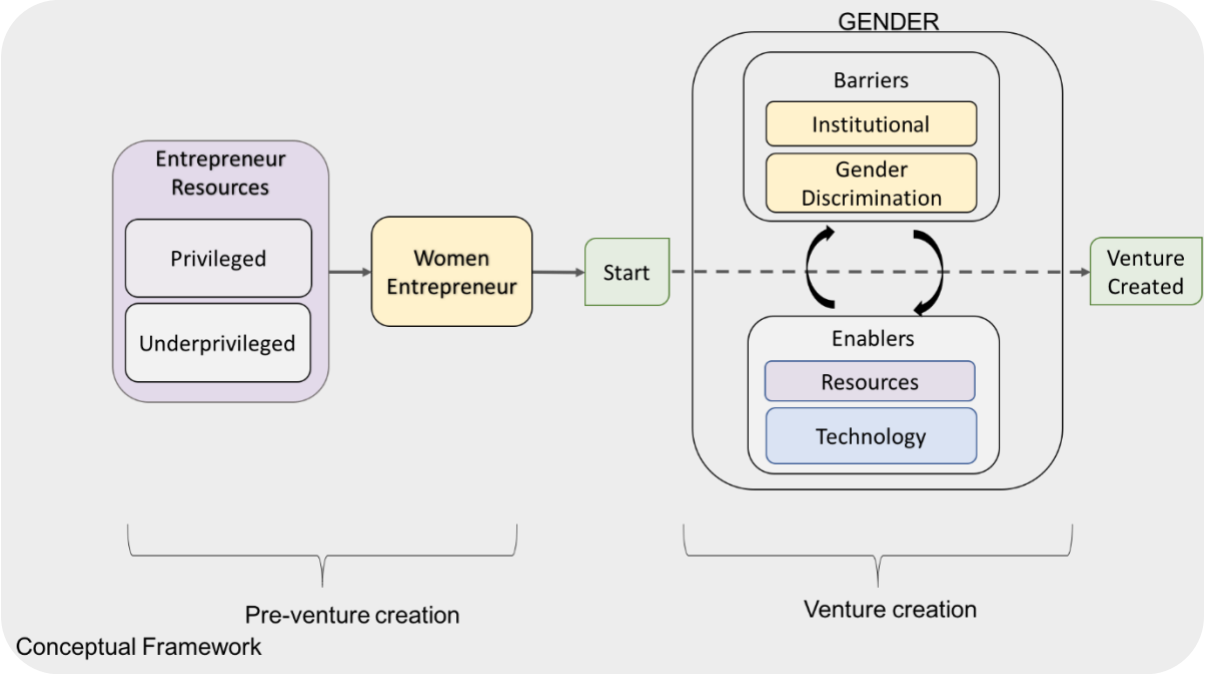

Figure 4.4: Conceptual Framework derived from data

4.2.3 Understanding the conceptual framework

The conceptual framework reveals that there are women entrepreneurs who have certain resources, discussed in the literature review as the utilisation of capital (see Section 2.2.5). Some of these women are described as privileged, others as underprivileged. The former draw on several types of capital for use as a resource to create a venture, whereas the latter attain and utilise a single form of capital. Thus, the first theme is 'resources' which can be described as tangible or intangible and include networks, family connections, access to finance, and personal experience. The second theme is the 'barriers' which the women entrepreneurs confront. It was made clear in Section 2.3 that women in Saudi Arabia face institutional barriers which are a direct result of their gender, it is this that allows 'gender discrimination' to appear in the conceptual framework. As Table 4.3 shows, such barriers may be formal e.g., governmental, or informal.

The third and final theme derived from the literature review is represented by the 'enablers', i.e., what it is that these women entrepreneurs utilise to overcome the barriers they face. It is

seen that such enablers can be their personal resources or technology, and because Table 4.3 reveals the latter to be referred to more often by the participants, (mentioned a total of 684 times compared to personal resources 116 times) technology becomes the focus of the evaluation, leading to an answer to research question 3.

4.2.4 Section summary

This section has provided visual representation of the conceptual framework as derived from the data analysis. It has provided links to the literature to demonstrate how the themes and categories emerged and revealed the codes which link the data with the concepts derived from the memo-writing process described in Chapter 3. It has also referred to the literature to justify the format of the presentation of the data.

4.3 Chapter summary

This chapter has met the first aim of the research, to provide a definition of the female Saudi entrepreneur. It has also provided detailed information to begin to understand the cultural and social environments which allow the remaining aims to be met. That is, understanding the role of resources in entrepreneurial intention and the links associated with entrepreneurial venturing and technology and gender. The following chapter interprets the data more systematically and answers the research questions by allowing the women's voices to be heard through quotations drawn from the interviews.

5. Chapter Five Interpretation and Evaluation of Finding

This chapter considers the three major drivers of the research which are represented by the themes: resources; barriers; and enablers. In Chapter 4, Table 4.3 revealed the different categories which emerged in relation to each theme. It also showed how the various concepts within those categories were coded and, by quantifying the number of times these codes were represented in comments made by participants, it is possible to determine on which of those concepts participants placed most concern. Therefore, this chapter provides an interpretation of the findings in the order of their importance as expressed by the participants. The chapter ends with a discussion which evaluates the findings and which then allows them to be summarized in the final chapter to provide answers to the research questions directly.

5.1 Resources

It was revealed in Chapter 4 that the resources available to the participants can be categorised as: religious; social/environmental; familial; and personal (see Table 4.3). This section begins by focusing on religion as a resource. It allows recognition that religion is not a barrier for these Saudi women entrepreneurs. Indeed, it is clear from the participants' responses that it is at the intersection of culture and religion where religion may be misunderstood as a suppressive force on women in Saudi Arabia. While religion is revealed to be the most important resource for these women, the next most valuable resource is identified as their social and environmental background, followed by familial support, and finally what are deemed their personal resources. In the literature, together these resources are referred to as the 'capital' utilised by entrepreneurs in the creation and maintenance of their ventures (see Section 2.2.5 for a discussion of the literature on capital).

In this and all following sections direct quotations from the interviews are selected on the basis of those which best reflect the views and behaviours of the participants; they are numbered sequentially and the pseudo-names used allow the reader to understand each response in relation to the participants' characteristics, outlined in Table 4.1. The concept of "As you know", as it is described in Table 4.3, appears in bold in the selected quotations. It reflects the cultural knowledge shared by the researcher and the participants and was a comment used a

total of 1267 times (see Table 4.3), by far the most common expression used to explain behaviours.

5.1.1 Religious resources

In the land where Islam was founded 1400 years ago, Saudi Arabia's population practices Islam as the one and only religion, but societal norms are mainly driven by a combination of religion and culture. Participants expressed how they struggled with cultural norms and how religion aided their upbringing and influenced several, if not all, aspects of their lives positively, this was mentioned 179 times, while negative comments were made on just 11 occasions. Yet, all participants expressed how religious bodies in Saudi Arabia have manipulated religion to their own benefit and to emasculate women. Participants certainly agreed that culture is the actual barrier they face, but that it is embodied in religion.

All participants expressed the importance of Islam to their daily lives, and made specific reference to their ventures, e.g., Hayat said:

> (1) "Islam encourages me to move forward and to be better in all aspects of life, even working life. **As you know,** prophet Muhammed's first wife was a business woman 'Khadija bint Khuwaylid.'"

Furthermore, Noha shared how the influence of Islam contributed to the familial support she received:

> (2) "If it wasn't for my family's faith in Islam and their Islamic knowledge they would have caved to the Saudi culture and I wouldn't have been able to open my own business."

Seventeen participants expressed puzzlement that Islam could be considered a barrier, e.g., Jawahir reacted quite forcefully:

> (3) "I don't understand how there would be religious barriers when Islam encourages women to work and the first Muslim woman in Islam - the Prophet's wife and the one he loved the most - was a businesswoman, 'an entrepreneur' if you will."

Additionally, Aram who was among those responsible for the opening of the first women's business centre in Jeddah, commented:

(4) "When the 'women's business centre' was introduced in Jeddah it was attacked by a lot of members of society, the so called 'religious, conservative Wahhabi society'. However, the Minister of Labour changed the name to 'Al-Sayyedah Khadija bint Khuwaylid centre' and this stopped the attackers".

The name, Khadija bint Khuwaylid, is that of the wife of Prophet Mohammed (PBUH), mentioned in extracts (1) and (3), who was a successful business owner, and the effect is to show that the attackers do not embody Islamic practice.

Further, the religious police were identified by 13 participants as a frustrating obstacle to the most insignificant aspects of their businesses. For example, May, whose business sells macaroons (see Table 4.1) claimed:

(5) "I made several flavours based on Eid and different celebrations. Most of the people were ok with pumpkin flavour for Halloween, but found the raspberry and cream offensive, especially at Christmas because I was promoting a Christian festival in a Muslim country. I received a lot of negative verbal comments that had nothing to do with my beliefs, but I also had a lot of returning customers who asked for these flavours. I received calls from the religious police threatening my husband, just because of the macaroon flavours and me! Oddly, they asked for me, the female that they could not look at or address, when they came to the shop."

Similarly, Reham reported that her experience with the religious police was unpleasant and she emphasised that they do not represent Islam:

(6) "The experience with the religious police was very horrid, they are an independent body that don't represent anyone but themselves and a religion they made up. We all read and know that what they do is not Islam anyway."

Furthermore, Asma described how the religious police invade one's workplace for no sound reason expect to demonstrate their authority:

(7) “The religious police came into the shop and I was there, and my husband as well. As you see, like most women in Jeddah I have my scarf on but I don’t cover my face and at the time my husband had the fashion beard, which is also a religious beard. They barged into the shop and started aggressively and randomly asking questions of all the men in the store, and then asked them all why I wasn’t covered. When they knew I was the owner and the man with the beard was my husband they told him to cover me up, and they thought he was a terrorist because of his beard, but then that didn’t add up to his wife not being covered, so they decided to just leave us alone with a threatening warning. **As you know,** and as most educated people know, the religious police don’t represent Muslims or Islam and they are a contradicting body.”

Deema, who established a sporting business, explained how she made international headlines when the religious police attacked her in local newspapers:

(8) “Another religious, or so-called religious, figure attacked me and said that I was causing young women to lose their virginity through playing basketball; this became international news and a guy from CNN called me to comment on the incident, which of course I didn’t.”

If Deema had commented on the incident, she would not only run the risk of verbal attacks against her, but also of problems with her business, such as difficulties attaining international visa’s for her sports team.

Another participant, Eman shared her experience of the religious police who made it their duty to come between her and her clients in spite of there being no actual religious law to support their actions:

(9) “I had barriers related to people that call themselves religious, but religion is not a barrier. People don’t want me to put pictures of brides, or women in general, on my website because they say it is ‘harram’ [Islamicly forbidden] when it’s not their place to say that and when I have that person’s consent. That is a cultural barrier I guess, not a religious barrier, but people mix the two up so that it becomes blurred sometimes.”

Certainly, there was popular agreement among participants with regards to the difference between culture and religion. Some addressed the matter from the perspective of their entrepreneurial venture, for example, Mawada whose business is publishing, pointed out:

(10) "There is a huge difference between culture and religion, like we have three issues within the magazine [to suit different members of society] because we have several cultures within The Kingdom, religion gets caught up and people start putting a lot on religion."

Indeed, Aram who is one of the few elite women to hold a place in parliament, made the following point:

(11) "Especially in Saudi Arabia, the difference between culture and religion is like day and night. Tribes in Saudi Arabia controlled education and implemented their norms and made it a religion of their own, but that is not Islam. Because ever since the beginning of Islam women had a voice and they were educated, even now Muslim women around the world do everything [for themselves], so clearly this [type of implementation of norms] is not Islam."

Finally, Fatima became extremely emotional about the matter of religion and culture as she found it difficult to comprehend how Islam could be seen as a barrier:

(12) "Religion and culture are two separate, muddled subjects, and **you know** how we have so many different cultures in our country and people decided to make it religion to control liberated mind-sets; to answer your question, clearly religion is the reason why I am here today, doing this for my country and 'MY RELIGION' to liberate my religion from these false perceptions."

The examples above make it clear that Saudi women entrepreneurs view Islam to be an important resource for them, while at the same time they acknowledge that some authorities within the culture aim to use it as a barrier. The participants were unanimous in expressing this opinion. However, while a general pattern emerged to show that those participants recognised as privileged Saudi women entrepreneurs grew up in an environment that understood religion as an encouraging entity for women and for business creation, those identified as underprivileged women entrepreneurs, who came from an environment that supported

extremists in the system, found religion to be a resource that was transformed into a limitation by their families.

While the final sub-section within this resources section reveals disparities in the variety of resources available to privileged and underprivileged participants, here it suffices to hear from those underprivileged participants whose families imposed limitations based on religion. For example, Eman argued:

> (13) "I need to work extra hard to prove myself, not at my job, but prove to my family that I will not cause them any social harm and that I am not doing anything against Islam."

Amani added to this form of argument:

> (14) "To me religion of course is not a barrier, but I have family members that believe in Islam in a different, strict way − the 'Wahhabi way.' They think women should cover and behave in a certain manner and that they shouldn't mingle with men and all these things that you see here. But I am glad that my dad travelled so much. He saw what Muslims in Malaysia and Indonesia are doing, so when my brother and uncle wanted to stop me from fulfilling my dream he stopped them, but he never encouraged me, I think because of the culture and of course not the religion."

Among the participants, Hajar's experience has been particularly dramatic and this is revealed in extracts later in the chapter (52, 111, 248). Here it is suffice to hear how her father used religion against her when he sent his daughters to a different school from the rest of her extended family. She exclaimed:

> (15) "He enrolled us in a very weird school that teaches the Quran in a very weird way that none of our extended family comprehended what that was about. Their interpretation of the Quran is very different from everyone else's − they are extremists. But me and my siblings knew that something was not right because of our extended family. So, my extended family supported my business, but my father didn't and he had the system to back him up and that, I believe, is the culture, or their own interpretation of Islam."

In this way, even those underprivileged participants did not perceive religion to be a barrier, rather it was a liberating factor in their daily and business lives.

5.1.2 Social and Environmental Aspects

In terms of opportunities, environmental conditions may moderate their recognition and creation (Baron, 2008). Certainly, the literature (see Section 2.1.2) emphasises that the external environment influences entrepreneurial decision making and behavior, and thus the environment helps create entrepreneurs, prompts entrepreneurial thinking, and enables exploitation of opportunities. Indeed, this is the case for the Saudi women entrepreneurs interviewed as their internal and external environments have influenced their behaviour, from the social circles in which they move, to the city of Jeddah where their ventures were created.

5.1.2.1 Social environment

Among the participants, 22 (81.5%) agreed that their social surroundings have contributed to the success of their businesses, either by providing moral support or by helping with marketing. In a collective culture such as Saudi Arabia, social networks play a huge role and social capital is of great importance to these women, in fact it was mentioned 129 times as being a resource. If you have supportive family and friends you can attain a strong social network. Social capital can also open doors to financial capital.

Participants shared how their social environment had an influence on their ventures, e.g., Aram said:

> (16) "There is a well-known saying that I came across in grad school, 'your network equals your net worth'. I applied that saying literally to both my businesses … because **as you know** our society is extremely social and everyone knows everyone, and is related somehow, especially in Hijaz."

In the Saudi collective culture, it is who you know that influences daily activities. In some ways this can ease the mundane and laborious rules and regulations imposed on women because without the support of family and friends it is very difficult for women to achieve anything. Noura pointed out that support from family and friends creates a very strong social network; she expressed this in terms of gratitude and with a sense of relief that she has such support:

(17) "I am very grateful for my family and friends support on social media, without them nothing would be possible."

Meanwhile, Batool added:

(18) "**You know** how our culture is, it's whom you know. Thank God, we are both [her and her business partner] well-known socially in our society. Yes, with the help of our husband's names and our names we got things done a bit faster."

Reham shared that even in interactions with formal institutions, such as banks, informal social networks are held in great trust and can smooth the seemingly constant rough road these women travel. However, Reham puts this down to luck which simply emphasises the lack of control these women have over such interactions:

(19) "Due to our luck, the man in the bank knew us very well and changed the account details, but that only happened when we went to the men's section ourselves. He knew us through my dad, so he took personal responsibility to help us."

The social network extends outside the family in the Saudi culture and Noha explained that with her social network and social skills she was able to grow her packaging and retail business in almost no time:

(20) "I am a very social person and have social groups in every circle in Jeddah, so I am certain that my success was due to the product, but the 'boom' in sales was because of my group of family and friends everywhere. They were my first customers and they were nearly half of the people in Jeddah in our circle. As I told you, my product doesn't need an outlet because it's customised. Several friends have offered to place samples and a few of the product in their stores for free and that was helpful. One was in 'Mama Susu' in a Stars Avenue" [an up-market mall in Jeddah].

Rotana agreed that without her close family and friends she would not have been able to realise her passion and talent for working with children:

(21) "It started with a simple educational course that I named 'Mommy and me,' and this was because several of my friends told me the information and

knowledge that I have about children isn't available elsewhere in Jeddah and that I should start with something small at home, and that is how 'Mommy and me' started. I thought it would be something small but the turn-up was more than I had anticipated. Then mothers started calling me for more events and educational courses. Then I rented a small place and again my friends brought their children and the demand was increasing and now we have this nursery that has a waiting list because of what we provide, and that I owe to my friends."

Likewise, Maram emphasised the huge impact of the people you know and how they can be the reason behind success; she related how, when she was setting up her consulting business, an introduction by a friend to a lecturer visiting her friend's university actually contributed greatly to the realisation of her goal:

(22) "She [the lecturer] told me, I will not charge you my full fees, just half since you don't have the business established yet, and she gave me some research to do [to help]. Really, that visiting lecturer is the reason I have a successful business today."

Interestingly, three participants pointed out that social networks can have a positive impact, until they become negative. That is, while their social circles helped the marketing of their businesses, Reham, Deema, and Asma also warned that because they have no legal rights to protect them against such issues, friends started to copy their ideas and to create similar businesses of their own. Asma explained that she had a difficult experience with her extended family and her circle of friends because when she started her event-management business they did not buy from her, rather they started copying her themes:

(23) "I didn't expect my extended family or my friends (she grew up in an environment with little to expect from anyone) to be supportive... but I didn't expect them to spread negative comments about me or the business. My extended family didn't approve, I guess, so they bad-mouthed me. My friends never visit the store or ask me to be their event planner even though I am very successful, and other social networks copy my themes, so no − not supportive at all."

Similarly, Reham, whose fashion business designing and creating head-scarf turbans was the first of its kind in the market, faced no competition from businesses in other cities in the Kingdom, but some friends and customers started to steal her ideas:

(24) "As I told you we're the first to sell these items in the market. In the beginning, the support that we had from family and friends was massive. One friend connected us with a fashion designer in Dubai to help us out. Another friend took a huge sample and displayed it in her store. We received several orders due to that and our business started growing, with manufacturing tripling. Three years after, we were famous in the Gulf and people knew and saw the success, customers started copying our designs and selling these for cheaper prices. I didn't have anything that would protect us and it was two very close friends who did this. They would come into the store and check the design and chat with us, then we found out that they were selling the items quietly between people that they knew. Now they are open about it and do it shamelessly. So, friends can be an asset and a liability, if I want to use economic terms."

Participants also commented on the influence of environmental, or contextual, aspects which affected their ventures. The support Batool received from her employees had a very positive impact on her restaurant business, she claimed:

(25) "In the beginning, the first two years we [the partners] didn't draw any salary, whatsoever. Our employees were very loyal when we started, we were very transparent with them, we told them at certain times that we were unable to pay them just before the month started and they had the choice to stay or leave. They all stayed with us and worked hard for long hours. That, I believe, is part of the entrepreneurial personality that I have experienced, working for a cause you believe in and taking risks."

Then, Eman revealed how her employer was the reason she started her now million-dollar photography business:

(26) "When I was working for KPMG [as a secretary] my boss saw the potential I had and my dedication. He told me to apply [for positions] in different parts of the

company. The head of audits requested that I be his secretary and I accepted. That opened a lot of doors for me as I had access to many resources. When KPMG sponsored an art exhibition I asked to attend and found myself in the photography section and that's how it all started, my business!"

Finally, Mawada stated that her family did not accept the cultural and social norms imposed by society and the environment, she made the point:

(27) "The major risk I took was when I dropped out of college. You are defined in society by your education and being a woman you earn respect by your education and status; that was a major risk that I took. I invested all my time and money in this project and believing in your capabilities is a risk in its self when you are surrounded by odds that are against you in the community and society, but I thank Allah for my parents every day."

5.1.2.2 The Environment of the city of Jeddah

As described in the literature review (see Section 2.3.2), the city of Jeddah is the most open and liberal city in the country. Certainly, 24 (90%) of the participants explicitly stated the importance of Jeddah to their entrepreneurial aspirations and as the place where they grew up and started their businesses. This importance of Jeddah as a location was raised 63 times by participants who started their businesses in the 80s, 90s, and 2000s. For example, Amal, whose business is education, started her first school in the mid 1980's and explained how it would have been impossible to do so anywhere else in Saudi Arabia:

(27) "Opening the first international school in [19]83 wasn't an easy task. Other than all the institutional paperwork, you needed a culture that is accepting of different ways of teaching and learning. Because Jeddah is diverse, from the early days we found different nationalities to teach in our school, [such as] women who came with their husbands that came to work in Jeddah. I am certain if at that time I wanted to open a school anywhere else in the Kingdom that wouldn't have been possible because the people would not accept the idea, nor would there be any facilities to open such a school elsewhere. I tried to open a school in Riyadh in

[19]91 but it didn't work out. It's like a different country with different requirements."

Furthermore, Sahar discussed her customised healthcare services, which is now a monopoly, originally established in the 1990's and its link to Jeddah. Even in that decade, businesses that provided a service did not necessarily have issues with regards to gender preference, as Sahar explained

(28) "I remember when I was working with my father, before I took over the business and changed it completely after he passed away. In the [19]90's, when we had people coming in and asking for our service, people were somewhat conservative about which gender performed the service. If a man he wanted a man and if a woman she would want a woman, but they were flexible if that wasn't available and that is only the case with people from Jeddah or Hijaz. People that visited from all over the country would not accept a service from the opposite gender, no matter the urgency. So, having the business anywhere else in the Kingdom would have been impossible because people working for us came from different nationalities and wouldn't have experienced the more strict conservatism in other areas."

Similarly, Hatoon opened her sports business in the early 2000's and explained that it would have been impossible to open it elsewhere in the Kingdom:

(29) "I told you I started from my family's house, with a small gymnasium to train people, but for me to train people I did travel often and when I couldn't travel I had trainees come here and train with me and all of them were men… and this is completely unacceptable anywhere else in the Kingdom, I am sure **you know** that. I also train both sexes and have had sessions of mixed sexes which would have been impossible anywhere else. Honestly, I can't see myself living anywhere else but here. People are open, adaptable, and pro-change."

While Lamis confirmed:

(30) "I was almost certain that if I opened my studio anywhere else in the kingdom, they would have shut it down, it would have been considered something against religion, you know because of meditation in yoga."

Finally, Noha, who opened her business in 2013, confirmed that Hijaz and Jeddah remain different to the rest of Saudi Arabia:

(31) "I remember this incident when I sent one of my products to be delivered to a family in Riyadh. After they received it I get a phone call saying "what is this Quran you have sent us? The writing is wrong and there are colours inside and we will report you to the religious police" and they created a problem from nothing. They have certain specifications in their minds and they are very strict about everything with no room for flexibility, especially in certain areas. That's why I prefer Jeddah and no place else. People here are 'normal', if that's okay to say. They accept difference and change and are diverse when right and wrong seem blurred here now.

This sub-category of resources has shown that participants were surrounded by a social environment that supported and promoted entrepreneurial activity so that social networks and people they know helped support their ventures, directly or indirectly. It has also demonstrated that the city of Jeddah itself has played a vital role in the success of participants' businesses, and is thus an added resource.

5.1.3 Familial Resources

Familial capital represents a crucial resource that contributes to venture creation. Participants revealed that family is essential to their business ventures and that while male-guardian support is vital, so too is the moral support provided by female family members.

As discussed in the literature review (see Section 2.1.4), entrepreneurs are affected by social standing, with a focus on the aspect of family known as 'family embeddedness' represented by informal institutions (e.g., Stevenson, 1986; Birley, 1989; Foss et al. 2015). In addition, the literature on women's entrepreneurship (see Section 2.2) stresses the role of family in female entrepreneurship, depending on cultural and family structure (Ahl and Nelson, 2010). Finally, the literature on family networks (see Section 2.1.4) affecting business performance and

opportunity creation highlighted the importance of family in an entrepreneurial venture because family support affects behaviour and entrepreneurial intention. Also, aspects of personal traits are affected by an entrepreneur's family, such as "risk taking", and the family's approach to such behaviours (Naldi et.al., 2007). Among the participants, 24 (89%) emphasised the importance of familial capital to their personal venture creations.

The following sections separate familial support into that provided by male-guardians and that supplied by female family members. With regard to the former, 23 (85%) participants referred to their male-guardians as important to their business venture creation in one way or another, either through the process before venture creation or during the actual running of the business. As for the latter, 14 (54.2%), participants referenced their mothers and/or sisters 53 times, claiming they provided moral support and helped them start their businesses.

5.1.3.1 Support from Male Figures – both a resource and a liability

As seen in the literature review, (see Section 2.3.5) a male guardian, i.e., a first-level male relative, such as father, brother, son, or husband, has the power to make critical decisions on a woman's behalf; his permission is required in almost all basic aspects of life. The privileged participants insisted that their 'male guardian' is of great importance and an essential form of familial capital to be utilised as a resource. The positive support of male guardians was mentioned 104 times. However, the underprivileged entrepreneurs were either neutral about male guardian support, or they claimed their male guardians were a liability with 11 links to negative, unsupportive behaviour. Male guardians are the reason Saudi women cannot be necessity-driven in the way that their counterparts in the West may be categorised (see Section 2.1.2), because should they be unsuccessful and lose everything, their male guardian remains responsible for them.

Those who were positively supported by the males in the family added grandfathers and brothers-in-law to the above list; all these men had a huge impact on the participants as they supported the women's ideas and helped create their ventures. Asma, an events planner who also has a craft business, claimed:

(32) "My dad helped me a lot by getting workers to help in the shop".

Similarly, Jawahir referred to the importance of her and her partner's fathers to the success of their venture in the food industry:

(33) "They gave us the money and trust to experiment with our ideas. We owe it all to them."

Clearly, connections with male figures in families play a huge role in a male dominated society and in some cases the participants attributed this to luck of birth. For example, Farida, whose business is in sport, said:

(34) "I consider myself very lucky because I know what a closed minded Saudi dominant male mentality is like; my family from my dad's side are all like that. Luckily my dad is not, and he was very supportive of my sister and me. Even my brother, they never intervened which is the norm for a lot of people I know. I come from a family of business owners, my entire family started individual businesses."

Meanwhile, Lulwah referred to the early days in her fashion business:

(35) "In the beginning, when I started, my brother was 'legally' the owner because I wanted things done quickly. I am really lucky and grateful for my family, the circle that I come from - and am sure you're the same - this circle with highly educated male guardians and role models. You hear these stories about how women lose their business to their husbands, sons, and brothers because the system is male dominated and every aspect is left to the individual and their own upbringing. I am really lucky that way, after my brother did all the paper work I asked him to resign and he immediately did."

Even so, it became clear that even though some male guardians found it difficult to accept their women would work, they did not stand in their way. Mawada explained that in her publishing business she works long hours and her father worried about this, she said:

(36) "When several months passed and he [father] 'saw' and he 'understood' and he 'experienced' what I did he started being so supportive that he bought ice-cream at 10pm and came to sit with me [in the office], he stopped calling as much to ask where I was and started coming just to be there."

Due to strong cultural norms, as has been seen these are not religious norms, unless the male guardian is supportive, women's achievements tend to be minimal. The notion of a shared cultural knowledge between the participants and the researcher was again noted with the use of the term 'you know' when Lamis pointed out her husband's dominance:

(37) "My husband has many connections and he will get the job done, he did all the paper work [for the business]. As **you know** it's hard for us here to go to male dominated places. If he couldn't do it [due to his own commitments] he would hire a **Mua'agib**."

Indeed, males in Saudi society are exposed to a greater number of resources than females, and only the most generous share them with their female family members. Maram's grandfather was clearly one of these men, she reported:

(38) "My grandfather told me you can do whatever you want, and gave me the garage in his building, that's because I couldn't afford it, but still I wanted to pay him. I had someone from my grandfather's office come and check out my work, he developed spread sheets that we still use".

Meanwhile, Farida added to her comment (34) regarding her father's support when she said:

(39) "It was costly to have people flying in to train us, but my dad took care of it."

These quotations help to show how male family members have the upper hand in making major decisions and that these decisions can be a resource which helps meet the female entrepreneur's needs. Certainly, this is the case for Rotana who pointed out:

(40) "My sister's husband helped by giving us his basement for a year, that was very useful because we didn't pay rent, just utilities, that were basically covered by our fathers. Any income we generated we invested in the business and we were able to get our own place."

Participants' comments continued to make it clear that it was essential for a male figure to represent the entrepreneur. Hanadi acknowledged:

(41) "From the beginning my husband did all that work with the Municipality or the Chamber of Commerce."

Hanadi's use of the words 'all that work' carried the weight of her relief that she had such support. Meanwhile, Amal added historical context to such a comment when she observed that society remains just the same as thirty years ago:

(42) "In 1991, it was nearly impossible to even stand in front of any governmental building, of course my husband did all the paper work."

Hayat added support to the importance of a male family member as her representative when she began her food business and wanted to open her chocolate boutique:

(43) "I asked my brother-in-law to do it [all the paperwork] for me because I have no brothers and he is very kind and we're friends. He was happy to do it for me and I gave him the right of attorney so he can do everything in my name. He did everything from Ghurfa (Chamber of Commerce) to all the legal papers, **you know**."

Clearly, business ownership for women remains a challenge in Saudi Society. Aram recalled:

(44) "I remember when they didn't allow me or my sister to be owners of the business because, as **you know,** government employees can't own any businesses. [She means her father was a government employee.] My father (may his soul rest in peace) did everything as he had retired [from his government position] by then and had his own business and my mother was the one who was actually in the store when we still didn't hire anyone, at the time it was very unacceptable to have a woman selling in a boutique."

Certainly, this comment reveals the taken-for-granted knowledge that if their father cannot open a business as a government employee, then neither can his daughters. This is not only because fathers can ease the burden of the paperwork required, but also because his daughters have no rights as women and can achieve little without his approval. It is the lack of this type of family support that distinguishes the underprivileged participants, Amani, Eman, and Hajar, from the other (privileged) participants.

Other participants emphasised that it was their husband's idea and vision for the business that got them started, e.g., May claimed:

(45) "I started baking and my husband loved my creations, he started to ask for more and to sell them in his office without me knowing. He then started to get orders and I was baking in small quantities. I started to get a lot of orders and my husband convinced me to quit my job and open a shop. He did all the paper work and arranged for a loan from the bank."

Moreover, Deema illustrated the importance of her husband to her venture:

(46) "My husband is my partner in the business and he is the number one supporter, especially in the beginning he really pushed me to do what I wanted and what I felt was right."

When the male guardian cannot be present to provide help, they will hire someone to do so as it is so difficult for females to arrange any such help. Lulwa explained this very simply:

(47) "My dad told his Mua'agib to do all the paper work for me."

The provision of such a male figure, who is not a family member, was essential as the men's experience and exposure within society gives them an upper hand over any female. For Hanadi this involved her husband 'giving' her one of his own employees:

(48) "My husband gave me one of his store managers who we then made a Mua'agib/manager for the boutique."

Meanwhile, Reham added:

(49) "My husband is a businessman, he helped me a lot in terms of decision-making, but he really wanted me to depend on myself. He always reminds me that it is my business and every decision I make is mine and to always take risks and believe in people."

Aram explained that in the early 1990s, when she started her business, it was not socially acceptable for a Saudi woman to travel alone, thus her husband played a critical part in her venture:

(50) "In 1992 I travelled with my husband to Chicago to meet Mr Dunkin - the owner of the company that we wanted to franchise – he was really surprised to see that the person who'd been so persistent in attaining this franchise and who sold out

of his product in two weeks is what he called a 'small petite person'. Indeed, I sold out the quantity he gave me to test my ability in the market; he already had a representative in the market who wasn't selling at all."

However, Aram made the point that her husband was originally an excellent resource, until he took the business away from her; a result of the lack of rights afforded women:

(51) "I opened my first business when I was still a student at university. I was married to my first husband at the time. I saw a need for the business. I don't know if you knew that in the late 80's and early 90's we didn't have crafts shops and I saw the demand because every time I travelled I would purchase so much of these items. I told my now ex-husband about the idea and he was supportive. We opened the shop with 50:50 business shares, we both paid for everything equally, but the business was legally in his name because at the time I wasn't allowed to own my 'own' business, because I am a woman. I was the person that operated the business, managed every aspect of the business, I subscribed to craft magazines to supply the shop and did everything. Years later my business was taken away from me because I asked for a divorce and legally it [the business] was in his name. I had to give it up if I wanted to see my children, and of course I did."

Meanwhile, Hajar, who financed her business herself and with money she won in a government competition, struggled for any support from her father. She was the only participant who refused to have the interview recorded, so notes were made instead. The main reason behind this was that she shared intimate information about her father and she feared he could find this out. She explained:

(52) "I am really passionate about sewing and textiles and always dreamt about having my own factory. Before opening a small business in the same building I live in, I was participating in events and won several awards for having a unique and first of its kind business idea and plan in the Kingdom of Saudi Arabia. But, every time I participated in any competition or event my dad would cause a big problem. He doesn't allow us, me and my sister, to leave the house after 6:30 to 7:00pm. He didn't get us a driver ever since we moved back from the USA. He

> doesn't allow us to go anywhere or do anything. We were only allowed to visit the dentist and go to university. Other than that, he would be very abusive both verbally and physically. When I participated in the competition and won, I had to stay [at the venue] for several more hours, and of course he didn't know that I had gone out. He thought I was sleeping in my room, and when he found out that I wasn't home he verbally abused my mom and then went to the police and told him that I did something without his permission and that they should arrest me. My mom called me and told me that, so I went to my uncle's house [her father's brother] because if I was there the police couldn't arrest me because I was visiting a male-guardian."

The women's voices clearly highlight the critical part played in a Saudi woman's life by her male guardian. The support of these men can ease the process of venture creation as they have more connections and, given their gender, are culturally accepted in the business world. Thus, they can be a key resource that allows growth. However, as revealed in examples xxxx they can act as a source of hindrance personally and/or professionally. Clearly, these women entrepreneurs struggle without family support in Saudi Arabia, much as the literature suggests occurs globally (see Section 2.2.3)

5.1.3.2 Support from Female Figures

As seen in the literature review (see Section 2.1.4), family experiences begin to shape entrepreneurial intentions from an early age, they teach individuals skills, enforce certain values, and build confidence (Carr and Sequeira, 2007). Thus, it is not surprising that participants shared the impact that their mothers and sisters had on their business, or on their dreams and intentions to own a business. Indeed, 24 (89%) of participants claimed that their mothers were the reason behind them opening a business in the first place and that they were their main role model. Of those 24, fifteen (54.2%) made it clear that it was their mothers, and/or sisters, who provided moral support with this being mentioned 53 times.

Certainly, for the generations before their mothers to own and/or run a business was almost impossible, but for those women who grew up with such a figure in their lives this was highly

motivating. In fact, three participants (12.5%) shared that their mother had started a business in the 2000s while the participants themselves were growing up. For example, Noura declared:

(53) "My mom is the main reason for my success and for me pushing myself. I saw my mom starting a business without anything but passion; I was with her every step of the way and witnessed a successful business as I was growing up."

Noha shared a similar experience:

(54) "While growing up, I witnessed my mother opening her organisation and was helping her. I was working for her during summer vacations and that helped me a lot with developing my character and with dealing with people. I remember when I attended an entrepreneurship course at the University of Reading [UK], it was like I lived through a lot of these experiences with my mom. When I started the business, she gave me advice on trivial aspects that would make a massive difference in the business later."

This regard for their mothers is further emphasised by Maram who explained that support from her mother, a member of the Saudi royal family, is what got to her to this point:

(55) "My mom raised us to be active members of society, to be an influence and not to take our privilege for granted. She always wanted us to blend with society and to help people in every way. She made sure that me and my siblings pursued the highest level of education and she always kept us busy. If I am being frank this is not common in my family, once you are well-off people stop working. She made sure that we had friends from the public and that we travelled for leisure and education and she always pushed us beyond our limits. She supported me when I told her about the idea for my business and when I decided to drop out of the PhD program at that time, to her it mattered that I have a dream and work on it."

Additionally, Deema spoke about how her mother worked in a very prestigious governmental position, an extremely rare event which Deema acknowledged exposed her to outstanding success:

(56) “My mother works in the Ministry of Foreign Affairs, so I was well exposed at a very young age.”

Hayat also witnessed her mother’s success while growing up:

(57) “I grew up exposed to a work environment; my mom founded a graphic design company where I worked during summers and at different points in my life.”

Mawada’s mother was so enthusiastic about Mawada’s ideas that she actually wanted to be part of the business venture:

(58) “My mom was so supportive that she became a partner with me in the mother company that I had established, and then I opened this magazine. When I dropped out of college I was establishing the mother company with my mother.”

When mothers did not have a direct influence on the business, they supported their daughters in their pursuit of an open life style and encouraged their exposure to life outside the strictures of the country. This is exemplified by Hesa, whose business is in education consultancy, when she explained that it was a woman she met in London who helped her realise her business dream:

(59) “My mother always told me to travel and learn from people at every chance I had, and that my relationships would measure my success; that’s why I grasped the opportunity in London and started there.”

Salma, who is also an educational consultant, added:

(60) “My mother was supportive, she’s the person behind me pursuing an education anywhere in the world and to invest in myself and to help my country and community in whatever way I can.”

Finally, Lamis revealed how her mother’s change in working status influenced her:

(61) “My mother works in media. While I was growing up she was around all the time until I was in middle school when she started working, and I can almost remember how different our lives became. She was much more open and different. She made us work harder and encouraged us to be better women in this country and she told me and my sisters that we are the future and we will

raise the other half of the future. I am telling you that, without my family this business wouldn't have been possible."

Not only did these participants experience entrepreneurship while growing up, five (18.5%) of them started businesses at, or close to, the same time as their mothers. This seems to be a result of timing in that Saudi Arabia is very different now and society somewhat supports women owning businesses, unlike earlier generations. For example, Jawahir said that her mother started a business just a year before her sister initiated her own business idea and that this was influential to her and three of her sisters:

(62) "Growing up, my mom was always around. When I was in high school, my mom decided to open her dream business. She always pushed us beyond our limits and wanted us to experience more and never give up. When she saw the baking talent my sister had she pushed her to do a logo [as she's a graphic designer] then helped her with the baking. When she [her sister, the main founder of the business] stopped and I took over she [mother] was there to help. Every time I wanted to give up because of challenges we faced she told me never to give up, this is only an obstacle in the road to make me work harder."

Aside from their mothers, 24 of the participants were very clear that, generally, family support was essential in all areas. Certainly, Hayat insisted that:

(63) "My mom and sisters did everything they could to support me, and my dad supported me 100% financially. I say 100% because it is my money, but from a company that my dad founded for me and my sisters, because of the laws here. So, he works in this huge business that he founded, but it is in our names (me and my sisters) and we get annual shares, so technically it's my dad's money in my name."

Batool certainly appreciated the support of her sister. When her partner left the business her sister stepped in:

(64) "My sister was very supportive, she took my partner's place."

Reham too received support from her sisters:

(65) "I run and operate the business and he [husband] helps, as well as my sisters, especially in the beginning."

Such sisterly support continued to be noted, Jawahir pointed out:

(66) "With the help of my sister I was able to get a lot of things done. It was my sister's recipe that made the entire business possible, my eldest sister managed the finances, my parents invested in the business and my sister, this is her recipe, still manages the marketing and the graphic design aspect to the business. My family is my main support system."

Such 'partnerships' were also described by Rotana who said:

(67) "I had no business background when I started the business… I was seeking help from my father and sister all the time, until I asked my sister to be a partner with me … to help me run the business; that was the best decision I made. I would also ask my father about any aspect relating to business decisions because of his experience."

Other participants expressed how their upbringing has shaped them and influenced several aspects of their lives, especially their business, Lamis acknowledged her parents:

(68) "Growing up my parents supported me working. From the age of 12 they pushed me to work in different summer jobs and to experience failure and success and to explore different areas and they always pushed me to do things I feared. I owe my warrior spirit to them."

Amal also commented on her gratitude to her parents:

(69) "I am very grateful for my parents and the education they provided at home. They taught me never to give up and that my limits are only within. I remember my mom telling me 'never use society or culture as an excuse'."

For Amal, who has been in business for 32 years, this rather emphasised the situation where the conflict between religion and culture has influenced social norms to such a major extent. Her mother's advice, given all those years ago, certainly resonates with the literature which supports the claim that many of the constraints women face in this sociocultural environment

are created in the name of religion, yet none of the participants blamed religion for this circumstance.

Aram too has been in business for some time, 30 years in fact. She also made it clear that nothing would have been possible without her family:

> (70) "If it weren't for my family this would have been impossible; in the 1990's an ambitious woman was taboo, except in Hijaz**.** I managed two businesses, my undergraduate degree, working part time as a lecturer, and I was a mother and a wife; my family was the gateway to my opportunities."

For Sahar, whose 30-year-old healthcare business had been failing until she bought it four years ago, family support was so critical that she made it a family business:

> (71) "Because my family is very supportive, we started a small family business where we catered to all genders and age groups."

Participants continued to stress that family support was the ultimate support, Fatima insisted:

> (72) "There isn't any support from the government, you are basically on your own, if it weren't for my family it wouldn't have been possible".

Noura was quite forceful when she talked about family support:

> (73) "I am telling you that without my family this business wouldn't have been possible."

There is little doubt that family has a huge impact on women who pursue entrepreneurial activity. Certainly, what has been heard from the participants in this section shows that female family members, especially mothers and sisters, played a critical role in their success, either by providing constant support or by acting as role models.

5.1.4 Personal Resources

Each of the participating entrepreneurs have acquired personal resources which are related to their character and upbringing. This section provides support for this finding categorised in Table 4.3 in relation to 'initiative and passion' (mentioned 53 times), 'education and exposure' (32 times), and 'market awareness and success' (31) times.

5.1.4.1 Initiative and Passion

The literature confirms that initiative is a personal trait that generally demonstrates tactics, development, and vision (see Section 2.1.1). Certainly, all participants, simply by starting their own businesses, showed passion, tactics, and drive. They each acted independently without waiting for help to start their business venture, indicating high drive and showing great levels of personal resource and passion. Indeed, the participants revealed these qualities with 54 links made to their entrepreneurial behaviour.

Given that all female Saudi entrepreneurs are opportunity driven, a key finding is that many did not plan to own a business, or even for it to be successful, they seized the opportunity when it came their way. For example, Fatima pointed out:

> (74) "I started my 'business' from home, but it wasn't a business back then it was just a small gathering of people I knew doing the things I loved, my passion."

Meanwhile Sahar said:

> (75) "I inherited the business from my dad and it was his dream so I found myself in this business."

and Noha reported:

> (76) "I was distributing gifts at my baby's reception, and got a lot of requests after that and it started as a business."

May, whose comments in extracts (7) and (45) show her husband's support, reinforced such familial resource when she revealed that it was actually her husband who started selling her products to show her that her interest could be turned into a successful business:

> (77) "My husband started selling my macaroons without me knowing and after a month he brought me the money and told me 'your business is succeeding'. Then I started selling from home, but had no intention of opening a boutique, or six for that matter, and now three more on the way."

Hanadi expressed her passion whereby she had not considered it possible to open a business, but she was excited about an opportunity she could see:

(78) “Honestly, I never saw myself to own a business, but I saw a major opportunity in the Saudi market.”

It was the support Hanadi found in her husband that convinced her she could have her business; she certainly valued his help with completing all the paperwork involved (extract 41) and with acquiring a suitable employee (extract 48).

Taking the initiative towards opening a business while still young, and maintaining persistence towards that goal, was expressed by a number of participants. For example, Aram related:

(79) “In my final year at university me and my sister opened the first maternity boutique in the kingdom and in the Middle East, we were both pregnant and after my first pregnancy I knew there was nothing ready-to-wear.”

While Eman, also while still at university, aimed to open her business as soon as possible, she visualised the success she wanted in order to better understand what she needed to learn:

(80) “I made time to meet my tutor because I really wanted to learn about it all”.

Furthermore, Aram emphasised that her persistence at an early age opened the door to several opportunities:

(81) “The skills that you learn while working at a young age teach you a lot in life and this is what helped me in my current position as [deleted for purposes of anonymity], because I learnt how to negotiate, my confidence was really boosted and I mainly learned how to read people. Specifically, I remember this incident when a competitor opened a shop just next door and sold everything we sold but .35 pennies cheaper; I found it ridiculous to maintain a business this way so I searched for his number. I then spoke with him and came to an agreement that each sells certain products at a better price so we both can make a profit. He agreed. That was an achievement and I remember him telling me ‘I thought working against a woman would be easy and I would easily get you out of business.’ Ironically six months later he went out of business.”

It is clear that both initiative and passion are strong drivers for these women as they expressed the importance of such qualities in both starting and maintaining a business. They talked about

how at difficult times they still found the energy to continue because they were so sure that this was what they wanted to do: Hajar proclaimed:

(82) "Honestly, what made it work was having the passion and the drive".

Some participants had to overcome their own apprehensions to follow their dream, as seen in this comment from May:

(83) "I was persistent in studying cooking in the south of France, it was hard, but I did it."

Even though she did not speak the language and she had to live away from her family for a year, she continued to follow her dream.

Mawada stated that when hiring her team, she looked for people who shared her own drive and passion and that she often found these qualities in women:

(84) "I was advised by a lot of professional experienced people to hire people with experience since I lacked it, but I insisted on hiring people that had the same passion and drive, and people who were willing to learn. I prefer hiring women than men, and prefer projects that are proposed by woman as well, because you feel the energy from these women and the drive, with a commitment, and their belief in change."

Moreover, several participants mentioned how as an entrepreneur they had to learn everything and be everyone in the business while at the same time overcoming daily challenges and having minimal possessions. This is demonstrated by Rotana who said:

(85) "Being an entrepreneur you must understand and learn about everything. Not necessarily did I have to be an accountant, but I needed to understand accounting."

Emphasising the point Amani adds:

(86) "I took on the role of the owner, manager, accountant, recruiter, and everything else. It was sudden, so I taught myself everything quickly."

Meanwhile Farida believes:

(87) "Challenges are what drive me to do better and my first challenge was to start a business, it's really how you perceive things and your ability to see light in the dark and dark in the light you choose".

Meanwhile, Maram expressed her persistence by comparing herself to entrepreneurs elsewhere:

(88) "I was keen that my business would succeed, even though for the first year I was working from a basement with one Ikea desk. I know people abroad started from garages and look where they are now, and I am sure I will get to the top with a powerful story as a successful Saudi female entrepreneur."

Demonstrating the high levels of dedication among this group of women, Eman insisted:

(89) "I never slip and I give all my clients 100%, even if they choose the smallest package I am 100% committed to what I do and I believe that if you have Allah in your mind always and you treat them with ammanah (honesty and ethics) you will have a successful business."

It is clear that this group of Saudi female entrepreneurs showed great strength of character and persistence in achieving their goals. They overcame the obstacles they faced through their persistence, personal belief and, for the privileged ones, encouragement from family members, male and female. This allowed these women to view challenges as motivation, rather than as a reason to give up, or to not even try. Thus, initiative and passion represent a type of personal capital that these entrepreneurs have managed to convert into resources and utilise to become successful entrepreneurs and venture creators.

5.1.4.2 Education and Exposure

All participants showed that education and experience played a huge role in them starting their own businesses. Education, in this instance, refers to the institutional accredited degrees that they have attained (following Treiman and Yip, 1989; Müller and Karle, 1993; Shavit and Blossfeld, 1993; Erikson and Jonsson, 1996; Shavit et al., 2007; Pfeffer, 2008). Meanwhile, experience refers to the entrepreneur's exposure to the world, within different scales and environments, which has an influence on their entrepreneurialism (Chrisman and Vesper, 2002; Peterman and Kennedy, 2003). Thirty-two links were made with entrepreneurial behaviour.

Most participants were educated in private schools and most have been exposed to different ideas and cultures, either through education or opportunity. For example, Noha explained the value of her education:

(90) "I took three entrepreneurship courses and they helped a lot because some of them were practical and we had to go and pitch some products and all that helped me because I went to the market and I pitched my products. And all the presentation skills that I got from university and market research in all aspects helped me a lot."

Batool added:

(91) "Most of the knowledge that I have is through experience from my university, I am very lucky for that, I based my pricing strategy on a course I was taught at DAH". (DAH is a private university in Jeddah).

Meanwhile, Reham expressed how her education and work experience taught her that she could do it all:

(92) "I have an MBA in human resource management, it was something I did on the side while managing the business and I am a fulltime mother as well, but when you set your mind to something you can do it. It [the MBA] wasn't related to the business, it was one of the things that I set my mind to do. My background is in HR, and I worked for a company in 2006 and established an HR department. I created salary scales and organisational charts for one of the well-known Saudi companies."

Further support for the value of a private education was expressed by Hatoon who emphasised that attending a private school gives you an upper hand in Saudi society:

(93) "I want to clarify that I had the privilege of being in a private school, that's why we had sports; millions of girls in public school don't play sport at all and are not introduced to any kind of sport or game."

Certainly, Deema's education abroad shaped the way she started her business and influenced its progression:

(94) "I graduated from George Mason University [in the US] majoring in communication and minoring in French. This gave me so much to work with when I started my business."

She added that she found exposure to professionals in her chosen industry (sport) while living abroad to be inspiring:

(95) "I was exposed to different international sports players, my dad is the editor of a major newspaper, so sports player would always be around our home and that was a major source of inspiration."

Twenty-one participants expressed similar reactions to how exposure to different societies and cultures helped build their character alongside their business, e.g., Hayat revealed:

(96) "I was lucky because I had the chance of travelling constantly to experience products first hand and learn."

Hatoon proudly claimed:

(97) "I was one of the first Saudi women to climb Everest Base Camp in 2012."

She believes this demonstrates a difference in character compared to the average Saudi individual, male or female. Similarly, experience was seen as being key by Lamis who said that learning languages and travelling abroad opened several windows of opportunity. This differs greatly from the norm afforded otherwise. She claimed:

(98) "I learned new languages and was exposed to different cultures and studied communication, this opened a lot of doors and is the foundation of my business."

Finally, Hesa stressed the part played by the element of luck to her success:

(99) "I am very lucky to be exposed to these people and to the resources that I had."

What the women have revealed is that both education and exposure to other cultures had a critical influence on their entrepreneurial activity and behavior, and thus they both represent a valuable resource that helped their venture creation.

5.1.4.3 Market Awareness and Success - Entrepreneurial Cognition

Entrepreneurial cognition is discussed in the literature as an important characteristic of the entrepreneur (see Section 2.1.5), and was one which all the participants demonstrated they possessed. This suggests they believe that they can process and judge information and situations differently compared to others. Indeed, entrepreneurial cognition was linked to participants' entrepreneurial behaviour 31 times, demonstrated through market awareness and a good understanding of customer needs. The participants showed that they are attentive to the market's needs, 21 (78%) are first movers and six (22%) are differentiators in the market.

Thus, the third most commonly mentioned of the personal resources available to these women was their market awareness and its role in building a successful business. Generally, participants were able to perceive opportunities in the market and build good relationships with customers. Hesa stated:

> (100) "I constantly kept myself informed about the market, and **you know** in the early 90s it wasn't as easy as it is now, you had work hard to find information and keep yourself informed."

Asma revealed how she made it a goal to satisfy her client's needs:

> (101) "We paved the way for our clients and represented the market for what it was; we gave them a chance to choose beyond what was available in the market."

Certainly, Aram catered to her customers every need, her policy was to:

> (102) "Never say 'no' to any customer; I even had a notebook in the store for customers to write what they wanted and I made sure that I would order it."

Certainly, the privileged participants (at least) do not measure success by annual turnover, but in terms of recognition. For Mawada this took the form of nomination for an award:

> (103) "When I was establishing my company, I was nominated for the 'Global Student Entrepreneur Award' and many people called and said that they had nominated me for this award."

Noura adds:

(104) “We don’t measure growth by sales, but by people who read our magazine. We asked a company to do the research for us and found we are in the top three to four most read magazines in the Gulf region and in the top two in Saudi, and our net profits annually are between $1million and $2 million.”

Mawada, who represented entrepreneurs from the Middle East in a worldwide competition, was another who made it clear that recognition was a motivator for her:

(105) “I had to travel to represent the Middle East and I was the first student from the Middle East to be accepted and the first Saudi female. I travelled to Kansas City to compete in a competition of thousands of young entrepreneurs from around the world.”

The level of success these women have achieved is further acknowledged by Deema

(106) “I won the entrepreneurship award in 2010 and 2014 and was listed in Forbes list of 200 Most Powerful Women in the Middle East.”

In fact,14 of the participating entrepreneurs were listed in international magazines and have been interviewed by local and international media. Yet, they still viewed success as adapting to change and recognizing their faults, expressed by Mawada in relation to the magazine her business publishes:

(107) “Every month just after the release date I would meet with the team and ask them what we did wrong, how we could change it and what **technology** out there was new that we could implement in our magazine, or in our system to do better. We never compromised on our goals for commercial reasons or for social-political reasons.”

Entrepreneurial cognition could be said to have led Hesa to invite a Prince to an early marketing campaign for her business, she commented:

(108) “I made the decision to make it a mixed (male/female) campaign, which is not allowed **as you know**. I then invited a Prince to attend because then any ministry would not shut us down, and these are the risky decisions that I made on the spot, as I knew it would have a huge impact on the business in all aspects.”

The use of a taken-for-granted comment, which simply states what is not allowed, much as Aram claimed a woman serving in a shop was ‘unacceptable’ (extract 44), demonstrates the cultural knowledge shared with the researcher. Hesa sees no need to explain how or why it is ‘not allowed’, nor how she was able to do it anyway. In fact, the action saved the campaign because most governmental institutions and organisations will not shut down any event that a first-degree Saudi Royal is attending. Hesa clearly relied on this knowledge of her market.

It is clear that these female entrepreneurs were knowledgeable in terms of the market in which they aimed to establish their venture. They show awareness of demand and maintain their success by attending to the market and their customer’s needs, thus they are entrepreneurially cognitive.

5.1.5 Resources and privileged/underprivileged entrepreneurs

As seen in the literature review (see Section 2.1.2), human capital research identifies necessity driven entrepreneurs as those who tend to have fewer resources and create an opportunity within the limitations at hand. They are considered less educated and underprivileged compared to opportunity-driven entrepreneurs who recognise an opportunity in the resources at hand. Opportunity-driven entrepreneurs tend to be well-exposed, much more knowledgeable, and privileged when compared to the general population.

While all participants are considered to be opportunity-driven, 24 (89%) are deemed privileged and 11% underprivileged, thus the attainment of capital that can be used as a resource varies among the participants. In fact, the privileged participants had access to several, if not all, forms of capital resources (personal, social, financial, human, and familial) for venture creation, whereas underprivileged participants had access to just one or two. Certainly, the latter showed strength in personal capital so that cognition, passion, and personal persistence allowed them to exploit and create opportunities with minimal resources.

One such underprivileged entrepreneur, Eman created her wedding photography business in 2010. She explained that her lack of resources meant she had to stop at certain points and then start again, but paradoxically such obstacles also made her work harder in order to start her business. She worked in a Big Four company as a secretary (a position of which her family did not approve) while trying to set up her wedding planning business. She described how she

‘needed’ to work in several positions in the company to be able to prove to her employer that she was worthy of the opportunity. She had to attend the public university, which offers far fewer opportunities post-graduation in Saudi Arabia compared to private universities. She had to give up her first business due to transportation issues and she had to take a secretarial position when she wanted to work in an international company, even when this was unaccepted in society and by her family:

(109) “I got a lot of big projects as I was expanding to planning full weddings. Then I had to stop because of a lot of transportation issues. While still at university I worked as a receptionist at a dermatologist clinic. I never had a problem with what I worked as, as you know it’s kind of taboo here for Saudi women to work in certain places – especially 10 years ago. My main goal was that I wanted to learn as much as possible, seek every opportunity, and it was very rare for women to study and work at the same time, especially at that time… it was 2008, the late King Abdullah was still implementing change and people were yet adapting to that change.

As one of the underprivileged entrepreneurs, Eman went on to explain how she worked hard to climb the social ladder within the company she worked for in order to gain access to a more connected, influential group of people because she believed this would be her gateway to success. She certainly demonstrated vision and an entrepreneurial mind-set. When realising her passion for photography, she could not afford to attend a relevant course, so she asked a colleague to contact a photographer friend to teach her; the location of the lessons would need to be hidden from the view of her new social circle as they would find such meetings unacceptable, so they met at a “Philippian restaurant” in a down-market shopping centre in Jeddah. Gradually she became known among the most prestigious members of society and is now the highest paid wedding photographer in Jeddah. Since then, she has also started her own real estate company. She continues to educate herself and keeps herself well-informed, revealing continued passion and talent for photography, but also an immense desire for autonomy and financial independence.

Equally, Amani, another underprivileged participant, showed drive and passion to realise her ambitions and demonstrated clear entrepreneurial vision and determination. She was publicly educated, speaks Arabic only, and has never travelled outside of the Gulf:

(110) "Growing-up I always had to work hard to earn what I wanted. I always wanted to be a lawyer but that wasn't an option for Saudi women. We never had legal studies here, but I saw myself as a lawyer. After graduating high school, I didn't know what to study so I entered business administration a year later. Legal studies were by then an option for girls and I transferred. I did my best to graduate and I did graduate second in my batch, so I got a chance to intern and get my legal licence. Had I not graduated top of my class I wouldn't have been able to attain a job because legal offices didn't employee female lawyers at the time. After obtaining my license, I continued working for the experience. I was saving up [from] since I was younger, working different jobs with my dad just for the money. After saving up [enough] I opened the office."

Similarly, Hajar is a good example of an underprivileged Saudi female entrepreneur as her only form of capital was personal. Her male guardian, who represents familial capital, was a significant force in undermining her entrepreneurial activities. She lived in the US for 10 years, until the age of 13. Both her parents came from an opportunity-driven background, but her father changed his family's living standards to a much lower level than he had experienced in his own youth. On the family's return to Jeddah, Hajar attended public schools while all her cousins attended private schools and spoke two or three languages. Her father did not want her to develop her English language upon her return, so he made sure his daughters did not read books in English. The 27-year-old discussed her personal experience after the recording was switched off; she was genuinely fearful of possible repercussions from her father simply for participating in the research:

(111) "We lived in Missouri for 10 years while my dad was studying his masters and PhD in nuclear physics. Our lives were fine and everything was well. Suddenly, after five years my father flips completely to become a stranger that is very strict, when our family was never strict. He was conservative, but modern − never was an extreme in anything. Our lives changed forever from that point

onwards. Me and my siblings were not allowed to read certain types of books. We couldn't go out as often as we used to. He stopped all the activities that we were attending after school. Life with him wasn't stable at all. You came back home to a very abusive man, but luckily in the States there wasn't much that he could do and my mother is passive and weak. She never reported him or anything. When we moved back things got much worse because now he feared no one, and the system was forever on his side because he is a man. I was really scared for my life. Me and my siblings attended public school and you know what that is like here. Since we moved back we weren't allowed to leave the house at all. We didn't have a driver when everyone in our family, of course, did. He even moved us to live in a low-class area where we were far away from everyone we knew. The only place we could visit was the dentist and the supermarket once a week, if we are lucky. But he never stopped us from getting an education. Growing up I spent time sewing, and learning from my mother and grandmothers about sewing and textiles, and I knew that was my passion from an early age. My mom always says before learning any skill I could hold a thread and a needle. For my bachelors, I studied home economics – specialising in sewing and textiles. During my university years, I participated in competitions and I won in every competition. I saved every prize money for me to open my business. During university hours, I would get a chance and purchase fabric and designs, but after graduating going out was difficult. I remember I participated in a competition and I won first prize and the money could get me started on opening a small workshop. My mom told my dad that I was sleeping and he came into my room and didn't find me there. He abused my mom and he started looking for me. I was terrified to come home because my dad went to the police to file a report that I left the house without his permission and they told him once they find me they will put me in prison and my mom called and told me to go to my uncle and I did that, and because he is a male guardian, as you know they will not jail me if they find me there. I rented the flat in front of ours and decided to make a workshop there without my father knowing and I couldn't register the business because I needed his permission.

So, I was getting orders from people and delivering and making sufficient money to buy a factory. My employees are very helpful, they get everything because I can't leave home."

This excerpt from Hajar demonstrates significant levels of entrepreneurial resilience and mind-set in achieving her business goals without help and in difficult circumstances. Her status as underprivileged means she is without the familial capital which would be represented by her father as her male guardian, so that she had only personal resources on which to draw to create and maintain her successful business. This is a direct result of her father's dramatic change in behaviour which left her without the support of her legal male guardian. As excerpts (52), (111), and (258) reveal, the collectivist nature of Saudi society allowed Hajar to 'escape' to her uncle's house, which is acceptable in such a society, but Hajar's father remains her legal male guardian and can make life extremely difficult for her.

Such a scenario would not be the case for a privileged Saudi women entrepreneur as her obstacles would not be related to a lack of resources in terms of familial support, transportation, education, or the need to work. Privileged Saudi women entrepreneurs are educated in private schools, their transportation status tends to be stable, and work is an option, rather than a necessity. Thus, the remaining 24 (89%) participants found family to be a resource and access to all forms of capital relatively easy − especially transportation, a major familial resource in Saudi Arabia given that, at the time the research was carried out, women were not permitted to drive.

Lulwa explained her education:

(112) "I lived in Chelsea, London, growing up and went to a private school. Then my family returned to Jeddah and I went [to] Dar Al-Hekma [private University].

As did Fatima:

(113) "I lived in the States and then returned to Jeddah for university because my parents moved back and I went to Dar Al-Hekma. I had my own car and driver."

Lamis confirms that familial support comes in other forms, not simply in access to a good education, which Saudis tend to perceive as only available from private or international universities:

(114) "I worked my entire life because my mother wanted to build my character, for three years she didn't allow people to pay me because she wanted me to learn skills regardless of money."

Finally, Maram, it will be recalled her mother is a member of the Royal family who urged her daughters not to take their privilege for granted (extract 55), claimed:

(115) "My family is down to earth. We mix with all classes of society, but I have never travelled, except in a private jet."

These quotations have highlighted the ease of access which privileged Saudi women entrepreneurs have to more forms of capital, which act as resources, compared to the underprivileged female entrepreneurs who had access to one or two resources.

5.1.6 Section Summary

Social and environmental capital concern the utilisation of social networks through personal connections, such as family and friends, who help in the venture process (Palamida et al., 2015; Papagiannidis and Li, 2005). Saudi women entrepreneurs have shown that these connections are an extremely valuable asset for them, they believe that "who you know measures your success". As a result of the collective culture in the Hijaz region and in terms of human capital, which concerns the access one has to people who are willing to work in a start-up (Palamida et al. 2017), this was a resource utilised by the Saudi women. That is, they easily found people willing to work with them, in some cases without a guaranteed pay-cheque at the end of the month (extract 25).

It was seen in the literature (Section 2.2.5) that an important source of capital, i.e., familial capital, exists in family relations and ties and is often depended on by entrepreneurial start-ups. Certainly, the examples seen throughout Section 5.1.3 demonstrate that for Saudi women entrepreneurs, like other entrepreneurs, family capital is of utmost importance. However, unlike the literature which generalises familial capital and ties (see Section 2.2.5), Saudi women entrepreneurs have segregated family ties, so for them familial capital is recognised in

terms of ‘support from a male figure’ and ‘female and family support’. The ‘male guardian’ support is mainly within the external environment and is financial; while the ‘female and family support’ is internal, it is within the family and social circle. As women need permission from men on almost all major aspects in life, having a positive relationship with a supportive male guardian is a valuable resource for Saudi women entrepreneurs.

Mothers and other female relatives have also been shown to be a form of familial capital that Saudi women entrepreneurs utilise heavily for venture creation. With the collective, male-dominated culture which exists in Saudi Arabia, and compared with the behaviour of female entrepreneurs reported in the literature (see Section 2.2), Saudi female entrepreneurs depend heavily on familial support. Certainly, in terms of financial capital, i.e., having access to money and to people who are willing to invest in a start-up, the literature shows that this resource is generated via different types of investor or through family and friends (see Section 2.2.5). For Saudi women entrepreneurs, access to financial capital was only through family members.

Further, entrepreneurs possess personal traits and operate with a certain ‘mind-set’ that makes them pursue opportunities and create entrepreneurial ventures, as reported in Section 2.1.5. The participating entrepreneurs have shown that they have attained personal traits that make them pursue opportunities. Through ‘initiative and passion,’ ‘education and exposure’, and ‘cognition’, Saudi women entrepreneurs have shown that they do indeed attain personal resources that make them similar to other entrepreneurs (see Section 5.1.4).

A number of extracts (13, 14, 15, 52, 109, 110, 111) have, thus far, helped to identify the underprivileged status of three of the participants, Amani, Eman, and Hajar. It has been established that while all participants are opportunity-driven entrepreneurs, these three women depended on themselves completely, they used minimal, or no, familial resources, and they were not exposed to the private education or experience of their privileged counterparts through family or networks; they themselves created their opportunity. It is this that allows the researcher to differentiate them from the privileged participants.

Finally, this section has shown that although these women have a number of resources on which to draw and which form the capital needed to create their ventures, the privileged participants have more resources available to them than those who are underprivileged. The next section shows how these resources are impacted by particular barriers while continuing to reveal the

gendered nature of the environment within which all these women have succeeded as entrepreneurs.

5.2 The Entrepreneurial Barriers

Barriers can be defined as obstacles that hinder one's academic or career progress. Such obstacles can be individual, environmental, institutional, or international; however, for the Saudi female entrepreneurs, cultural barriers reinforced the gendered nature of the barriers they faced, along with institutional barriers (Akbulut, 2017). Academic research in entrepreneurship suggests that women are measured against their male counterparts, but while they attain similar capabilities to the men, there is a gap between men's and women's achievements and capabilities (Ahl and Marlow, 2016; Akbulut, 2017).

Section 5.1.1 made it clear that religion is a major resource for these women and a number of the extracts referenced, e.g., (2) to (14), have clarified that where culture and religion intersect is where resources and barriers conflict. While these women agreed that religion may be perceived as a barrier against which they fight to excel, they also agreed that the reality they face is actually a cultural manipulation of religion. Participants described the massive influence of culture as being implicit and intangible, while institutional barriers were considered explicit and tangible. In the beginning, the former barriers hindered participants starting a venture and the latter created obstacles for the completion of the mundane tasks that allow venture development. Therefore, this section firstly distinguishes between implicit cultural barriers and explicit institutional barriers before consolidating the evidence to cement the gendered nature of both types.

5.2.1 Cultural Barriers

Culture plays an enormous role in shaping the norms of a society and the upbringing of its people. All aspects of life are measured by what the collective mentality finds acceptable. It was made clear in the literature review (Section 2.3.4) that in a segregated society such as Saudi Arabia, where what is acceptable is gender bias, norms are measured by gender and women hold the greater burden of socio-cultural attributes, e.g., women need a man's approval to work

or to be an active member of society. Warda observed that while a gap exists between generations, there is an additional intellectual gap that exists within different cultural norms:

(116) "Saudis are faced with sociocultural obstacles; every generation is way more developed than the previous generation and the gap is wide intellectually. We have extremely different cultures among people who come from the same province, or area. Imagine how different it is when you're from different parts of the country. Not just the women I mean, but the men as well, but we 'as a society' are very tied to our social norms that are passed down by our culture, and that I think this is what holds us back sometimes. Like this generation of men are open to women who work, unlike the older generation, but a man still has to marry someone that his mother approves of and mothers don't like women who work!"

While the resources theme revealed religion as the most important resource for the participants, it is quite clearly culture that creates the major barrier for these women. Thus, this section explores the impact the Saudi culture has on the participants' experiences, elaborated within the sub-categories of: 'ways of thinking'; 'taboos and social expectations'; 'the position of women'; and the term 'as you know'.

5.2.1.1 Ways of Thinking

The concept of 'ways of thinking' was brought up by all participants in terms of the way the culture is and how people think about other people. The women used the phrase to express a heavy emphasis on this as an implicit barrier which they found burdened them in their business activities and other aspects of life.

Participants argue that society's ways of thinking places them under massive pressure, expressed by Hesa as:

(117) "The untouched (the implicit norms) social norms that ground our society and shaped women in a certain way."

Women are viewed critically in society and have to prove to their families that they can achieve certain goals, or that they are trustworthy. Aram made the point clearly:

(118) "I had to prove to my family that I am capable to take full responsibility for myself and my children. When I lived abroad as a single mother it was fine, but here [being a single mother] it's a burden on the entire family [as it is socially unacceptable]."

It is clear that people and families whose behaviours fall outside the socio-cultural norms are placed under pressure, as indicated by Noha:

(119) "**You know** that being a divorced mother of two is not easy in our culture and wanting to be independent is a lot, not for my family, but for them to deal with the external culture."

Nineteen participants stressed how members of society attacked them for no valid reason and how family support was vital to bear these obstacles, especially the support of a male figure. In combatting such a barrier Deema clearly needed the familial resources she relied on when starting her venture,

(120) "The main challenges that I faced were the attacks from the highest officials in this country about what I was doing, I received a lot of verbal abuse and a lot of threats about starting a club for women. If it weren't for my husband, parents, and sisters it would have been impossible to continue. My husband did so much to protect the family, he took the flak in front of officials. A person whose name I don't want to say, decided that it was his right to put my picture in the local newspaper and attack me for doing something very wrong and attacking cultural norms."

Hatoon faced the same obstacles:

(121) "One of the main challenges that we were faced with was verbal abuse and the complete lack of support, people all over tell you that people will not allow you to rent a place, people will not give you land to start your business, we were attacked with our sexuality and accused of homosexuality. They told us you are not women you are men and promoting masculinity for women. The resilience that I had and the support from my family was what allowed me to overcome these demeaning accusations."

Finally, as mentioned earlier, the gap between different cultural norms within the broader culture is huge and is in addition to the wide educational gap that exists. Asma argued:

> (122) "This culture needs to be educated and needs to understand the difference between cultural norms and religious laws and rules. They accused me of being a non-Mulsim and being unpatriotic and immoral."

5.2.1.2 Taboo and Social Expectations

Saudi society has imposed as unacceptable several behaviours which actually differ from one part of the Kingdom to another. As all participants are from Jeddah, they share general barriers experienced within the Kingdom as well as those specific to Jeddah. Indeed, some behaviours customary to Jeddah conflict with those in different parts of the Kingdom.

There is no question as to the gendered nature of Saudi society, and in Section 5.1.1 these women made clear it is not religion that creates the divide that exists. It is also apparent that because the rules and regulations imposed on women are not legislated – for example, there has never been a law which prohibits women from driving, limitations of this kind are socially constructed – it is the influence of culture which has the greatest impact on these women, not religion and not the government. There is rapid change occurring in the country and since the interviews were carried out (in 2016) a number of changes have occurred – including the King declaring that women may now drive. Thus, it is the culture which determines what is acceptable and what is unacceptable and this section allows the women to voice their experiences in this regard.

Participants shared comments about the barriers they faced which relate directly to what is considered unacceptable or 'taboo'. For example, it is not acceptable for a Saudi woman to go to certain government places, Salma explained:

> (123) "It's taboo for women to go to these places in our culture, which I am sure **you know**."

This has been the case since before the 90's, as Warda pointed out:

> (124) "…bear in mind in the early 90's the mentality of a women entering a male dominated sector was unacceptable by all means".

Under such social conditions women have no rights that could place them in a position of conflict against a man, not even in the case of divorce. Aram discussed her experience:

(125) "No judge will accept any of that (reasons for the divorce, her asking fr the business and custody of her kids), especially that I am a woman asking for a divorce, I had to choose between fighting for my children or my business and, of course, I chose my three children."

Thus, women who ask for a divorce can run the risk of losing their own business which, ironically, they could not legally own because of the culturally imposed restrictions they face.

Some participants revealed how the resource they found in the support of male family members conflicted with society's notions of acceptable behaviour in terms of work and money. Jeddah society finds it unacceptable for women to work in certain positions and for long hours and this can make fathers uncertain as they aim to balance society's demands with their daughters' dreams and what they believe to be right. Mawada expressed her frustration:

(126) "My dad couldn't understand anything and was upset I dropped out of college and that I was staying late at the office. He asked and wondered why was I staying after 5pm when I didn't need the money!"

Farida shared how her father was reluctant when she first began her venture, but he never stopped her:

(127) "In the beginning, he was upset over how free I was, gender-wise, how I worked with men of different nationalities freely. He didn't like the fact that I left for meetings after 5pm and to meet men. In the beginning, he was the over-protective father, when he saw what this meant to me he told me to call him after meetings and to keep him in my work loop. That's what I did, he still didn't like it when I came home late, like around 11:00-12:00pm, but he understood that I was just working and that this meant so much to me."

Eman shared how it was difficult for her to find a job given that she graduated from a public university which is much less socially acceptable than attending a private or international university. However, she was offered a job as a secretary, socially an unacceptable job for a

Saudi woman to hold in Saudi Arabia, yet she was keen to work in an international company in order to pursue greater options. She said:

(128) "KPMG (Big Four Firms) called and I was asked to come in for a secretary position, it wasn't what I wanted but I knew I could build my way up. My dad didn't accept that at all, when I was training he was ok, but for me to have a full-time job, and as a secretary, was unacceptable for him. My mom didn't like it either, but knew that when I set my mind on something I will do it and get it. So, they didn't get in my way because they accepted my passion, my brothers wanted to stop me, but my parents didn't allow them to, but then one of my brothers told me how very difficult it was at the time for Saudi women to find jobs and [so] maybe this is an opportunity."

In a similar vein, Asma stressed:

(129) "As you know the job position [being an employee] is considered demeaning and shameful in our owner culture, not only by society but by the people in the company. They believed that I had a relationship beyond colleagues and co-workers as no woman, especially in 2001, would hold such a position."

As a result, she suffered,

(130) "verbal abuse" daily in addition to,

(131) "gossip and rumours"

that affected her reputation beyond the professional level, simply because she was a Saudi woman and a secretary.

Furthermore, with some irony, Eman expressed how it was unacceptable for her to be a photographer, as a Saudi woman she may own a photographic company, but she cannot work as a photographer for that company, it is considered taboo:

(132) "I remember at the time it was somewhat a taboo for women to be photographers for some odd reason. You can be a photographer for a hobby, but not a career."

Finally, Deema revealed how it was unacceptable for her to 'own' a women's sport club:

(133) “Registering for the commercial registration was a bit challenging because it was taboo to own a sports shop for women, let alone a club. From the Chamber of Commerce to different ministries I was always in a grey area and that was uncomfortable because I was finding ways around the system and it wasn’t straightforward.”

It is clear that how Saudi women can behave and what they actually own are imposed by cultural norms that act as a strong barrier for them to enter the workforce.

5.2.1.3 Position of Women

It has been seen that women in Saudi Arabia are culturally discriminated against and this has created a burden on them within society and the workforce. Participants expressed how being a Saudi woman is a challenge in itself, as exemplified in this quotation from Hanadi:

(134) “From my experience our gender in doing business doesn’t matter as long as it isn’t specified and as long as you don’t need to deal with any male figure that works in any governmental institution, or a security guard in a mall - the less educated men in society, which is impossible. Yet, there is a lot that can be done in the way of the online government platforms.”

Not only have these women faced barriers where it is socially unacceptable for them to have a job, when they do attain certain positions they have to prove their capability, and once they do that they are belittled by men. Asma complained about her experience as an employee before starting her venture:

(135) “They belittled me in every way they could, they gave me trivial tasks and believed that women are only good for such things. I had to prove myself and worked so hard that in seven months I was promoted, and four months later I became the brand manager of a product.” Asma insisted,

(136) “there isn’t equality here and they don’t respect woman at all.”

Participants shared how dealing with their own male employees was a challenge, as Batool purported:

(137) “Being a female, no one took me seriously, especially in the beginning. I had my husband talk to them [employees] to communicate what I wanted.”

May’s experience stressed similar issues:

(138) “I remember having to fire an Egyptian male, one of my employees, because he didn’t accept me as his boss. Every time I addressed him he didn’t listen until my husband spoke to him directly and that went on for some time, even though my husband told him to follow my command he completely ignored that. After four months, I fired him because it wasn’t working out for either of us. I confronted him and he said that it was indeed difficult for him to accept the fact that a woman was his boss.”

Further, Noura pointed out how it was difficult to earn people’s trust simply because of society’s expectations in terms of gender. She pointed out that the culturally imposed need for a male guardian to take responsibility for her meant she, again ironically, had to impose on her brother for help, even though her and her partner are both physically and intellectually capable women:

(139) “I always had to make that effort of earning people’s trust, especially because I was young and I was a girl. **You know**, being a female here is legally challenging and all that. When we first started, legally we had to have a male CEO run the company, even though no male was involved whatsoever in establishing or running the business, but it had to be that way. That didn’t bother us, but the fact that we needed my brother to be present was what bothered me, he has his own life, but he had to do this thing that he didn’t understand just because of his gender, and we couldn’t do it just because of our gender. For other people that we knew it was a challenge because the male relative wasn’t as supportive of the business, or found it a waste of time, or simply didn’t want to be a part of this idea of ‘working-women’, so they just didn’t do it for their female relatives.”

Meanwhile, Fatima showed how culturally men in Saudi Arabia differ with regards to education, upbringing, and respect for women:

(140) "It was very challenging in the beginning entering a meeting and being the only female, until I got used to it and used it to my advantage. When I spoke, or even sneezed [she joked], silence fell and people listened to what I had to say. Meeting Saudi men of different cultural and educational backgrounds meant that I was either respected for being a woman, or disgraced for being a working-woman, I learned to put that to the side and bring my knowledge and ideas to the table."

Participants commented that such societal expectations made them feel incomplete without a man, Hatoon expressed the emotional effect of this:

(141) "I felt sad because no matter what you do in this country, however you are educated, you will always be a second-class citizen who needs a man."

Amani revealed her frustration:

(142) "We had a lot of goals and ambitions and these unclear male-dominated systems make you think twice before doing anything, even growing your business."

The refusal to accept the notion of being 'incomplete' without a male in all aspects of their lives was revealed by participants, including Asma who stressed the point:

(143) "It is a given that you feel incomplete, or half a person, here because you need a man in every aspect of your life, if not a guardian that protects you in accordance with Islam which they took out of context in any form. You need a man to drive you and represent you and, and, and, **you know**. I was aware of all of that and the emphasis in our society to get married, you financially needed someone, physically needed someone, and in all aspects of life you needed someone. I refused being half a person."

Mawada revealed this type of cultural barrier when she related a specific incident:

(144) "Dealing with men, especially older men, was the utmost challenge because they were cynical of a young woman with drive, but really wanted to know the face behind the passionate voice, I guess. I remember the first time this happened, after dealing with a client for over a month we scheduled a meeting. I arrived at the meeting room and introduced myself, he started to laugh and

asked if this was a joke. I held my ground and said, 'yes, I am the owner, founder, and the person running the business'. He laughed again and said, 'I am investing a lot of money and you are very young and you are a girl'. He actually thought that I was working for someone else. I expressed that I understood his hesitation but that he should focus on what we talked about rather than my gender and age."

In some situations, e.g., having a business with a number of partners, being married to a non-Saudi, or wanting someone other than their male guardian to represent them, the women needed to provide a Power of Attorney (LPA). Aside from these situations, a male guardian can have full control of a women's business. Aram showed how this impacted her business (see extract 51), even beyond her divorce, when her ex-husband sold a part of her business to his brother because legally the business was in his name:

(141) "Because I was far away my now ex-husband sold one third of the business to his brother, without my consent, because after all it was in his name because as I told you in the 1990s and early 2000s women can't own businesses."

Several participants shared how the experience of applying for and getting the LPA was demeaning for them as women, but they had to go through with the process for the sake of their ventures. Even though her and her partner were dreading the process, Reham said it was essential, she explained:

(142) "But we had to go because we had to do the Power of Attorney (LPA) for our lawyer and that was one of the most difficult things to do because both of us had to find a time where both our husbands are free in the morning because they are our male guardians. After scheduling our husbands, we went to the judge to do the LPA, the place was full of men and it felt like they had never seen women in their entire lives. You had to be covered from head to toe, which we had never done because **as you know** we are Hejazi (referring to the person from Hijaz region), and I felt out of place and really uncomfortable."

Hayat's reference to being Hejazi exposes the difference between the culture of Hejaz and the common culture accepted by the majority of Saudis, which in this case means those from the city of Jeddah accept communication between the genders.

As all participants were from Hejaz they faced difficulties dealing with men in the governmental sector, specifically those from different educational and cultural backgrounds, as Hayat explained:

(143) "Because of segregation in all these governmental institutions, women can't enter and if any government body has a female section they don't have autonomy to make any decision."

Meanwhile, Farida's response to discussion about going to governmental institutions in Jeddah exposed just how difficult this is:

(144) "Go where?! Are you joking? **You know** what it's like there, no place to go, especially for women. And even if I wanted to go, my family would never allow me to."

In spite of such observations, participants would try to visit governmental institutions to get the documents they needed for their business. Amal claimed:

(145) "It's very hard to go to these government places, no matter how much you think you know how to deal with people and you have the skills. Unless you know someone, or you behave inappropriately, or act like a man you can't go there at all. I remember once before I tried going to one of these governmental bodies, I was like a person from outer space. I felt out of place with every man in there looking at me like I am naked and everyone commanding me to leave the place at once. I did without even getting an answer to my question."

On the other hand, Batool was able to express an advantage, of sorts, to being a woman in this situation. She went with her husband and visited the male section of a governmental body as this would get the work done faster:

(146) "We made it easier on them (the officials), our husbands told us. When they see women, they want them to leave the place as soon as possible so they speed up

the process they came for, especially if it's not a divorce or anything against a man."

However, it was clear that the majority of participants struggled when they visited any governmental body to get documents or information concerning their ventures, Jawahir reported:

(147) "It's difficult dealing with government institutions where nothing is clear and then you have to deal with a man who looks at you like an alien rather than a human being."

Finally, 17 participants shared how being a woman stopped them, at times, from attending to their own business, or being present at events, especially those organised for public attendance or by non-private ventures. For example, Deema described her experience:

(148) "I organised a conference in the Jeddah Chamber of Commerce a few months ago. On the day of the conference the head of the Chambers didn't allow me into my own conference, or to participate. He said I needed approval and permission to attend, he said it was out of his hands and I figured that these were bureaucracies between people and I was caught up in the middle because we didn't have any polices or laws that said such a thing, but they made it up. Yes, If I were man I wouldn't need permission to attend a conference that I organised. So, women need approval to be part of anything in this country."

5.2.1.4 "As you know"

'As you know' was a phrase used by participants to express the cultural norms they perceived as so mundane as to need no further explanation. Certainly, these participants women experience the trivial cultural barriers that hinder life's mundane tasks and which revealed how this made them feel incomplete if not accompanied by a male (see extracts 141 and 143). In addition, they struggle to be heard when making simple routine errands, such as visiting banks, restaurants, hospitals, suppliers, and by men in public generally. Clearly, these are cultural barriers which are imposed on these women by the cultural norms inflicted by society. 'As you know' was used by all participants a total of 1267 times, thus emphasising that the interviewees assumed the researcher (also Saudi and female) could intrinsically relate to what the

participants encountered daily. ‘As you know’ has been highlighted in a number of the quotations already given in both the resources and the barriers sections to help emphasise the level of cultural knowledge shared between the participants and the researcher. Certainly, there were times when participants lacked the phrase they wanted to express certain situations or experiences and relied on this shared knowledge to provide deeper understanding.

Three participants referred to the position of women after divorce, e.g., Noha claimed:

(149) “… **as you know**, me being a divorced female asking for independency is a load for my family because it will affect the entire family, where my sisters might not get married.”

In this case, as in most, it is clear that such cultural knowledge needs no further explanation when spoken to another Saudi woman.

Others shared what Islamic laws are obvious to Saudi women, such as Sahar who asserted:

(150) “**As** I am sure **you know**, in Islam there is gender equality and women are really respected, but our culture demeans women, even though Saudi Arabia is the face of Islam, sadly.”

Participants added common social anecdotes of interactions with the religious police that the researcher and all Saudi women experience (see extracts 5-9), Warda summed these up:

(151) “**As you know,** all businesses have their share of stories about the religious police and their irrelevant unscheduled visits. The police never stopped us, they were an annoying bump in the road, and after several years of experience we had a strategy for dealing with them.”

Participants assumed shared knowledge of the norms of the collective Saudi culture and the great influence of certain members of one’s family. Sahar’s comment is worthy of note as it gives life to the perception that women do not need to work:

(152) “**You know** how in our culture we will always be looked after, no matter how old we are they will never really see us as grown-ups with our own opinions, because we are women.”

Certainly, the phrase ‘you know’ was often used in conjunction with ‘how parents are’, e.g., May discussed the influence of her parents:

(153) “**You know** how the culture is and the huge influence that parents have over our lives. I studied my undergrad degree major for my parents and was doing a job I wasn’t keen on, but was good at. I decided to confront my parents, who were going through a divorce at the time, that I didn’t want to continue with what I am doing. My mom being American was immediately convinced, my dad took a lot of time to convince and honestly I did need his approval as I needed his financial support as well.”

Fathers were overwhelming in their ‘protection’ of their daughters, and have already been seen as a valuable resource (see Section 5.1.3). However, 52% of the participants used the phrase ‘**as you know**’ when describing the situation in which they had to prove to a male guardian or relative, whether their father or not, that they could do the job or task at hand. Farida perceived this as a waste of her time:

(154) “I hate that I had to waste time proving to my dad that I was capable of handling the job”. She added:

(155) “When I had to visit a warehouse at 10pm, my dad stopped me from going. He said, ‘I trust you but I don’t trust men on the street because it’s still unacceptable for women to work.”

However, her frustration was tempered by her understanding of her father’s point of view:

(156) “**As you know**, they [fathers] are all like that and they have the right to be because men and people on the street still don’t accept women to be working.”

Mawada echoed this experience, but saw it as a great motivation towards the achievement of her goals:

(157) “**You know** how fathers are. My dad was no different. He didn’t accept that I was doing everything on my own and for the business, especially in the beginning when he didn’t understand what was going on and when I was late at the office, he was overprotective. To be honest he was also a drive. I saw how

he treated my brothers, sharing and discussing with them different job and business opportunities and with me all he saw was marriage and [being] a mother. He didn't see beyond that, and that motivated me to do better for myself."

While these experiences were common among the participants, their concerns did not appear to extend beyond the Saudi culture, as Hesa explained:

(158) "My father never understood why I wanted to study a Master's [degree] and continue my education, so when I wanted to open different companies all over the world he was stubborn and overprotective. **You know** how they are here. It's like society will judge them if their daughters are not married, and they lose face. Then he didn't want me to mingle with men in Saudi, but he was okay when I mingled with European and Asian men."

Eman expressed a certain level of sympathy with her father's beliefs:

(159) "I know it is the culture here that stops him, and it did indeed stop me from running several parts of my business as I wished to do so, but hopefully things will be changing and this segregation will end soon."

Certainly, direct links were made between the culture and the barriers faced with 20 (74%) interviewees commenting on this.

The frustration over the performance of simple tasks was palpable and participants became increasingly emotional in their descriptions of the barriers they encountered daily, as exemplified by Hayat:

(160) "It's the simple things, **you know**. When I went to the bank and the lady asked me where my father is because of the company and the registrations, or when I go to any governmental institution and they ask why am I here and they serve you quickly because you are out of place. Or when I went to STC [telephone company] to get a link for the business and I went to the women's section, it was like a dark black box with no sunlight and women were on top of each other and it was so crowded and the person on the counter was a man, so why not go

to the ‘single section’ and wait just like everyone else? This culture makes no sense **you know**.”

Lulwa agreed that the Saudi culture is so heavily gender-discriminatory that simple daily tasks become wearying, her laughter did not represent enjoyment, rather it served to emphasise the knowledge which only Saudi females share:

(161) “Rahaf [Lulwa laughs], I mean **you know** I can’t explain and express more about the culture. You’re here and you’ve lived here and we both have living abroad to compare it to. It is hard to do simple things here, very hard. It drains your energy. The simple tasks that should take just hours turn into days and months and sometimes years. You need to chase everything and everyone to get things done and because you are a woman everything is 10 times harder. And that is the way of life, with transportation, lack of respect in government places, and male cashiers in supermarkets, because **we know** they have the upper hand here and most of them act upon it.”

Hanadi also used ‘you know’ to elaborate on how difficult it can be to describe daily life:

(162) “**You know** how it is. I can’t really explain the feeling I get when we simply walk the street of this country.”

It became clear that these types of gendered barriers would not stop these women from achieving their goals, in fact it seemed to add to their drive and determination, as Lamis elaborated:

(163) “I am lucky I have lived in Canada and abroad for more than half my life because it gives you something to compare it to, I am sure **you know**. When I moved back here I was myself for several months, but people walked all over me, they didn’t respect me at all, I mean at all. **You know** what am talking about right!? You need to wear a different hat to earn people’s respect here, especially men. I became a firm person to get things done. I demand respect and I would speak in a sharp tone of voice and sometimes would act all foreign just to get people to listen. Rahaf, it’s our culture and the street, I don’t know what to say because **you know**, I mean **you really know**, it’s the feeling − the vibe − the

life here. You know it pushed me to fight harder for women that don't have a voice and that are quiet because they just can't speak because of 'right and wrong' and, **you know**, norms here."

A few participants acknowledged the fact that bribery (rashwa) is a common act in certain places and they used 'you know' to show just how common. None of the participants felt it to be a point worth pursuing. Jawahir stated plainly:

(164) "**As you know**, you can get everything done quickly if you pay someone working there, 'rashwa,' but I don't like doing unethical actions because there is no Baraka (God's blessing) if I do it."

Eleven participants shared about the common anecdotes heard among other Saudi women and how their male guardians can control different aspects of their lives. Noura said:

(165) "**You know** the stories that we hear of brothers controlling their sisters and how they abuse them."

However, almost all privileged participants made it clear that they did not come from family backgrounds in which the system was abused in this way, again highlighting the separation of culture and religion. For example, Noha exclaimed:

(166) "I thank God for my parents because they follow Islam not culture, or society's norms, as **you know** how it is"

Finally, the majority (22) of the participants said they managed to work around the system in many situations while, at the same time, trying their best to respect different aspects of the cultural expectations imposed on them. Although this was difficult for almost all of the time, Amal, who started her venture in the 1990s when cultural norms were even more strict, claimed:

(167) "I managed to get my way in a lot of things, but within the cultural norms, **as you know** it was very difficult for women at the time, years back when they were not exposed to the outside world and they had to behave in certain way."

5.2.1.5 Section Summary

This section has allowed the women's voices to tell the story of their culture and how it acts as a barrier to their success, which finds accord with the literature (see Section 2.2.3) that a gender gap in the field of entrepreneurship − within cultures − does indeed exist. There is also accord with the literature in terms of the three main types of socio-cultural barriers faced by female entrepreneurs, i.e., lack of support, fear of failure, and lack of competency (see Sections 2.2.3.1-2.2.3.3) Certainly, the participants have shown that they lacked support within their cultural norms, they tended to fear failure, but found that they had 'something to prove' and, while society made them feel incompetent, they have managed to 'fight their way' to entrepreneurial success.

5.2.2 Institutional barriers

The literature concerning institutional barriers was discussed in Section 2.2.4. In the context of the current research, such barriers are represented in the institutional systems followed in Saudi Arabia and which concern governmental bodies and laws that specifically impact women. They are discussed in the order of emphasis placed on them by the participants, i.e., more importance is associated with more mentions of the issue under discussion, and are thus presented in the following order: the need for male representation; business ownership and laws imposed on SME's; employment policies; segregation and women's sections; and systems and business regulations. The absence of coordination between governmental bodies, and the impact of poor safety for women in the work force are noteworthy.

Additionally, Saudi Arabia implements Shaira law, a set of societal codes which accord with Islam, and yet, as seen in Section 5.1.1, the participants made clear the discord which exists between what Sharia law is theoretically and how, under its auspices, it is implemented in Saudi Arabia. In every public place in Saudi Arabia there are two sections, a 'family section' and a 'single section' (this excludes shopping centres to which 'single' men were not allowed to enter until 2015). In this way, both formal and informal, social and institutional barriers exist and this section concludes with consideration of those latter issues which participants encountered.

5.2.2.1 The need for male representation and the Mua'agib

A Mua'agib is a (male) mediator who helps Saudi women carry out errands and tasks specifically in the governmental sector, thereby helping females overcome the barrier of segregation. The Mua'agib is not a lawyer and does not have the power of attorney. He simply takes documents from women and presents them in the male section of segregated institutions to speed up the relevant processes. He relies on his reputation and social skills as there is no specific qualification or training for the role. Mua'agibs are rated according to their accuracy, efficiency, and connections. Among the participants, 24 (89%) have hired Mua'agib for various business-related purposes, this represents all of the privileged sample.

The comment, 'of course I had to hire a Mua'agib' was used 102 times throughout the interviews, acknowledgement of the fact that a Mua'agib is a necessary part of the business and administrative process for female entrepreneurs. By contrast, the three underprivileged participants claimed they never hired a Mua'agib because they could not afford one. In fact, the Mua'agib was referred to as being expensive by 21 (78%) participants

Overall, the word Mua'agib was used a total of 427 times across all interviews, with only 154 of these mentions being positive and 102 neutral. The majority – 273 uses − were negative references to the Mua'agib, usually framing him as having been a hindrance to their businesses, but the only option the entrepreneur had in the circumstances. This is not surprising, as Asma plainly and resignedly stated:

(168) "In the end, you need to have a man or a Mua'agib to do things for you."

Even in Jeddah, where the people are generally much less conservative in their behaviour than elsewhere, women are not permitted to enter government institutions. and when their male guardians lead full lives they are too busy to act on behalf the women, who are clearly mature and both physically and intellectually capable, so the women are forced to hire Mua'agibs. Hayat points out the burden on the men that forces the women to do so:

(169) "I told you about my partner in Bahrain. We each handle 50% of the total business and 100% of the business in our home countries, so we do everything on our own without hiring anyone that would cost us anything. I learnt to be an accountant, a negotiator, and everything you can imagine, but when you can't

get into governmental institutions to run basic errands − that is frustrating. In the beginning, I was asking my dad [to go]. For the first few times he said 'okay'. Later, it was my brother-in-law and when I became a burden on him I had to hire an expensive Mua'agib to get the job done. The tasks he did were all tasks that I could have done myself if I had been allowed to enter the place and if people respected you and listened."

Furthermore, Jawahir explained that the necessity for a Mua'agib is symptomatic of the corruption in the system:

(170) "I told you I graduated with a law degree, so I thought I had the system figured out and I knew my way around things. But little did I know, I didn't know anything because everything that you were taught was only on paper. The actual Saudi system is something else. It took me 17 months to finally admit to the fact that I needed a Mua'agib because he is the person to get the work done, he knows his way around the system and he knows people that can 'slip' documents for you − massive corruption. I spent so much time following the order that I was given, trying to jump from one place to another, but honestly that didn't work at all. Every effort I made I came back empty-handed until I reached a point of paying rent with no business for over a year and I was incurring massive losses. The Mua'agib was essential as he got the job done just through social connections. I mean the corruption speaks for itself."

Salma confirmed such corruption and suggested that the Mua'agibs have, among themselves, created an ethical business that has further corrupted the system and reduced women's standing in the public sphere further still:

(171) "When I decided to hire a Mua'agib I came to realise that they are of different types and sectors and the more connected they are, the more their fee is. I got in touch with a Mua'agib in the educational sector. After we agreed [on details of what was to be done and how much it would cost], he saw my desperation, so he asked for more money. When I told him I can't [spend more money], he suggested someone else who charges less, but who gets the job done in much longer time. I call the other Mua'agib and he says he will do it in two weeks,

while the other one said four days, and it was clear that the other guy spoke to him as he referred me back to him. So, I ended up paying $1000 for only one job to be done. It is another business that we are not aware of [until forced to use it] because they know that they are our only choice, so they have that upper hand in manipulating us [women]."

Clearly, Mua'agib have a complete network of their own and those with more powerful connections charge more, a point which helps highlight the corruption in the system. It was clear the women disapproved of Mua'agibs, but that they had no choice but to use them. Reham commented on this:

(172) "It's sad because you need someone to help you, and I hate the fact that you need someone to do a job that you yourself can do, but we didn't have a choice we hired a lawyer and paid him money for nothing, then my husband suggested we hire a Mua'agib he knew and that's what we did. I couldn't represent my [business] partner even if she gave me the right of attorney, it has to be a man, so a Mua'agib."

Furthermore, 20 (75%) participants expressed their annoyance that they had to pay sometimes vast amounts of money which could have been invested in their business, rather than used to pay someone to do a job of which they were perfectly capable of performing, aside from the fact of their gender. Mawada contended:

(173) "I tried, but I honestly didn't have a choice, you might know that Mua'agibs have an entire independent network that is extremely corrupted on its own, I had no choice but to give in or give-up on myself and do the dirty work that I knew I was not capable of doing, so I chose the Mua'agib. But now I am certain that most of the things I hear about the system and Mua'agibs are true. There was one good outcome from the experience, a lady that I met a month before receiving the approval told me she was really pleased with my way of thinking and she would like to send her daughter to work with me rather than in a governmental institution."

The privileged entrepreneurs with protective male guardians could afford the cost of hiring a Mua'agib, however the necessity-driven entrepreneurs did not have that luxury and were forced to find alternative solutions. Noura revealed:

(174) "In the beginning, I got a Mua'agib to do this for me, but he was taking so much time and asking for so much money that I decided to do it myself, I worked with so many different people and I learnt how to deal with men of different educational backgrounds, even those who didn't want to deal with women, so I took matters into my own hands and did everything myself."

This confirms that the women entrepreneurs were essentially forced into hiring Mua'agibs to represent their cases in governmental institutions as they had no other choice. The necessity of hiring a Mua'agib meant a significant extra cost in starting a business for female entrepreneurs compared to their male counterparts. For the underprivileged entrepreneurs who could not afford to hire Mua'agibs, they expressed how the resultant experiences could be so demeaning.

Hajar revealed:

(175) "They [men in the government sections) looked at me as if I was naked".

While Amani confided:

(176) "I had to wait for several hours and then a year later I still didn't get the proper document"

Finally, Eman lamented

(177) "I couldn't afford the Mua'agib, so I was basically begging all the men in my life to run trivial tasks just to get my business started".

5.2.2.2 Business ownership and protection of SME's

As reported in the literature review (see Section 2.1.6), institutional laws in many countries protect SME's from other large business enterprises to create a safe environment for entrepreneurial activity and behaviour. Clearly, when a particular society's rules and regulations favour one gender over another, an act of discrimination occurs within that society and this can create a chaotic environment in which to initiate and operate a business venture. The Saudi women entrepreneurs interviewed reported how they faced unstable business

environments where laws constantly changed (not in their favour) and where no laws existed to protect them. The words "unstable" and "unreliable" were used to describe the Saudi system 367 times by participants, and the phrase "my business isn't protected by any laws" was used 67 times. All 27 interviewees agreed that the system was unstable and that the laws do not consider them. For example, Aram lamented the injustice of the situation where her efforts were simply hijacked by others:

(178) "I owned the right to import the brand exclusively, then a much more experienced business comes and takes the brand from me … this happened over a dozen times, and there was no law to protect the business or myself from that. It was unjust. You put in all the hard work and effort and someone comes and simply takes your idea from you."

She also spoke of law changes which continually impacted her business, especially those related to gender. She found that international laws were helpful in securing exclusive rights to brands in Italy, France, and the US, but the inconsistent and constantly changing laws in Saudi meant massive losses every time the laws changed:

(179) "The problem that we faced was when the laws in Saudi were inconsistent and unreliable, but what broke the business was when the laws completely changed and said that we must hire women only because it's a woman's product that we are selling. We were forced to hire women regardless of the market's availability and we encountered major losses as a result. I can emphasise how that decision affected mostly all businesses in the country.".

Due to her position, Aram was able to provide the actual number of those affected, but she preferred for this not to be disclosed as it would be known that it was her who had done so).

Further, all participants expressed concern over the lack of intellectual rights protection. For example, Hanadi shared how her ideas were stolen because she had no license or protection of any sort:

(180) "Well-established businesses came and saw my products and started stealing the idea and with their assets it was easy to overtake my idea and take all the

franchises from me. It was very difficult because I was a young woman in a male dominated society that needed to prove myself every step of the way."

Furthermore, 25 participants felt it unjust that any new laws passed were imposed on all types of business, including SMEs. Batool stressed this point:

(181) "There isn't any governmental rule that protects small and medium businesses, honestly from my experience there was no common rule that you follow, you tried your best when it came to filling in governmental papers and hoped it works out."

Participants strived to overcome such challenges, as Lulwa asserted:

(182) "**You know** there are no laws that protect small medium business, people that have established and they are small. I decided to rise to the challenge."

Twelve other participants struggled to accept that this was the way the system worked, but finally made peace with what they could not change and focused on their business, as Reham stressed:

(183) "Well honestly, they were supportive in the beginning, but later on some of our customers. I can't call them friends anymore, copied our designs; there are no laws to protect small business ideas as I told you before, and people don't have ethics. We used to take it personally, but now we just focus on the brand and how to make it better."

Similarly, Fatima discovered her whole idea was hijacked by the very government official she turned to for her launch:

(184) "I had been working on a campaign for eight months and I needed to launch it and went to share the idea with (ANoGI). After several attempts to meet the executive in charge, I finally met him and showed him our work and the potential collaboration with the ministry and so forth. He told me, 'leave the material and we will get back to you'. Months passed and I didn't hear back from him and every attempt of following through was not possible. A year later I see my logo and the entire idea launched in the name of the institution. They hijacked my idea, and you are asking me about protection from a business member?"

At this point Fatima was undoubtedly puzzled by the question.

(185) "The people that should protect you are the ones stealing your thoughts and ideas. My husband did tell me that such a thing might happen, especially since I am a woman, but I refused to believe him, but it did indeed happen."

In fact, Lulwa shared factual information that her company uncovered regarding a project that she accepted from a governmental institution when she claimed:

(186) "The new laws that were implemented affected small and medium businesses more than big businesses. Did you know that nearly 30% of businesses in the Kingdom are SME's? This is a large percentage and when unplanned [for] rules are implemented this affects 30% of the population. Like when we were forced to hire female workers we ended up closing the store due to that, now neither females nor males have jobs and we lost our retail store."

In this way, when the impact of new laws is not considered across all stakeholders, the outcomes affect several parties, but especially women.

While the law does not allow women to own a business, in Jeddah this has not been strictly implemented. Even so, if a woman files for divorce, or in any other way goes against a man, she can lose her business. Aram explained:

(187) "After the divorce, I lost the business I founded because I was a woman that couldn't own a business, officially or legally." (See also extracts 51 and 141).

She fought to have such rules disregarded:

(188) "You know at the time there was a rule that women cannot own businesses or be managers of any business, but in Jeddah no strict implementation of this law was expected. By the way, I was part of the panel that worked on cancelling this rule in 2007, but we [women] still need male guardians in all other legal and governmental aspects."

It is worth pointing out here the way that Aram uses the terms 'rule' and 'law' in this extract, she makes them seem interchangeable. However, as is made clear in Section 5.2.2.6 (extracts 239-245) the 'rule' against women driving is simply that, a rule, although it may be referred to

as ‘law’. Clearly, it is more problematic for outsiders to differentiate between rules and laws which are simply interpreted in terms of culturally acceptable behaviour, but there is no denying that, however labelled, women bear their impact more heavily than do men.

Of course, women continue to battle against discrimination, this much is patently clear from what their voices are revealing throughout this chapter. This comment from Asma was made with a high degree of exasperation:

(189) “We are the owners of the business, but legally on paper it is under my partner’s father’s company. It was really complicated to have it in our names, we tried for a year and then we agreed that it wasn’t worth it.”

5.2.2.3 Employment Policies

Employment laws affected the majority of the women and acted as an obstacle. Such laws included hiring Saudi nationals and, in some situations, hiring specifically female workers, even though female workers often do not have access to transportation facilities and would, subsequently, often be absent from work.

Hesa asserted that she nearly lost a store because of such laws:

(190) “One of the rules is that I have to hire a Saudi female worker. That was really challenging, after six months I found one that was reliable, but she found it very difficult to deal with customers as they treated her very rudely and she wasn’t happy at all. I have to beg her, occasionally, to stay or they will close down my store because of this ‘must hire female worker’ rule.”

In order to encourage businesses to hire female workers those that did so would be looked upon favourably in government circles, e.g., it may make it easier to get international visas for workers from abroad (as seen in extract 194). Warda explained about hiring workers through The Ministry of Labour:

(191) “For every female you hire you get credit for hiring two males. I wanted to hire females and I tried, but that didn’t work out at all as they didn’t show up to work twice a week and had an excuse every time, commonly about transportation, which might be true, but I can’t depend on them.”

Clearly, participants were unconvinced about the usefulness or sense of this law, but they have to follow the rules because, as Aram said:

(192) "…the Ministry of Labour changed a lot of the laws, we were forced to hire female workers as the products we supply target females only, we had to relocate our main salesman to inventory, and from that point on we had to close the store several times a week because of unreliable female workers who came up with every excuse in the book. The most common excuse that we got was 'we don't have anyone to bring us.'"

Fifteen of the participants were placed in a difficult position which the ambiguity of this law raised. It meant they had to choose between certain employees or risk losing their business. As female owners it was essential, by law, to have a male representative, and yet it was also essential, by law, to have women employees. Reham explained the problem:

(193) "We first dealt with a tailor by contract and when we opened the boutique we had our own tailor. But due to very complicated laws we couldn't keep our tailor, we had to choose between the tailor and our sales ladies, and we then were not given a choice because if we had a driver we couldn't have a tailor. The laws are very difficult here, if we wanted to open a boutique inside the mall the manager had to be a man; we can have one man for each partner [in the business] and, of course, we needed a driver, so we couldn't have our own tailor [as well]. We needed to find the right tailor and work with him. You know, he has his fulltime job as a tailor [for someone else] or else he wouldn't be allowed in the country. So, he can only work for us after his fulltime job, this causes a lot of delays with our orders, but we don't have a choice, unless we bend the rules."

Again, the new employment laws frustrated 15 participants who could not find Saudi nationals to work with them due to the nature of the work, or to some sort of 'inconvenience'. Hayat stated:

(194) "… according to the new laws we had to hire Saudi nationals and every Saudi refused to work with us… yes, both men and women. In the end, we had to pay

someone that agreed to work from home and we paid them $400 a month. We hired him just so our names would be registered in the system as people who have a 'Saudi worker' [critically expressed with air quotes), so [that means] we can apply for visas for international workers who we pay much less and who do much more work, because for every one Saudi we hire we can get two visas for foreign workers."

Where three participants could not open their businesses on a fulltime basis due to the lack of national workers, family members helped to allow the business to continue to operate. Hanadi clarified this:

(195) "Once I opened the shop, I had one full time employee and a part time employee, my husband was the cashier, and that's because we only opened evenings from 5pm to 10pm. Several months later, once I found a reliable worker, we opened full time; that took a lot of time and effort. The Ministry of Labour has certain criteria for workers, and both the Ministry of Foreign Affairs and Interior Affairs have their own criteria; it was very challenging to hire someone that would match different sets of rules [for different departments]."

The constantly fluctuating and misleading laws made it especially difficult for businesses which require a vast amount of human capital; the challenge is amplified and when a female owns the business is it even further magnified. Asma expounded:

(196) "I need a lot of labour, but because of these constantly changing rules I had so much difficulty hiring. The paper work between the ministries and the order of things that have no actual order, and you had to figure everything out yourself. My husband did help me a lot, but his experience is in construction and I needed to hire labour with different expertise, surprisingly the process was really different."

Fourteen participants relied on a male guardian to ease the process of hiring labour, e.g., May said:

(197) "The process of hiring labour and a sous-chef to help me was challenging because there were constant rules that changed and were unclear, but I am

grateful for my husband and his support, he got everything done because I wouldn't have been able to do that on my own."

It seems that often the major difficulty for the participants was related to finding certain talents among the local Saudi nationals. Seven participants obtained permission from government bodies to employ foreigners, but once granted they found it difficult to find workers willing to live in the Kingdom for the average salary. Even finding someone that would come temporarily would be difficult due to segregation laws, as Maram argued:

(198) "It was extremely difficult to get trainers from outside with all the segregation laws, visa restrictions for foreigners and the logistics of it all was very challenging, but thank God I managed."

As seen in many of the extracts given thus far, participants were forced to find ways around the system in order to follow through with their venture creation. Eighteen participants commented on this, including Reham who pointed out, vehemently:

(199) "One of the major challenges that we were faced with was recruitment. Government polices make it really difficult to recruit, regulations are impossible to meet, so again you have to do workarounds which go against your ethics. But once you start your business you justify why others did it before, IT IS BECAUSE THERE IS NO OTHER WAY, BELIEVE ME WE HAVE TRIED. You have to go against the system, or around it, and you have to use the people you know because the system is built for people to fail, not to succeed, it's really against you."

Speaking more calmly, but restlessly, she continued:

(200) "Rahaf you know how there is no system here, it is sad but that's the truth; you are forced to do the wrong thing."

In an attempt to ease the recruitment process, 12 participants had to ask a family member who did not own businesses to apply for foreign labour because as individual owners they had reached the limit permitted by the legal system,. Lulwa reported

(201) "We tried having my sister order a male worker under her name, but she couldn't order a tailor, as she doesn't own a business which needed a tailor. But

we knew a tailor, so she asked for a driver who we brought into the country to be our tailor. That worked for the two years that he was [allowed] to stay in the country legally, but once his two years was over we weren't allowed a re-entry [visa] and it was difficult and hectic to look for someone else, so we decided to deal with tailors part-time. It's not our preference, but we really don't have a choice due to difficult laws in the country. So, the only fixed employees that we have are the sales girls, the driver, and the shop manager."

5.2.2.4 Women's Sections and segregation

With the exception of healthcare, and as already discussed in the literature (see Section 2.3.7), Saudi culture enforces segregation in almost every aspect of life. Yet, when there is no segregated option available to women in a public place, Saudi females must use the males' section, a situation all the participants commented on negatively. They spoke of the issue of segregation in terms of women often being side-lined from certain spheres of public life. Even in those governmental institutions which have segregated facilities, women's authority remains extremely limited. All 27 participants referred to this as a significant hindrance in starting a venture. The following phrases were used 176 times across the interviews: "no authority"; "they can't make the decision"; "she needs to call the male section"; and, "only men have the power to get the job done".

All participants complained about the lack of knowledge and autonomy of the staff in the segregated sections. For example, Lamis bemoaned:

(202) "The so-called female sections had no authority or autonomy over anything."

Salma expanded:

(203) "The women's section doesn't have autonomy, as **you know**. They had to send the papers to the men's section and doing that took so much time for the men to make decisions and women didn't have the power or authority to bear any responsibility towards anything."

Yet, Farida discovered she could save time by simply ignoring the women's section altogether, she said:

(204) “I saved myself a lot of time and went to the men’s section to get things done faster. You know, because I wasn’t allowed to be there they put me in front of the line and dealt with me as soon as possible so I would leave the place.”

Certainly, gender-related barriers were highlighted by all participants regarding governmental bodies. Men faced barriers too, but their easier access to government departments makes these barriers easier to overcome than for females. Mawada claimed:

(205) “It would have been difficult for us, me and my mom, to go through the process of opening the business legally due to different governmental gender-related barriers in some areas and general barriers in the system itself. Men also faced these barriers, but they could also solve it faster due to the access they had to these places, so they could get their work done.”

Online platforms for governmental institutions were found to be unreliable sources of information for all participants and they still needed a male representative to follow through with any paperwork, as Asma said:

(206) “Even if I do it online, my husband has to go [with the papers].”

Hanadi tried not to burden her husband with some of the tasks she needed done as it was her business, but she nearly lost the business due to a difference in wording which did not actually change her meaning, she explained:

(207) “I once filled in the paper and almost got into trouble because what my husband told them on site didn’t match what I’d written and it wasn’t a massive difference, but **you know** how they can be… so even if you wanted to go you didn’t because of the dominant sector….and honestly I would never say this in front of my dad or husband, not that I want to agree with them, but it is not a place for females at all.”

The situation was summed up by Noura when she revealed the process of approval she endured when starting her business while at university:

(208) “When I started my business, it was my final year project at university [in Saudi], to get approved I went to my tutor, then the head of school, and then the acting dean for the women’s section, and I came to realise that every woman in

all those positions had no authority to make any decision. That's why every person was sending me to their boss because at the end I needed approval from the male section for my project to be approved and that was the case in every subject we studied because the entire curriculum was decided by the men's section. It's like the women are here to execute the plan only, and not to be involved in any aspect of the decision-making."

Earlier, in Section 5.1.2.1, Reham commented that luck meant she and her partner encountered a male they knew at the bank (see extract 19) and that this smoothed the process for them. The following anecdote from Jawahir amplifies the relevance of such a sense of luck:

(209) "When I went to the bank to open a bank account for my business, that is before opening the business because this is what they tell you you should do and, as I told you, there is no process to anything in the system, there is no order. I went there and the woman tells me you can't open a business account as you are a full-time employee at a national company. I informed her that did not break any of the laws. She said, 'well the system isn't allowing me to do so'. I went to several branches of the bank and that was the case. Then I decided to visit the main section and he (referring to the male employee) could do that within two minutes. I asked him why couldn't any woman − not even the branch manager − do that. He said 'women don't have the authority to do that. It must be done from the men's section in any branch'. Honestly, I was disgusted by that, because we are in this century and people are still like that and a national bank is like that. I work in an international firm where I have equal opportunities and top training and I travel - but the treatment remains unequal to my male colleagues - but at least the income is the same."

The participants insisted that the segregation they experienced, and which they continue to experience, made them feel a burden to their male family members; they depended on these men for the completion of business-related bureaucratic tasks because, as women, they are systematically impeded from completing these tasks themselves. Thus, a Saudi woman is made to feel like an incomplete person when unaccompanied by a man.

5.2.2.5 Systems and Business Regulations

This section discusses the laws imposed by governmental authority that affected participants' ability to open, operate, and develop their businesses. Participants shared the obstacles they encountered, e.g., Rotana and Asma each reiterated how uncomfortable these institutions are for women, they said, respectively:

(210) "**You know**, the locations are usually a very male-dominated area, and it's uncomfortable for me to go there."

(211) "I remember our first encounter of registering our business as partners. Our lawyer told us that we had to be completely covered in a black Abaya, which we did; with our faces completely covered we went in to speak to the judge. He was screaming at us as soon as we entered. Once called forward he said sign and we signed the documents, my mom then asked him how would you know it's us, you don't know what we look like, or have a copy of our signatures. He screamed at her telling her to remain silent. I wish and hope that they change this system or automate it in any way possible because it's demeaning and degrading for women."

All participants emphasised how difficult it was to gain access to valid information, being women it was much more challenging than for a man because of their restricted access to any governmental body, they either had to have a Mua'agib or they wasted time and resources and achieved nothing.

Hanadi expressed how unclear the information she needed was, even though she had tried to access knowledge which would allow her to follow necessary procedures:

(212) "To issue anything in your store you need permission from the municipality, and they take so long to issue anything, even if I want to start a sale I have to pay for the permission and wait for the agreement, which again takes so long. All these issues are very tiring; I've lived in the States and people there don't have to go through a lot of mundane obstacles to get simple tasks done!"

Meanwhile, Sahar articulated how places were not female friendly and how it was difficult as a female to follow through with the simple tasks needed to open a business:

(213) “I feel…if there is a way to make all governmental processes more female friendly, I don’t know if this exists honestly.”

Furthermore, Jawahir shared how she had tried to access the right information from a valid source to open her bakery, yet she ended up with several different opinions from people holding the same position and, subsequently, incurred losses. She complained:

(214) “I had to redo my kitchen three times and then with every visit tackle the minor problems that came from separate individuals.”

Sixteen of the privileged entrepreneurs have lived in the UK or in the US, with six having experience of establishing a business in a developed nation. These women found it difficult to tolerate the Saudi system, so they had their business licences issued from outside the Kingdom, but which were valid inside the Kingdom; this allowed them to overcome some of the institutional challenges mentioned above. Mawada claimed:

(215) “I tried to do this process myself, when I searched the process in London it was very easy, you could register your business within a day. In Saudi it was another story, I tried to find the information online, but that was very tricky, you really didn’t know where to look, every ministry was different, then the Chamber of Commerce was something separate that you needed to consult. I then decided to use the family lawyer for all the legal work and governmental tasks. Registration in Jeddah took a year, which I consider is my official start date, my business is seven years old from the day I started. To be honest with you it is not yet registered in the format that I want because that would take another five years because I am a woman.

Fatima also complained about how much time was wasted doing simple tasks where the only reason for the waste is gender discrimination, as a woman there is severely limited access to places or people that can get the job done:

(216) “I remember I had to go and register my signature personally and honestly I can’t whatsoever stand ignorance and I did give them the benefit of the doubt because just registering my signature took months, not days or weeks, to be exact eight months to register my signature for my business that is in my name!”

She then shared her experience of visiting the female's section in a governmental sector:

(217) "I went in and once you enter that place you can feel the chaos, a lady loudly screams people names, which is unprofessional, to be served you would have to give your name in full, which I found ludicrous; instead of giving my name I started debating with the lady taking names, so she referred me to her supervisor. I spent about 20 minutes discussing with her how the system was inefficient and unprofessional and compared to the male section this was retroactive. The lady completely ignored my attempts to improve the system, or give feedback, she was authoritative and misused her power, which I expected due to her age - I am not being disrespectful, but she is old and you know how they are!! Unwilling to learn - she didn't speak my language AT ALL. I gave her my business card and told her I worked on government projects if she is willing to do anything; she completely ignored me and didn't even accept the card. From that point onwards I knew that my request to register my signature would not go smoothly, **as you know** everything is taken personally here [referring to Saudi Arabia]."

Twenty-five participants expressed how dreadful the experience of visiting different governmental institutions was and, at the same time, referenced our shared cultural knowledge, e.g., Batool insisted:

(218) "It's not like you don't know what I am talking about, you have to go to the 'Albaldeya', but you have to apply to the Ministry of Foreign Affairs first, but you have to go to 'Ghurfa Altejareya' before that, and when you go to each separate government body they send you off to another one releasing themselves from any responsibility, it's very challenging to get things done and for women the challenges are amplified."

While seven participants shared similar stories, others simply expressed the awfulness of the experience; Hajar even stressed that she did not want to speak about it:

(219) "We were moving from one place to another due to unclear regulations that we were faced with and I really am not comfortable talking about them. Let's just

say that the system is really unfair and at the end of the day it comes down to who you know that can bend the rules for you."

Participants talked about how they found ways around the system, even though they felt uncomfortable doing so. Rotana reaffirmed the frustration faced by these women:

(220) "All the legal work and licences that we needed to open the business were from Alghurfa Altijariya [Chamber of Commerce], and it was really difficult to get it in our names because we are females and because it was way too complicated. So, we had to do a lot of workarounds through male owned companies. Honestly speaking, for a year we worked without the licence because it delayed opening the business for seven months and we couldn't delay it any further, so we made the decision."

Warda claimed she tried to follow the rules, but expressed the difficulty in doing so:

(221) "After so many challenges and trying to do it right it wasn't working at all. We wanted to change from an establishment to a company and change the ownership name as well. When we went to the mall to tell them that we will change it from an establishment to a company they said 'no', we needed to change the commercial registration name, when we went to the Chamber of Commerce they said we needed to rent a place, now… which is first, the egg or the chicken!? Now we were in a tricky situation because people working in government circles didn't have an answer to our question, they all said it is very rare to change from an establishment to a company and vice versa. They were like, it's not in the system and not in the computer we don't know what to do, you can open a company from scratch but you can't have the same name or logo because in the system it would be taken from your establishment, and they laughed at us."

In eight cases participants' overprotective fathers created an extra barrier in terms of access to institutions as they did not want their daughters to mingle in a male dominated society. Farida explained it this way:

(222) “There are some aspects to the MOL [Ministry of Labour] that are really tricky and you learn to make your way through it or around it, you have to be part of the corruption or make your way around it, I guess. **You know** how being a girl your dad is over protective in so many aspects, they never allow you to experience life or the dirty part of work, and I learnt that so much with my business.”

Additionally, seven participants who set out to follow the laws and regulations which they could not access, and yet who wanted to follow procedure, regretted their decision. Jawahir admitted:

(223) “If I am being very honest with you I didn’t do this the right way, I had to find a way around it, I am registered as a business owner because for a year I wanted to do it the right way, but it didn’t work out. Then it went really smooth because I registered under a different discipline in the field, but NOW it is very different you can do things online, I mean the speed of change is very fast here.”

Even so, laws remain different for businesses owned by women, and the challenges much greater. For example, a women’s boutique must still rely on a man to operate, as Hanadi pointed out:

(234) “Because it’s a female boutique in the middle of the shopping mall our sales employees have to be females, but the manager has to be a male because of the laws. It really doesn’t make sense, but that’s the way it is.”

Participants expressed frustration at facing unclear regulations combined with not having the right to act in order to get clarification. Reham showed that she thought she was prepared for the necessary process:

(235) “Throughout the entire process the most challenging part was feeling very lost in the entire situation, I read a lot of books about policies and procedures in HR and you need polices to be clear before doing anything, and yet everything was muddled in the government sector, nothing was clear and you had to be a man to go see things for yourself.”

It has been made clear that participants had to seek help to start their businesses and that this was the direct result of gender discrimination in Saudi society. The female sections of government departments, when they exist, have no autonomy and information was consistently unclear or simply unavailable. The situation of unclear websites added to the poor knowledge of staff and the lack of assistance, or empathy, encountered in the departments and extended to private banks, as Mawada described:

(236) "…a lot of wasted resources and money… Changing the name in the bank from an establishment to a company took three visits and six hours … just signing papers and legal documents."

Every participant had a story to share about the lack of information and the struggles they encountered. They all emphasised the unreliability of information received from any governmental institution and lamented the lack of assistance. Deema pointed out that:

(237) There wasn't any place you could go to or rely on with regards to information of how to start a business. We decided to hire someone to help us with the daily operations, that went really badly because everyone that applied wanted a salary more than the ones we were getting."

While a significant minority of four participants expressed how the actual establishment of their business was not difficult, 17 expressed how governmental bodies were extremely specific and detail-oriented when they knew a business was for a woman, yet they lacked the information and the specifications of what was required which complicated the entire process for females. In Section 5.2.1.2, Eman revealed she was able to open her business, but not actually work in it as a photographer (see extract 132), she added:

(238) "I decided to open a printing company that printed photographs and I registered and had a name and that wasn't difficult, it was quite smooth I went to the Chamber of Commerce got the license, then you fill the papers in the order they give you and that was it. I wasn't a printing company! I was a photographer! But I had to go around the system because I am a woman."

5.2.2.6 Informal institutional barriers

It was revealed in the literature (see Section 2.1.6) that social institutions play an enormous role in entrepreneurial activity. However, in Saudi Arabia these have become coded into quasi-formal regulations and act as additional barriers to these women entrepreneurs. The phrase "it is not a law [but] it informally became one" was repeated 137 times throughout the interviews. Participants often referred to rules which have been generated from informal norms. For example, Sahar observed:

(239) "There is no law in Saudi [Arabia] that stops women from driving".

Hatoon added:

(240) "There are no laws that prevent women from driving, but it's forbidden and you are punished if you drive".

While Awatif made the point:

(241) "There aren't any rules … everyone is making up rules once they see that you are a woman."

This was reiterated by Asma:

(242) "I know it seems twisted, but there isn't any law that you can depend on."

Deema elaborated when she recalled her efforts to register her business:

(243) "The person asks about my male guardian and says you aren't allowed to own a business. I asked him, 'Where does it say that? Under which law?'. He says there are no laws but these are the rules − you are a woman, so you just can't."

This ambiguity around laws and social rules forced Lamis to find a way around the system when she was told it was illegal to formally open a yoga studio:

(244) "When I thought about opening a yoga studio, I found that it was illegal to do so formally. When I went to register my business, there were no options for anything regarding fitness for women, so I had to open the studio at home even though there was no official law against it, but there wasn't any way in the system that you can do it, so I just had to find a way around it."

Mawada explained the historic nature of this type of issue:

(245) "They made them into rules that were followed by generations and it really depended on your luck that day. If the man serving you is in a good mood then you would go through; if not, you will stay for days, weeks, months, or even years."

The experiences shared here suggest that Saudi women entrepreneurs continue to face a very unstable business environment due to unclear institutional laws enforced by strong social beliefs which have been followed through generations and continue to hinder (female) entrepreneurial activity.

5.2.3 The gendered impact of cultural and institutional barriers

As discussed in Section 2.2.2, for many 'gender' refers only to the sex of an individual, however the feminist perspective taken in this research allows that the term 'gender' emphasises the different experiences of men and women. The previous two sections described the implicit cultural and explicit institutional barriers faced by participants and shows them both to be clearly gender-related. It also became clear that these gender-related barriers impacted at different times in the creation and development of the participants ventures. The weight of the burden these barriers created for participants varied, most significantly between the 24 privileged and the three underprivileged entrepreneurs. This section highlights the impact of these specifically gender-related barriers and reveals the high levels of emotion participants expressed when describing their experiences.

Indeed, all the participants described a sense of 'fear' before starting their individual businesses, and all agreed that this was due to their gender. Twenty-five of the participants revealed this fear in relation to personal experience, others to their upbringing, while most referred to the common issues and difficulties that Saudi women experience. Indeed, the phrase "being a woman here [Saudi Arabia] is a challenge" was repeated 94 times across all the interviews, thus highlighting the gender discrimination that women in Saudi Arabia encounter daily. Additionally, the words "rough", "difficult", "ways around it", and "exhausting", were used 232 times to describe attempts to access the system with regards to services and resources. For example, Hayat described the battle she fought every day:

(246) "[It's] an endless war with the system. It's like every day is a fight that you need to prepare yourself for. Everything outside is against you and it's extremely exhausting. I wanted to give up several times, but that was my dream and I didn't know what I would do with my life if I did give up on my dream."

Rotana made it clear the wearying system did not become any less difficult over time:

(247) "In the beginning, it was exhausting because I didn't know from where to start because there aren't any steps to follow … and it is still exhausting now because we can't even pay our own electricity bills with no hassle, we need a man for that."

The latter comment has been exemplified in Sections 5.2.2.4 and 5.2.2.5, and it has been made clear how difficult all participants found access to services and public resources due to their gender. The difficulty in obtaining services lay in the lack of clarity in the functioning of the system, as well as due to gender segregation in public places.

Hajar, an underprivileged entrepreneur used a forceful analogy when she described her life as a budding entrepreneur:

(248) "Do you know when you feel like you are sailing against the wind? Well my entire life I felt that way, but when I was trying to open the business it was sailing against the wind in a hurricane. It was extremely difficult and draining. It wasn't easy for me to leave the house. Every time I left I was on a timer and I didn't have a driver, so opening the business took three years for me when it shouldn't take that long. I was finding ways around the system, but I had to lie so much and I wasn't comfortable with that (to my dad), but in the end, you have to do what you have to do."

Transport was also an added problem for Amani, another underprivileged participant, which was not a difficulty faced by the privileged participants:

(249) "I told you transportation was extremely difficult for me, so having to go back and forth several times to get one task done was exhausting and expensive, until I decided to stay at every ministry and demand respect from the men working there and I told them I will not leave until I get everything I needed from that

place and once you insist they can't kick you out because they can't touch you [Amani smiled at this recollection] and that is what I did because I was about to give up because I had no more fight in me."

Deema shared her initial concern over owning an all-female basketball team:

(250) "I didn't start the team with the idea of turning it into a business. I told you I had postpartum depression and my husband encouraged me to play basketball just like when I was at University in the States. When I had a proper team that wanted to compete on an international level, I thought of making it official, but just the idea of it back then scared me, not so much though [Deema laughs]. You know at the time women in sports wasn't accepted in early 2000's, so I knew it was a rocky road ahead."

Meanwhile, Hesa, an extremely privileged participant, shared how her worries centred around the lack of respect for women in Saudi society and how this impacted her initial reluctance to open her business in the country, especially compared to opening a business in London and Asia where she experienced no such fear. She said:

(251) "This might come as a surprise to you, but believe it or not I was worried about starting my business here in Saudi even though I did already own [an] international business. I know my father has connections and just holding his name will get me through, but everything will be done on his terms, if you know what I mean. People here don't respect women and I was worried about that. It took me several months to finally make the first steps of opening the business. I was reluctant."

This helps to show that women in Saudi Arabian society are framed, or thought of, in a way that builds implicit fears about initiating a business. Participants also shared how this affected their innovative ideas from developing, as Noura detailed:

(252) "I had this idea since I was in college, in my final year we had to do a project and every time I was thinking outside the box I was immediately shut down either by regulations or [by] people that didn't want to help because I was a woman, so when I started (ANoV) I had this fear at the back of my mind that

automatically shut down every innovative idea I thought of outside the box, because I remember my tutor told me "you need to say 'okay' until you reach the top to be heard here" and I despised that idea and, believe it or not, in so many ways she was right and I learnt that the hard way."

Hatoon described her experience before starting the business as a "bumpy one". In her situation, being privileged from a tribal (Bedouin) background, she faced severe familial opposition to her life plans, but the irony of her eventual success and the reaction of those family members was not lost on her:

(253) "I come from a tribal family. This means everyone in my family has an opinion about what I do in my life. When I was thinking out loud just to share with my family, that includes extended [family], I was verbally attacked by everyone in my family. My uncles said if I just thought of starting a business I will not marry because no man will accept a woman to be better than him. While others said that I had a masculine mind just to think of owning my own business and other family members said that they would disown me as I will bring shame to the family. Now that I am rich and famous every one of them wants to be me or is so proud of me that they tell people about me [interviewee laughs]. But that did indeed scare me and made me think for so long, but it also gave me so much courage."

All 27 participants expressed their culture as being an 'intangible burden', using words and phrases to that effect in both Arabic and English a total 257 of times. Some interviewees used hand gestures to express their frustration on this topic and some indulged in sarcasm. All participants agreed that there is no semblance of equality between the position of women in the country and the position of men.

A number of interviewees found it difficult to expand their business to other regions outside of the Hijaz region because its population is considered more open and accepting (see Sections 2.3.2 and 5.1.2.2). For example, Noha explained:

(254) "I couldn't go beyond Jeddah because people in Riyadh are much more conservative and they didn't like the idea, even in Dammam [a coastal city with

much exposure to different cultures].” However, the difficulties participants faced in this regard did not preclude similar difficulties in their own region. Asma explained:

(255) “I am in an all-male industry here in Hijaz – the most open-minded out of all Saudi regions – and it wasn’t easy for people … men to deal with me. It was extremely difficult and they didn’t accept me until several years later.”

Indeed, the academic literature reviewed (see Section 2.1.6) emphasised the importance of socio-cultural factors in shaping entrepreneurial behaviour within an environment and this is especially applicable to female entrepreneurs.

Furthermore, Section 2.2.3.3 described Hofstede’s culture dimension as it is linked to entrepreneurial behaviour. It revealed that higher rates of entrepreneurial activity have been linked to individualistic cultures rather than to those that are collectivist. Similarly, societies perceived as more masculine than feminine with low ‘uncertainty avoidance’ and high ‘power distance’, such as the collectivist Saudi culture, also show high levels of entrepreneurial activity. For example, Sahar said:

(256) “You know how it is here. Everyone one is involved with everything! You can’t make your own decisions.”

Amani corroborated this statement, again using the term ‘you know’ to indicate our shared understanding of the Saudi culture:

(257) “I needed EVERY family member’s approval before even starting the business…**you know** how it is, it can be good or bad”. Meanwhile, Hajar revealed how collectivism could be ‘good’: (258) “It worked well for me that we are a collective society because every time my father didn’t agree on something I could go to my uncle and grandmother for help.”

Gender inequality reflected in the unequal distribution of power in Saudi society was clearly a matter of on-going frustration for participants. Eman made it clear such power distance is amplified for women:

(259) "You know that you have to respect people above you in power, but it was difficult to grab their attention, and being a woman made it 100 times more difficult to be heard."

Meanwhile, Fatima conveyed a sense of the challenge she faced in this collective, masculine-dominated Saudi culture:

(260) "I visited a village to promote one of my campaigns. To meet the mayor [a man], I had to go through a lot of people, my visits were planned two months in advance, and I was a woman alone, so every step they would ask where is my husband or father, but because I had my infant daughter with me they respected that and believed that my husband knew where I was, so they agreed to allow me to meet the mayor. But finally, after four hours, I reached the mayor just for five minutes of his time."

All interviewees agreed that this male domination permeates the Saudi workforce, the family, and life in general and that it is often revealed in the lack of respect afforded to women, privileged or not. May explained:

(261) "if you don't have a male family member that will control you, you will have a driver that will humiliate you. Drivers here can act superior to their employees if they are women. It's difficult to be respected by men here."

Hanadi concurred and in doing so further cemented the power of men over women in the workplace no matter the gender of the employer or the employee:

(262) "it was hard to gain one of my employee's respect. He never listened to me, he would wait for my husband to tell him what to do… until he finally told me 'I can't take my orders from a woman'."

Indeed, all participants shared how they have been made to feel inferior to men, with words and phrases that expressed this used 411 times. In spite of this, Hayat still expressed shock at the treatment she received when delivering her product:

(263) "I went to drop off my order, and when I arrived an extremely rude porter started screaming 'get out, you are a woman, you are not supposed to be here' and I

looked at him in utter shock as I did nothing wrong … all I wanted was to drop off an order myself, rather than have to depend on a male driver!"

Such shock was often reflected in terms of fear (as seen above in extracts 52, 111, 251, 252), and in anger and frustration (as seen in extracts 126, 141, 142, 154, 155, 160, 220, 235). Asma reiterated such emotion:

(264) "I worked in an all-male environment before starting my business and I know how men look at women and how they perceive them with disrespect at work, even if you were someone's superior. I thought it would only be the Saudis that would treat me this way, but once the Saudi men treated you with disrespect and flirted, all men start to do that. It's like a domino effect and I resented that job because of the way I was treated. I hated myself because of the culture at work, and when I started my business it was the same thing. Simple tasks that I needed from a driver, a porter, an electrician would turn in to this burdening task of dealing with men and me being frustrated and angry at the end of it."

Warda suggests that such gender-related issues have improved since the 1980's:

(265) "When I first started working in the early 80's, I worked with my family because that was the only option as it was unacceptable for women to work at the time. Even the tea boy never took my orders at my father's company, I had to ask my brother to ask him. People on the street never respected you. It was common but not comfortable. After marrying and starting my company things did improve, especially when men witnessed the authority I had in the company and I was a true businesswoman. I had to really prove that and work hard for it. My husband and brothers never did the same, but that did push me to do better and to reach where I am today."

Hajar shared her experience of enduring these gender-discriminatory cultural norms when she began her business, but made it clear that now she believes she has the experience to demand respect:

(266) "When I first went to the 'tailor's district' here, it was an unpleasant experience. Men looked at you as if you were naked. I was wearing my abaya of course, but

clearly, I wasn't in my place at ALL. I wanted to look for fabric and certain materials, and was asking around and men on the street would not look at me or answer any of my questions for directions or anything. I managed to get to a store and the man behind the counter didn't make eye contact at all. I spoke and his answers were to the point. I asked my driver to come and when he did, the salesman spoke to my driver directly as if I wasn't there…and I have experienced that plenty of times that now I demand respect and a conversation."

While all 27 participants agreed that these gender-related cultural norms weighed heavily on them, none allowed this to prevent their eventual success. Clearly, this accords with the extant literature (see Section 2.2.3.3) which has shown strong links between cultural dimensions and entrepreneurial

Similar feelings of frustration and anger conveyed by participants were expressed 163 times in terms of the generally unfavourable framing of women in Saudi society. The term 'taboo' was used 98 times as participants described some of the constraints exclusive to their gender. For example, Mawada asserted:

(267) "When I took that step of competing internationally, I knew that I would face cultural throwbacks of what I was doing being a taboo amongst society and that women shouldn't be in this industry and so on. But nothing hit me hard except when people started saying you are not a Muslim because no women in Islam should behave that way. I mean, who put them in charge to say what women in Islam should be like? No, because they cover their face they are better and think that women should be in the kitchen and feeding her kids!"

As was seen in Section 5.1.1, participants expressed horror that religion could be seen as a barrier to their success and Farida added, with some passion:

(268) "[It is] revolting for Muslims to judge one another, and surely that is a non-Muslim quality? … [It is] offensive for women to be caged that way."

Like others, Salma recounted how her treatment by males had been offensive, but also that this is what she has come to expect.

(269) “When I quit my job in the government university because I was miserable, everyone I knew and didn’t know believed that it was their right to stop me from making a ‘stupid decision’, as they put it. People meddle in your life here and think of you in a certain way and when I said that I quit my job to open a company they said, ‘do you think you are a man?’ I was extremely offended by that, but expected nothing less. I knew what I was getting myself in to. When I contacted one of the schools to share my plan, the headmaster said, ‘I need to speak to the man in charge.’ I told him I am the ‘man’ in charge and that I am the founder of the company. It took him a month to agree to work with us and only because my partner works in Dubai. To me, that was demeaning but that is the way they see you here. They want you to be cooking, cleaning, or teaching somewhere.”

Mawada had a similar experience of a businessman looking for ‘the man in charge’:

(270) “He couldn’t make eye contact during the meeting and he kept asking if there would be a man coming. I repeatedly told him that I am the one and only and if he wanted to have a page in my magazine then he would [need to] deal with me. Then at the end of the meeting he asked, ‘does your father/husband know you do this?’ I kept myself really calm and told him ‘yes, my father does know and I am not married’ and he said maybe it’s because you work this job. Honestly, I was offended and appalled, but really sad for the women in his life that have to deal with such a mentality daily.”

Meanwhile, Batool reiterated the impact of a man’s input:

(271) “When I left my job, and decided to open the restaurant, people thought I was completely crazy, but when I said I will be opening the business with my husband everyone suddenly approved. It’s like I am incomplete without him. I do all the main decisions in the business. He handles a few minor things and it’s really because of the financial investment that he is involved. Opening a business without a man is found to be unacceptable and I was [perceived as] incoherent and I somehow disowned my family and priorities, and people asked what I would do with my son and so forth, until they were ‘okay’ with it….

again because of the ‘man’ − my husband. Now people see me as qualified and sane because I have proven that I can make decisions, but I was saddened that I needed to prove that to the people closest to me in every step. But that made me stronger and I have a fighter spirit.”

However, those participants who were divorced single mothers related somewhat different experiences. Hayat explained:

(272) “Because I was divorced, people were really supportive as they felt sorry for my social status. They somewhat approved of me opening a business and it was ‘okay’ since I am divorced.”

Noha echoed this experience, stating that:

(273) “Everyone I knew wanted me to get out of the house and do something after the divorce. Everyone − and that includes my father’s friends − because you know how it is here. One divorced daughter affects the entire family and I am back in my old room with my son and distant relatives and EVERYONE. It’s like I was incomplete because I am divorced now I need to do something with my life. When I thought of the idea, everyone supported it blindly and was glad I was going to do something with my time.”

This shows that women in Saudi culture are positioned in such a way that implicit judgement is constantly made by society about them. The interviewees faced a negative culture, both when starting their business and during the operation of the venture itself. Being someone’s wife is seen as the pinnacle of a woman’s life, then being a mother, then a teacher. Meanwhile, if you are divorced as a Saudi woman you bring less shame to the family if you become a businesswoman.

5.2.4 Section Summary

Saudi women did indeed face institutionally and culturally related barriers just as other entrepreneurs face and as reported in the literature (see Section 2.2). Entrepreneurial ventures are directly affected by the rules a government imposes on a society and it is clear that Saudi women entrepreneurs have faced institutional barriers that have made their entrepreneurial journey challenging.

However, given that the Saudi environment is unique, the specific factors faced by Saudi women entrepreneurs also differ from elsewhere. The entrepreneurial literature reviewed in Section 2.2 confirms all women entrepreneurs face gender-related barriers in terms of pay gaps, maternity leave, and access to resources. While the participating Saudi entrepreneurs certainly faced similar barriers, there are different aspects to those barriers for them because, as Saudi women, they are expected to behave in a certain manner and follow informal rules of conduct that hinder entrepreneurial behaviour. The institutional barriers the women faced not only included policies that affected SME's owned by them; they did not have access to resources or governmental institutions, so the need for a 'middle man', or 'Mua'agib' as these men are known, to do certain jobs is vital. This means Saudi women need financial capital to pay the Mua'agib to do jobs that their male counterparts easily do themselves. This is an institutional barrier faced by Saudi women which has not been shown in any previous research.

In summary, these participants have faced both cultural and institutional barriers. All participants insisted that religion was never a barrier, but that it was manipulated by culture to appear to be at the forefront of limiting women's ability to excel. These women described the massive influence of culture as an implicit, intangible barrier, while institutional barriers were considered explicit, tangible barriers that hinder women Saudi entrepreneurs in starting a venture, or in fulfilling even the mundane tasks that lead to venture creation.

5.3 The Entrepreneur's Enablers

As the conceptual framework illustrates (Figure 4.4 in Section 4.2.2), there exist certain enablers which ease the entrepreneurial journey of the participants; these include resources and technology. As one type of enabler, various resources have already been discussed in Section 5.1. Therefore, while this section does reveal the use of technology as a resource, it also serves the purpose of testing whether technology acted as an enabler to help these females overcome barriers, specifically gender-related barriers, thus moving towards an answer to Research Question 3.

5.3.1 Technology

The literature identifies technology as a resource in the entrepreneurial field, whether it takes the form of software, hardware, or a technology-based business (see Section 2.4.1). Access to the internet for retrieval of information using a technical device is also defined as technology as the internet is considered a shared intellectual resource. Thus, technology is also represented by access to websites, applications, and social media, each of which were discussed with the Saudi women entrepreneurs with the purpose of uncovering how technology may enable them to overcome the gender-related barriers uncovered in the previous sections.

Following the literature, and in terms of the broader context of entrepreneurship, clearly technology was a resource for the participants. As one of the main aims of the study is to reveal technology as a possible enabler, the discussion in the following sections focuses on the women's perceptions of it as such. Four themes emerged in this section. Firstly, the use of technology as a marketing platform, mentioned 335 times, clearly helped to promote the participants' ventures. Secondly, technology was mentioned as a tool which helped them to reach their goals 173 times. Meanwhile, its third most mentioned use was to provide access to information, commented upon 103 times. Finally, mentioned 73 times, was its use to combat discrimination and for social interaction, i.e., the women perceived technology as a way of overcoming prejudicial treatment in their connections and communications with others.

5.3.1.1 Technology as a marketing platform

For 17 participants, the technology of social media acted as a marketing platform which helped them launch their business. Asma made this clear:

> (274) "In the process of opening the shop I opened a Facebook account and then followed [with] Instagram, that went really well for the business. I started to get a lot of customers and orders were made from home, but customers gave feedback and really interacted."

Indeed 22 (81.48%) participants claimed that social media had a major effect on their sales. Hanadi stated:

> (275) "I don't get a lot of walk-ins, 80% to 85% of my sales come from Instagram."

For Aram the introduction of social media to her business resulted in a complete change of operation. She pointed out that renting a store was costly and so she closed her physical store and had her 20-year old daughter run it on Instagram instead. This was a huge success:

(276) "My daughter runs an Instagram account with the store name that our customers know and are familiar with, and now our sales and profits are much higher."

Emphasising its value, social media helped May repay her loan quickly due to the 'free' publicity social media can provide. She asserted:

(277) "Social media is actually the best technology I could ever have, especially in the time I launched my product. Because of social media I was able to pay my loan in a month. I got a lot of free publicity due to high demand for my product via social media."

Asma had a similar experience:

(278) "A month after opening the shop I managed to break even and pay the loan [off] completely. I started hiring more staff, as the demand was high. Social media accounts were getting really popular, I think that's how I sold out really quickly in the first month. Marketing was all through social media."

Customers in Saudi Arabia use social media as their main communication platform, so it made sense for these women to use it to their advantage. Rotana claimed:

(279) "Social media was our main advertisement, we used Instagram to publicise our school and Facebook as well to keep in touch with people and mothers. WhatsApp is the main communicator between us and mothers."

Requests from customers for social media access to their businesses were also quite frequent among participants, as Noha said:

(280) "Our customers kept asking about social media and we then opened an Instagram account to keep them posted on our latest invention. That was a huge success, we got orders from different parts of the kingdom because of that."

Ten participants depended entirely on social media, for example Eman admitted:

(281) "One of the main risks that I took was not having a marketing and advertising director, I completely depended on Instagram and word of mouth… this is so far being very successful as I have never once been without a project."

She then made the point that the nature of the Saudi culture provided a marketing tool in itself:

(282) "I decided to do like a Google company, I didn't advertise for myself at all. When I opened my office I opened a website and I had an Instagram account which my clients were active in, but mainly word of mouth, you know how our culture is, if they like someone they market you by default."

However, Reham expressed another perspective of the Saudi culture in her approach to social media when she described how even when using technology, culture was an aspect she needed to consider:

(283) "You know I respect our culture A LOT, even in marketing, I would never post a picture of a woman via social media representing anything related to my brand."

5.3.1.2 Technology as a tool

All participants shared how technology was used as a tool to help them reach their goals. Participants again articulated the particular importance of social media tools to Saudi Arabian society generally, and to the success of their businesses specifically, with 20 (74%) discussing its importance explicitly. For example, Jawahir articulated:

(284) "Social media here is very strong, **as you know**. We have different channels of sales, one of our main channels is that we post our items on Instagram for people to view everything. So, Instagram is the main sales channel, they can see all the samples and then request their orders via email, or WhatsApp, or any other social media communication application."

While the phrase 'social media' was used 103 times, its various formats, such as YouTube, WeChat, Instagram, FaceBook, and including email, each received multiple mentions as useful tools. Certainly, it seems social media helped by enabling the women to place orders online, it

helped them to self-educate and to spread of awareness of their business, and it helped them interact with customers and suppliers.

Asma shared how technology assisted in her relationship with suppliers:

(285) "Because of social media and technology big suppliers knew me and were willing to supply a small, starting business".

Rotana also mentioned ordering supplies online, then spoke enthusiastically of the software she and her partners use in their business:

(286) "Our supplies come from abroad, we order them online because they have to be educational. We also have an amazing software that we installed that helps us access school information at home and this helped a lot with our schedules, especially that we are three partners, it made it easier to maintain things."

A powerful comment was made by Lulwa when she claimed that she valued the anonymity technology afforded her as it helped her stay distant from people in such a way that people did not need to like the way she looked or spoke. It acted as a shield to protect her personal life from her customers:

(287) "Technology is a very helpful tool in business, you don't necessarily have to agree with people, you can do your [own] thing, unlike our mother's generation when women had to agree with society or become cast outs."

Echoing this point Maram insisted:

(288) "Never ignore the power of technology and change because this is what's happening in the Kingdom now and the youth are amazing. We used YouTube a lot, and organisation tools **online.** Our main feedback was from **the young tech savvy generation** that will truly amaze you; they constantly educated us to the market and introduced tools [to us] and, believe it or not, these are mostly Saudis. Its impressive, I know."

Mawada shared how technical application and a technical platform became the base of her publishing company:

(289) “We were the first to launch a digital platform magazine in Saudi, we created a website for social media forest (sic). We created an application that uses augmented reality. This application allows users to scan a code in the magazine and the content comes out as a 3D in video or image. The main purpose of it is to use the technology to ease the movement of people and give a real feel of places, products, and services. If we advertise something in fashion, it allows our clients to come and register and pay online, it’s for utter convenience. We constantly innovate with technology, we introduce games, different challenges to keep our customers purchasing the magazine and using the application and ensure our clients are satisfied with their purchases.”

This message was echoed by Hesa:

(290) “Technology is basically everywhere and we use it for everything, we have an application, a website, and augmented reality software that keeps us connected and that allows the transformation of our data. Basically, technology is everything and everywhere for us.”

Technology also eased some of the difficulties associated with segregation in Saudi society. For example, for some, internal education and communication was only possible through technology, as Farida claimed:

(291) “Technology played a huge role in our business, internally more than externally, for communication and education and access to information and resources”.

However, social media also acted as a valuable tool in external communication. As women, participants could not communicate directly with certain men in society, in these cases technology acted as a mediator, as Sahar illustrated:

(292) “Honestly, if it weren’t for technology my business wouldn’t have survived. I order most of my supplies online and I use WhatsApp to interact with customers of all kinds. This I found to be really helpful, especially when interacting with men and women who are narrow-minded and bring religion into every aspect of life. On top of that, people want to know the prices before coming in and because, as **you know,** transportation is really difficult for women here.”

In this way, transportation issues, such as women not being allowed to drive (at the time the research was carried out), forced the women to connect through social media. Salma noted:

(293) "Technology helped with connecting people, especially women here because they can't drive. WhatsApp helped create virtual communities for women and linked them together. The Internet helped women to educate themselves to different levels, so it raised awareness. It helped us change international stereotypes about Saudi women."

In addition to easing communication and interaction with both customers and family, social media also facilitated the participants testing the market, e.g., Noura proclaimed:

(294) "We created our own media platform since we are in media. But we are aware of the huge impact that influencers have on marketing and media and we are educating our selves that way."

Mawada also used social media to test the market:

(295) "Technology allowed us to test limits… by sending certain images via Facebook to see how people would respond before displaying it in the magazine."

Furthermore, Fatima noted the influence of social media in creating positive outcomes:

(296) "… our registration numbers really increased (after joining Instagram and YouTube) and everything became more efficient. Social media was an advantage; the positive feedback that we received from our customers was rippling throughout different virtual social circles."

Indeed, all participants acknowledged technology as an important tool in terms of educating themselves and their staff, often claiming it to be the reason they were able to be in business. As Rotana insisted:

(297) "Technology, where can I begin? If it wasn't for technology we wouldn't have been able to run the business. We learn from the internet, we train our teachers from programs that we have enrolled in online, so we basically do everything online and over the computer."

Certainly, Eman referred more than once to the education she received via the internet:

(298) “I was **educating myself through the internet**, I created an entire learning environment **through the internet** and that made me the successful photographer that I am now.”

Hajar also shared how technology helped her overcome cultural barriers:

(299) “If it wasn’t for technology I wouldn’t have had the chance to open because everything would have been really difficult, especially in a ‘closed minded society’ unexposed to the outside world. Technology educated me and educated the culture, the exposure is massive.”

Participants evidenced many examples of the type of learning they gained from social media. Hayat claimed:

(300) “I opened YouTube everytime I had a question and I learnt what I needed.”

Lamis echoed:

(301) “I learnt so much from YouTube. Honestly, I base my knowledge on YouTube, I would switch on a video and just learn.”

Meanwhile, May claimed:

(302) Our business is constantly evolving and I can’t teach every employee all the time. I would record myself and have them spend time on YouTube to learn.”

Eman explained:

(303) “During my breaks at work I would switch on YouTube and observe these photographers and learn from them how to be a good photographer.”

Maram stated:

(304) “Social media − specifically YouTube − has helped me and my employees so much, and it saved me money because I didn’t have to send people for training anymore. All was available online. You just need some subscriptions and that was it.”

Finally, Batool described how technology…

(305) "helped my team and co-workers develop massively. The Internet and technology gave women the chance to educate themselves and to constantly learn, that's why technology has been my number one ally."

5.3.1.3 Access to Information

It became clear early in the interviews that all participants agreed technology was a resource they used to help in venture creation, as well as in overcoming gender-related barriers, although not by directly creating technology-based businesses. Rather, all participants reported that technology helped them to access the information which then helped them in their business. Warda explained:

(306) "I have seen the emergence of technology throughout the world and here. In the beginning, when the internet first became available here, especially in the early 2000s, the information wasn't at all reliable and ministries didn't have a valid website. Only the first [home] page would be working. It's improved so much.

Nineteen participants needed visas for international trainers they wanted to bring into the country. Such visas are difficult to attain, so Hatoon turned to YouTube to find the information she needed:

(307) "As you know getting people into the country is hard, you can't get visa's whatsoever, I had to teach myself and my team a lot of techniques through YouTube."

Certainly, all participants acknowledged that technology helped them access information they needed from the governmental sector, Deema pointed out:

(308) "Technology has helped A LOT in my opinion, it allowed females to question things due to getting access to information, that is what I have noticed, especially in government projects. It helped me in that way, it provided access."

Furthermore, and directly relevant to the aims of the research, Aram expressed how technology helped her overcome gender-related barriers:

(309) "Technology helped with awareness in terms of what goes on inside governmental institutions, but technology can't suddenly eliminate the gender

gap that we have in our country, it will take many years of educating this country and building awareness."

Those participants who had started their businesses more than three years previously (i.e., prior to 2013) have experienced enormous change in their ability to access information. Mawada made the following point:

(310) "Technology has played a major role in my business. In the beginning, around the early 2000's, ministry webpages just existed, nothing was available for actual information retrieval. So, you had to go yourself. But, after around 2013-14, there was information. Until now, information wasn't enough, but it did the job, if you know what I mean. Like a paper would be missing or something, but thankfully now we can upload information and this just happened after 2014. You didn't need to visit the ministry yourself to renew a licence. To ask for an extra space to expand you can [now] do everything online, which is convenient."

Participants claimed that access to reliable information via the internet, but only since 2014, has allowed them to access both formal and informal institutions, thereby saving them much time, money, and frustration. For example, Warda reported:

(311) "When websites were useful they became a convenience that allowed you to overcome so many steps that you had to do and that [in the past] took several days. Technology became a source of information that speeded up the process of your business, from retrieving information to uploading documents. It saved me so much time and money".

Meanwhile, Mawada who had already expressed her frustration at the need to hire a Mua'agib (see extract 173) was impressed with the change technology made to her recruitment requirements:

(312) "When information started to become available around 2013/14 and you could rely on it, it was amazing -– especially when I need to recruit people and the policies were constantly changing. Even my advertisement was approved only three days after submitting it online… that was really impressive."

5.3.1.4 Discrimination and social interaction

It has become clear throughout the analysis that institutional environments continue to create challenges for the participants. In this way, technology proved useful for all participants by providing online institutional platforms that allowed communication without the presence of an individual, women did not need to travel to these institutions when the information was available online, and therefore did not need to suffer experiences such as those so clearly revealed by a number of extracts in Section 5.2.1. Participants commented, for example, that paying their bills could be a hectic task until it was possible to do so online, as Reham noted:

(313) "With technology, we can pay our bills online, unlike what I hear from my dad and husband that it would have been impossible for us to pay anything if it was like seven years ago. People would get cut off because the legal male guardian didn't pay the electricity bill for his sister's house, or such stories.

Furthermore, 13 participants expressed the value of technology in countering some discriminatory actions within their own families. Farida pointed out:

(314) "What helped my parents overcome a lot of the cultural taboos was that I could do a lot just being at home and that is only possible because of technology… **you know,** WhatsApp and stuff."

Asma shared how social media helped her stop the verbal attacks that came her way, overcoming cultural and religious barriers:

(315) "I've had several situations when people would attack me, saying that I am promoting something against Islam and that there is something that I am doing that is very wrong and unacceptable. I created a Snapchat account that showed people that I am a Muslim and that I don't want to be dragged into anything relating to culture or religion, and that 'this is my business', what I have to offer, just party planning for kids. I got these attacks because some thought I celebrated Halloween and Christmas, whether I do or don't, people, specifically women, should focus on what matters, rather than attacking one another over trivial matters. I am sure **you know** people here are addicted to social media, it's their voice, especially women, and these women interact in crazy ways."

As participants continued to share their individual experiences of creating a venture in a gendered society, the question of technology helping overcome gender discrimination was addressed. All participants agreed that technology was critical. One participant, Hanadi, who impersonated her husband to gain employee respect, made the point:

> (316) "I couldn't have my husband run my business, so I had to impersonate him via email to get the employees to do what I asked….it was unethical, but I had to do it."

In this way, participants were able to overcome discriminatory cultural factors, e.g., Lamis said,

> (317) "Because of technology we were able to overcome a lot of the risks and the fear that we personally had and [to] overcome challenges."

Meanwhile, May claimed:

> (318) "Without technology, I would have needed to travel annually for my business and I needed to follow-up with letters and bank transfers and it would have been hard for me to be a wife and mother, putting your business above your family isn't accepted among our **culture, as you know**."

5.3.2 Section summary

Using technology as a 'marketing platform' did indeed help Saudi women to hide their gender, but again only up to a certain point, as people did not know they were communicating with women until they asked, or it became obvious. This seems to have given the Saudi women entrepreneurs time to earn the respect of potential clients, suppliers, or any person with whom they had contact. Yet it did not eliminate the fact that people in government institutions treated women differently.

It is clear that technology which improved their 'access to information', allowed the Saudi women entrepreneurs to overcome the barrier of transportation and their need to hire a Mua'agib, up to a certain point. Indeed, as a gender-neutral element, technology has been critical in allowing these Saudi women entrepreneurs to interact with relevant parties without being physically present.

5.4 Tabulated summary

Table 5.1 draws on the codes and categories described in Table 4.3. It summarises the findings in terms of what barriers the Saudi women entrepreneurs faced and what enabled them to overcome those barriers.

Table 5.1: Saudi women overcoming barriers

Barrier	Overcome by Resource	Overcome by Technology
Position of Women	Female and family support Social aspect	Marketing platform and business growth Discrimination and social interaction
Way of Thinking	• Personal capital (initiative and passion, education and exposure, market awareness and cognition) • Female and family support • Social capital	• Marketing platform and business growth
Taboos and Social Expectations	• Personal capital (initiative and passion, education and exposure, market awareness and cognition) • Female and family support • Social capital	• Tool • Marketing platform and business growth
	•	•
As you Know	• Personal capital (initiative and passion, education and exposure, market awareness and cognition) • Male figure support • Social capital	• Tool • Marketing platform and business growth
System Business and Regulation	• Male figure support	• Access to information • Tool • Marketing platform and business growth
Employment and Policy		• Access to information
Business ownership and Protection of SME's	• Environmental aspect (human capital)	• Access to information • Marketing platform and business growth

Women Section and Segregation	• Male figure support	• Access to information • Tool • Discrimination and social Interaction
Mua'agib	Male figure support Social capital	Access to information Tool

5.5 Further discussion

The aim of the chapter, thus far, has been to allow the participants voices to be heard. It has examined the three major themes on which the analysis focused – resources, barriers, and technology. This section draws the earlier sections together, relates the findings to current theory and brings the chapter to a close.

5.5.1 Resources

For the Saudi women entrepreneurs, there was an unequal distribution of resources between participants, of the 27 opportunity-driven entrepreneurs, 24 were privileged and three were underprivileged. The distinction occurs due to the utilisation of capital, the underprivileged women had only personal capital to utilise as a resource and derived their financial capital from this. The privileged entrepreneurs, by contrast, utilised all forms of capital as resources which helped in the venture creation process. One such distinction concerns ease of transportation, accessible to the privileged Saudi women entrepreneurs, but not to the underprivileged ones. In addition, family social ranking was almost a given for privileged Saudi women entrepreneurs and this social status acted as a resource in terms of access to banks and government institutions. Therefore, the distinction between privileged and underprivileged Saudi women entrepreneurs is essential and the number of privileged Saudi women entrepreneurs in the research highlights its selection bias.

For the privileged women, social capital was a resource that was utilised more than other forms of capital. This shows that entrepreneurs can be separated into more than two categories as, besides personal capital, different forms of capital can outweigh others in terms of ease of venture creation and maintenance. This may be due to environmental factors, or to other factors that are not yet known.

5.5.2 Barriers

Segregation among the sexes was found to be the cause and effect of all institutional and cultural gender-related barriers faced by the Saudi women entrepreneurs.

Unsurprisingly, feminist theory asserts there must be equal treatment for both genders, a point which is necessarily emphasised (Marlow, Shaw, and Carter, 2008; Brush et al. 2009; Ahl, 2007; Tong, 2009; Neergaard et al., 2011). (As an aside, it is not the aim of this research to discuss the fluidity of gender given the Saudi culture where it remains dichotomised, and thus it is used here to reflect male and female gender only). With unequal policies and discrimination against women, it is unjust to compare women entrepreneurs to men. Doing so means they appear to 'under achieve', to own 'smaller businesses', and to enter into business in certain sectors only. Unless equal chances are given at every level, and until equal policies, resources, and opportunities are given, women's entrepreneurship cannot be seen as under-achievement, and women entrepreneurs should not be considered any less than their male counterparts. Therefore, 'gender comparative' frameworks should be used to minimise the gender gap and not to focus on women's so-called 'inadequacies'.

From a feminist stand point, Saudi women have encountered barriers greater than that of gender inequality. Not only do they not have access to equal opportunities and resources, they live in a completely segregated society. Although segregation was coded a sub-category under institutional barriers (Section 5.2.2.4), it was found to be the common link between all other cultural and institutional barriers faced by Saudi women entrepreneurs. Among all the basic aspects of a Saudi women's life, cultural segregation was found to be the cause of the barriers coded 'ways of thinking' (Section 5.2.1.1), 'taboo and social expectations' (Section 5.2.1.2), and 'the position of women' (Section 5.2.1.3). Such segregation, a result of Saudi society views of women as not being equal to men, has become a norm in this society and may have been the cause of the institutional barriers coded 'Mua'agib' (Section 5.2.2.1), 'business ownership and protection of SME's' (Section 5.2.2.2), 'employment policies' (Section 5.2.2.3) and 'systems and business regulations' (Section 5.2.2.5). Since the legal system does not allow women to have direct access to governmental institutions, they could not have access to first-hand information. The laws were made to be "non-women friendly' and resulted in the need to have a male figure (not necessarily a male guardian) who women would pay to access these

institutions on their behalf. Clearly, to accord with feminist theory, policies should support women entrepreneurs rather than ignoring them or treating them as a minority.

Section 5.2.2.1 reported the experiences of the participants in terms of their need for male representation. It showed that Mua'agibs, who have become an unofficial network of powerful middle men who act for women to access government institutions, are hired by the women, but also by their male guardians, because Saudi women need male guardians to represent them. When these unofficial middle men were given this power through which they represent families, they had only to hone their networking skills to provide a differentiation element between them (the Mua'agibs). If you need a job to be done efficiently in any governmental institution you need to hire a well-connected Mua'agib, which will cost you much more than one less well-connected. This has led to blackmail and abuse of power with Mua'agibs asking for more money at every step of the process to get a task done. Again, policies do support women entrepreneurs, but informal institutional barriers have a strong effect on formal institutional barriers, and barriers encountered by women are much stronger if segregation is involved.

From a feminist perspective, and with the application of feminist theory, in terms of the concept of gender equality, segregation has created a barrier with a domino effect in Saudi society. That is, both genders are affected as men must hold responsibility not only for themselves, but also for several other people, and those others are always women. This highlights the importance of social and familial capital, seen to be attainable only by privileged Saudi women entrepreneurs. Those educated, upper-class Saudi women with an open-minded family and social network face fewer cultural gender-related barriers. This is because, in such a situation, the male-guardian would give the woman a form of autonomy and freedom that would allow her to be a functionally active and integrated human being, but only within the socially accepted norms of the community.

5.5.3 Enablers

Institutional theory allows differentiation between formal and informal institutions in a society. The literature (see Section 2.1.6) confirms that while the former are imposed on all people, the latter are private to a particular community and its cultural norms. As institutions define the

distribution of resources, it is reasonable to expect the use of technological resources to be considered a gender-neutral factor. Certainly, institutions should have a just system, one that does not permit discriminatory actions. Yet, it has been shown that technology as an enabler was not gender-neutral for the participants because the women still required a male figure to complete deficiencies within the technical system.

Although all the participants stressed social media as a key gateway to business creation, noted in each of Sections 5.3.1.1 to 5.3.1.4, it was also noted that each of the women focused on certain business sectors. Thus, in sectors related to social media there was no diversity and no options other than marketing via social media, learning through YouTube, and voicing an opinion via Twitter. The women have virtual voices in certain areas, but no actual voice that has made a difference in all business sectors.

5.6 Chapter summary

This chapter has given voice to the Saudi women entrepreneurs who participated in the research. The example quotations given represent those that most effectively address the research questions and reveal a certain echo of perceptions. Differences occur in the experiences of the underprivileged entrepreneurs compared to those more privileged as a result of differences in the resources they are able to access. These resources provide both tangible and intangible access to finance, knowledge, ambition, and experience. The Saudi women entrepreneurs have shown that personal, familial, and social resources helped them overcome the cultural and institutional barriers imposed on them. Religion was identified not as a barrier, but rather as a shield to cultural barriers in the country. The participants agreed that the barriers imposed on them were mainly unlabelled, gender-related barriers not associated with written laws or regulations. Meanwhile, alongside the resources available to them, technology helped the women overcome different aspects of these barriers.

The next chapter brings the thesis to an end by drawing conclusions, discussing the limitations of the research, its implications, and suggestions for the future.

6. Chapter Six Conclusion

The previous chapter has shown that this group of female entrepreneurs echoed each other's perceptions as they spoke of the challenges they faced and overcame. It has drawn from them answers to the research questions first posed at the end of Chapter 2. This chapter draws the earlier chapters together to conclude this contribution to empirical and theoretical knowledge. It provides an overview of the research and summarises the research questions, it notes limitations of the study and makes recommendations for future work.

6.1 Overview of the research

Firstly, it may be useful here to review the sample and the working definition of the female Saudi entrepreneur proposed in Section 4.1.3, which meets one of the first aims of the study. The sample was made up exclusively of Saudi women with an average age of 33 and with an average of nine years' experience in business. All were still active and successful at the time of their participation in the study (2016). The sample of 27 semi-structured interviews represents 40 hours of interviews with the women who shared delicate personal information, thus it is likely to be the most comprehensive study of its kind. Based on the literature reported in Chapter 2, the entrepreneur is defined as a person who challenges a situation, a person with a 'problem solver' mentality and a futuristic vision who sees the environment as an opportunity, and who believes they 'know it all', especially when facing challenges. While the definition provided in Section 4.1.3 gives way to individual variation, the main differentiator between the participants was revealed to be between the privileged and the underprivileged entrepreneurs (see Section 5.1.5). A definition of the female Saudi entrepreneur is thus articulated.

Secondly, by studying Saudi women entrepreneurs, the research has identified how this specific demographic recognises and exploits opportunities via the resources available to them. It has confirmed the vital role the extant literature places on familial resources for entrepreneurial intention and maintenance and has shown these women to be of equal standard to their male counterparts, in spite of which they face barriers related to their gender. Even though entrepreneurial behaviour differs in accordance with the environment, gender should not act as

a barrier which endorses discrimination. Thus, the major focus has been to understand the effect technology has on gender discrimination and how Saudi female entrepreneurs have used it to ultimately overcome the institutional and environmental barriers with which they are faced.

It was confirmed in Chapter 2 that resource-based theory and institutional theory have been used in relation to investigations of entrepreneurship in most academic research carried out when addressing Saudi Arabia and entrepreneurship from a feminist standpoint. Statistics from GEM reports and other research have focused on the broad knowledge of entrepreneurship in Saudi Arabia. However, specific evidence of the Saudi women's entrepreneurial experience has been elusive. This suggests a much more complex process, not easily summarised in accumulated quantitative studies which explore a few variables. The aim here has not been to test theories, but rather to generate theory and to understand how Saudi women entrepreneurs interpret the social world. Further, as an alternative to a general exploratory attempt to understand the barriers that Saudi female entrepreneurs encounter, the thesis has explored the factors that have helped them overcome these barriers. The research holds relevance not only from an academic perspective, but also as it highlights the impact that Saudi women have on the Saudi economy and how this helps to meet the King's Vision 2030 in terms of women's social and economic integration to aid economic efficiency.

6.2 The research questions

For convenience, the RQs derived from the literature and first established in Chapter 2 are repeated here and answers briefly summarised.

RQ1: Do resources help Saudi women entrepreneurs overcome gender barriers?

RQ2: Do cultural and institutional aspects act as gender barriers to Saudi women entrepreneurs?

RQ3: Does new technology enable women entrepreneurs to overcome gender-related barriers in Saudi Arabia?

What the women's voices have clearly articulated is a very loud 'yes' in answer to each of the research questions and this has been demonstrated throughout Chapter 5. These women showed

that their most utilised resource is found in social capital and they turned their recognition of it as such into an opportunity because they know that the right network combined with an entrepreneurial attitude can create a successful business venture. In fact, for these women a combination of social and personal capital outweighed the value of the other resources available to them to exploit an opportunity. However, the question is whether resources helped the women to overcome gender-related barriers and the best answer to this lies within how the women addressed the aspects raised in RQ2. This is because it is within the concept of familial capital, and its cultural and institutional characteristics that the signs of gendered discrimination become clear. Unlike the literature that generalises familial capital and ties, Saudi women entrepreneurs have segregated family ties, thus differentiating them from their male counterparts on the basis of gender. Certainly, such differentiation emphasises the unequal distribution of resources and opportunities which is amplified by institutional policies which are, as yet, unjust to women and are clearly identified in Section 5.2. While each gender has access to institutional websites, governmental or educational, in all sectors the rules and policies are written for men, while the rules for women are not only different, they are not even acknowledged to exist. Thus, the existing theoretical perspective which claims technology to be gender-neutral is inadequate. Indeed, while technology provided an agent for the Saudi women entrepreneurs to combat the gender discrimination imposed by men, further research is required to specifically understand the relationship between technology and gender discrimination. Importantly, the research has challenged gendered practices by not measuring women against men and not allowing men to be the unforeseen benchmark of entrepreneurship. It has highlighted the act of discrimination faced by women, and thereby recognises male dominance in social arrangements which it hopes to change for the simple reason that the research in entrepreneurship is gendered.

6.3 Limitations of the Research

There are some limitations to the reliability, validity, and generalisability of the study's findings. In qualitative research the researcher must expect participants to answer accurately and honestly and to not withhold relevant information. Naturally, all participants had an opinion based on their own personal experience of their business venture creation, the barriers they faced, and the technology available to them. Subsequently, despite the limited display of

an objective qualitative measure, the study's qualitative research must rely on the researcher's integrity in accurately reporting information provided by the participants. However, in qualitative research, perceptual distortion is also a possibility. Clearly, 27 Saudi women entrepreneurs do not represent the entire population of Saudi Arabia. Thus, the main possible limitation in the study is the researcher's bias due to personal links to the wider context in which the research takes place. Only Saudi women who have established and run their own business for over three years were included in the sample, not all Saudi business owners. Moreover, Saudi society is not a constant, cultural change is occurring at a significant pace, and seems set to continue to do so. Thus, the study may be accused of investigating successful women in a certain, limited context.

Additionally, given the delicacy of the matter under investigation and the inevitable subjectivity in the analysis of interview data, it is believed the limitations have been mitigated by the fact that the researcher shares her cultural identity with the participants. It may be argued that a researcher from another culture could identify different features on the basis of their unfamiliarity with Saudi culture, but the constant interjection of 'you know' used as an explanation clearly demonstrated the value of shared cultural knowledge to achieving rapport and gaining the trust of these very busy women.

6.4 Suggestions for further research

The research presented in this thesis raises a number of issues worthy of deeper investigation. This section makes suggestions for various directions which future research in the area of entrepreneurship, and specifically women's entrepreneurship, could take and which build on the reported findings.

6.4.1 Economic development

New ventures may be viewed as the drivers of economic development and this has resulted in increasing amounts of research into entrepreneurship as a field. Highlighting the importance of economic development and promoting entrepreneurship means attention must be paid to women's entrepreneurship and the unforeseen resources that they hold. Thus, the case is made that Saudi women entrepreneurs be viewed as a resource that aids economic development and

future work should acknowledge this. It is also argued that policies should support entrepreneurship regardless of gender because all entrepreneurs enhance economic growth and national prosperity. Certainly, this research has shown that with social and familial support women do indeed enhance economic growth and this stresses the importance of equal opportunities, resources, and recognition. Thus, Saudi policies should eliminate 'male guardianship' as women are not an extension of men and should not be seen as, or become, a burden to men. Extended research into how such policies can be changed or overcome may result not only in fewer incidences of gender discrimination, but also in positive economic development.

6.4.2 Categorisation of entrepreneurs

The review of the literature showed entrepreneurs to be either opportunity-driven or necessity-driven. It is suggested that within entrepreneurial research they should be further, and more precisely, categorised as privileged and underprivileged on the basis of the resources they attain and are able to utilise. An interesting outcome to be questioned is whether social capital was the reason there were more privileged than underprivileged participants.

In a country which is in between economic stages, and where nearly the entire nation is educated, general categories do not do justice to entrepreneurial literature. Thus, further quantitative research is suggested to address this.

6.4.3 Culture as a resource

It is proposed that further study into the influence of culture as a resource for entrepreneurs is needed as in Saudi society social capital was found to be an impeccable resource used by entrepreneurs throughout the stages of pre-venture creation and onwards. In a collective society, social capital can endure barriers and create opportunities for entrepreneurs beyond what they can control or foresee. Thus, further exploratory research is need to investigate this matter.

6.4.4 Environmental capital

The thesis has shown that the preconditions of the entrepreneur's environment can have positive or negative influences on the entrepreneur's post-conditions and decision-making

(cognition). Whether the environmental capital is 1) positive, 2) negative, 3) highly supportive, or 4) highly discouraging, will determine the process of opportunity recognition and exploitation. Thus, further quantitative testing of entrepreneurial behaviour and personal traits will help to identify the application of such knowledge.

6.4.5 Financial capital

While financial capital is a sensitive subject for Saudi women entrepreneurs to discuss, it was clear that such a resource was available via social or personal capital. The country's Vision 2030 plan promotes entrepreneurial behaviour and yet does not provide capital to support entrepreneurs. While this was not gender specific, further research is required to better understand the role of financial capital in a wealthy opportunistic nation like Saudi Arabia.

6.4.6 Segregation and the labour market

Labour markets should not be segregated with men and women being directed to certain business sectors so that men dominate certain sectors and women dominate others. In the research, most businesses owned by Saudi women entrepreneurs were in a limited diversified sector which did not include construction, manufacturing, or agriculture. Once equal opportunities are given, only then can comparisons between the genders be made. Further research is suggested to investigate the, as yet unknown, purpose behind such behaviour; it may be the result of institutional policies or of personal choice.

6.4.7 The role of institutions

Formal and informal institutions play a huge role in entrepreneurial behaviour, they can hinder or promote economic activity. This has been seen in the research where both types of institution hindered entrepreneurial behaviour; quantitative research is suggested to investigate the how this may be overcome.

6.4.8 Technology and gender

No previous work has made a link between the influence of technology on gender discrimination as it impacts entrepreneurial activity. While this research confirmed that technology is not gender-neutral, its use can certainly minimise the gap between the genders

and help women overcome gender discrimination. However, several variables may exert influence in this matter and all causes are as yet unknown. Further exploration in this area is required.

6.5 Chapter Summary

This section concludes the investigation of the Saudi women entrepreneur. The research has recognised the similarities in entrepreneurial traits and behaviour of Saudi women entrepreneurs compared to entrepreneurs studied elsewhere. In doing so it has also identified differences in these traits and behaviours which are a result of different environmental factors, both formal and informal. Given the unique cultural and religious context of Saudi Arabia, it was only reasonable to investigate the behaviour of Saudi women entrepreneurs by demonstrating the sources of capital they have utilised as resources that have created ventures. Certainly, understanding the environmental challenges they have encountered as women in a masculine society and identifying the link between the sudden growth of women business ownership in the kingdom and the influence of technology, helps to fill the gap in the literature identified in Section 2.4.3.

Finally, it was observed that Saudi women entrepreneurs did indeed encounter gender-related barriers that were overcome by the resources they attained and, to some extent, by technology. It was also found that technology is not gender-neutral in the Saudi cultural environment that perceives gender-discrimination to be the societal norm. However, while technology did not eliminate the cultural or institutional barriers completely, it did help to ameliorate the gender-discrimination they face.

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Appendixes

Appendix 1

Information Sheet

1. The research involves collecting data from female business owners in the Kingdom of Saudi Arabia. Interviews will be conducted with these individual and based on their consent and agreement they will answer question and have the choice not to answer any question and withdraw from the entire interview.
2. The collection of this data will help in attaining a Doctoral degree from the University of Reading.
3. Participants are being selecting based on owning a business or managing a business that they have co-founded but might not be in their names.
4. Participants will have the option to remain anonymous.
5. Participants will not be liable of any finical expenses regarding the interview.
6. Participants have full autonomy to withdraw at any point and time before the final publication of the research project.
7. In the case that participants choose to remain anonymous unique codes will be given to each interviewee to ensure confidentiality of every participant.
8. As a participant you agree to the publication of the research.

Appendix 2

University of Reading

Consent Form

1. I have read and had explained to me by **RAHAF ALMARZOUKI**

   the accompanying Information Sheet relating to the project on:

   'Female Business Owner (Entrepreneurs)'

2. I have had explained to me the purposes of the project and what will be required of me, and any questions I have had have been answered to my satisfaction. I agree to the arrangements described in the Information Sheet in so far as they relate to my participation.

3. I understand that participation is entirely voluntary and that I have the right to withdraw from the project any time, and that this will be without detriment.

4. I agree to the interview/session being video/audio taped.

5. This application has been reviewed by the University Research Ethics Committee and has been given a favourable ethical opinion for conduct.

6. I have received a copy of this Consent Form and of the accompanying Information Sheet.

   Name: ……
   Signed: ……
   Date: ……

Appendix 3

Interview Questions

Demographics and personal Information

Participant's Number code: Name:

1. How old are you?
2. Marital status When started the business and now? If married for how long?
3. What does your husband do for a living?
4. What is your highest educational qualification?
5. Do you have any children?
6. At what stage in your life did you start working?
    a. In what ways did your past job motivate you to open up your own business.
    b. Would you say that your decision of starting a business was influenced by your past experience as an employee, in what ways?
7. What are your personal traits that helped you start your business
    a. What would you say are your personal values? Honesty, integrity, competence i.e. what you value in yourself?
    b. Which of your values is reflected in your business and implemented.

Business and Entrepreneurship

8. What would you say the main drive behind you starting your business?
    a. Financial independency
    b. Social independency
    c. Passion in the area and found a niche in the market
9. When and where did you start your business?
10. To what sector would you define your business to be in?
11. What would you say your main element of differentiation is (in your sector, in the market as a whole)?
12. Did you start on your own or did you need to hire employees?
    a. If so what was the number of employees that you started with
    b. Did you need to expand or do you still have the same number to date?
13. Does a male guardian run your business on paper, what is your independency given the guardian rules?
14. How did your direct family influence your decision to start a business (did they provide support)?
    a. Did they give you advice
    b. Were they supportive
15. In what ways were extended family and friends influential in you starting the business and while running it now?
16. Does a male guardian run your business on paper, what is your independency given the guardian rules?
17. What is your annual turnover?
18. Most business founders/owners are faced with some sort of a risk element (on a personal/professional level during the start and running of the business to present time)
    a. What is your approach to risk

b. What sort of risk have you taken
c. How do you make decisions about taking risks

Financial and Social Capital

19. How did you acquire the financial capital to start your business? Please reflect on the ease and difficulty of obtaining such capital? (Financial capital)
20. Are you a social entrepreneur? What are your views on social capital and where do you see yourself in terms of being a social activist/influencer? (A definition or further explanation is available upon request)

Technology

21. Can you describe how you used the following technology to establish your business (how they used the technology):
    a. Software
    b. Phone calls/land line/ mobile
    c. Type of technology used (social media apps, mobile apps, web page, cloud computing, big data and data analytics; internet of things- connecting all your devices
22. How important was this technology in helping you deal with:
    a. Relate to legal regulations and business aspects
    b. Overcoming cultural barriers
    c. Barriers related to religion
    d. In relation to bureaucratic policies and procedures (institutions)
    e. Creating networks to promote product/service (social capital)
    f. Educating yourself and getting new knowledge (human capital)
    g. Raising finance (borrowing money online, running campaign plan to sponsor your business, getting new inventors, etc)
    h. Getting feedback from customers
    i. Improve your supply and demand chain
23. If you would go back to 20 years to a world when the access to technology wasn't as easy, how would you say technology helped you overcome
    a. Risk in starting and maintaining
    b. Daily business activities
24. Can you share some of the challenges that you faced?
    a. When you decided to set up your business.
    b. How did technology help you overcome this/these challenges?
25. If you've ever faced challenges around gender how did you use technology to help you (they will name the challenge and how technology has helped)?
    a. Give me an example of how technology has helped you face a challenge
26. What would you highlight to be your greatest accomplishment? How did technology help you to accomplish these specific tasks?
    a. Personally
    b. Social accomplishment
    c. Business and career related
27. Would you define or relate yourself to being an entrepreneur?
28. Often entrepreneurship and innovation are used together
    a. Have you introduced a service that is innovative (then you can define innovation and say this is how I am defining it, if asked)
    b. Have you introduced a product/service that is new to your business sector, this can be a technology or a way in the running the day to day business
    c. Have you introduced a product/service that is new in all markets

d. Please provide an opinion on whom you think are innovator in society and internationally

Education Human Capital and female entrepreneurship Knowledge

29. How do you think your level of education contributed to your success (attainment of certain skills)?
30. What was your knowledge in the sector before you started
    a. If they talk about the knowledge as the to elaborate
    b. If not, ask how did you bridge the gap of knowledge
31. How does technology help you maintain a work life balance (you seem to have a busy life schedule was there anything that helped you maintain a constant schedule)?

Insinuations and governance

32. Were you faced with any specific challenge with bureaucracy and regulation of your market / business?
33. What do you see the government role is towards female business owners?
34. Where are the areas of development in your opinion?
35. How do you think the public/private sector influences entrepreneurial behaviour?

Culture and Religion

36. What elements of your cultural have contributed to business activity (both positively and negatively)?
37. What elements of your religion have contributed to business activity (both positively and negatively)?
38. Do you think if you were in a neighbouring Gulf countries would culture and religion influence your business journey same way?
39. How would your experience be different if you were in a country that had equal opportunities for both female and male (If you were in a country where female and male have equal opportunities to start and run business would your experience to be different?; would you agree that females and males are not exposed to the same level of opportunities, in what ways did this affect your experience and how would it have been different?)
40. Do you have anything further to say on technology and its impact in business in Saudi Arabia?

Appendix 4

Table 0.1: Participant Overview

No.	Participant Overview
1	A 26-year-old single mother of 2 children. Graduated with a bachelor degree from the University of Reading and speaks 2 languages. Started her business whilst pregnant with her second child and while going through a divorce. A full-time entrepreneur with a first mover business strategy and started her business in the packaging and retail industry. She comes from an entrepreneurial background, as her mother owns an award-winning non-profit organization. Her main reason for starting the business was independence and desire for full-financial autonomy. She started her 4-year-old business from scratch using her own finances, with technology playing a critical role in her business strategy and growth.
2	A 25-year-old married opportunity-driven entrepreneur. Graduating from University of Toronto with a bachelor degree majoring in Gender, Sexuality and Social Justice and minoring in Marketing. She started working from age 16 following her mother's footsteps, as her mother is the owner of several businesses. She speaks 3 languages and started her full-time sports business after working for a senator in Philadelphia for 18 months. Her main reason for starting was to raise gender awareness in the city of Jeddah, Saudi Arabia and financial independence even though she is well-off she wanted complete autonomy. She is vegan, an animal and human rights activist and a feminist that is passionate about her job.
3	A 24-year-old single opportunity driven entrepreneur. Graduating with a bachelor's degree in International Business from the City University of London. She acquired and then started her business in the Sports industry. She is passionate about her job and the main reason for her business was to raise social awareness for women in the sports industry, she is well off and working is an option in her family. She has been working with her father, a

	business man, since she was 12-years-old. Technology and social media have contributed considerably in the business strategy and growth.
4	A 35-year-old college dropout, married with children. The opportunity-driven entrepreneur started her business at the age of 30, due to a vacancy in the market for event planning and craft. She speaks 2 languages, and has wide exposure to different cultures. Her parents are divorced and she is married to an Arab non-Saudi. Her reason behind starting the business was financial dependency as she did not want to end up like her mother, dependent on others for money, in addition to her desire for freedom, as she worked for 13 years in different marketing agencies. She is open minded compared to the Hijaz culture and assertively verbal about it, with several tattoos on her body (which are culturally and religiously unacceptable). Technology has helped her with her business as it shielded her from the taboos of society and helped her to speak her mind with no restrains.
5	A 26-year-old mother of 2 children. The opportunity-driven entrepreneur graduated from Dar Al-Hekma University in Jeddah, a private prestigious university, with a bachelor in Finance. She speaks 2 languages and comes from a family that is not involved in business. Both her parents are surgeons, and graduating from Canada. She started her business due to a vacancy in the market, with her husband's support she managed to run a fashion boutique in a prestigious area in Jeddah, KSA, although her parents did support her financially. She is a dedicated full-time mother and business owner. Technology has helped her maintain and manage her 2 full-time jobs that she is passionate about. Prior to opening the business, she worked for Bupa (international insurance company).
6	A 50-year-old Professor in Computer Science. She is a mother of 3 children and started her businesses while married to her first husband. She graduated with a Bachelor degree in Computer science from King Abdulaziz University in Jeddah. Her masters and PhD are both in Computer Science from Georgetown University in Washington, D.C. She is the first Saudi woman vice-mayor to manage Jeddah Municipality and was responsible of changing labour laws concerning women in Saudi Arabia. She is a privileged entrepreneur starting 2 ventures. One in the fashion industry when she was 22 years old and the other in the crafts industry while she was a 20-year-old. Both businesses started due to a vacancy in the market. She started the crafts business with her now ex-husband and the

	fashion business with her sister. Her parents are well educated and speak 3 languages at a time where people in Saudi barely spoke 2. She also speaks 3 languages. She had to give up the crafts business when filing for a divorce, because of the laws against women at the time abut business ownership. She is remarried and manages the second business part-time, with her sister and the use of technology and social media. In addition, she opened a consultancy firm several months after the interview, while maintaining teaching and holding the Municipality position.
7	A single 22-year-old entrepreneur. Graduating from Dar Al-Hekma University in Jeddah, Saudi Arabia with a bachelor's degree in Law. Her sister started the food based business when she was 16 but then stopped and she took over the business idea. She works at the bakery full-time, even though her sisters own part of the business but they are only silent partners. Speaks two languages and started the business due to high demand, on Facebook, after her sister closed. Her maternal grandfather owns one of the banks in Saudi Arabia and her father is a surgeon, and the paternal side of the family are all businessmen. A year after the interview she earned her license to practice law in Saudi Arabia and holds a Master degree in Law from the University of California, Berkeley, School of Law.
8	A 31-year-old opportunity-driven entrepreneur who speaks 3 languages and is married with 2 children, she started her business when she was 25. She holds a Grand Diplôme from Le Cordon Bleu Paris, the most prestigious degree in Culinary Arts. She graduated with a bachelor degree in Media and worked in Dubai for 2 years until going abroad to study culinary school. Her parents are divorced, her father is a business man and her mother is a life coach. After graduating from culinary school, she got married and went back to the media job and pastry making and baking was a hobby at home in Jeddah. Her husband started selling her pastries and home-made macaroons. Due to high demand, she quit her job and opened a boutique with a loan from the bank that she paid off in a month due to the success of the business. She now owns 4 boutiques in Jeddah, 2 in Riyadh and 1 in Dammam.
9	A 30-year-old single opportunity-driven entrepreneur, graduating with a Bachelor degree in Graphic Design from Dar Al-Hekma University in Jeddah, KSA, then earning a MA in Graphic Communication and Design from Central Saint Martins, University of Arts London.

	She owns a Think-tank consultancy agency in Jeddah. She started the business 4 months into her PhD program (in Milan) after attending lecture a in London which inspired her. She spoke to the speaker and told her about the idea she had, then dropped out of the PhD program and moved to Jeddah within a month and started the agency. The business is in a very luxurious basement in her grandfather's company, where the interview took place. She speaks 3 languages and comes from a wealthy family as her mother is a princess. The main reason behind starting the business is her passion of utilising Saudi minds as she finds Saudis to be extremely talented. Her mother has supported every decision.
10	A 28-year-old opportunity-driven entrepreneur, married with children. She graduated from private schools and started her business after having children after noticing the demand in the market. The 4-year-old business was financed by her father. The business was also initiated in one of the buildings that her father owns, thus doesn't pay rent. She started the business with a bachelor's degree in Banking and Finance which is not near the area she opened the business in, which is an educational nursery and preschool and the first of its kind in Jeddah. In the beginning, she had one venue with one class room, now she has 2 with several class room and expanded to summer camps and different programs with qualified employees. She has taught herself most of the aspects to the business while on the journey and says has yet to learn more.
11	A 29-year-old Lawyer who is the first woman to open a female-owned solicitor office in Jeddah. The office is registered as a business ownership as it is not legal for women to own law firms. She runs the 4-year-old office according to business laws. After completing her degree, she found it difficult to get a job in law firm to attain the practicing licenses even though graduating top of her class. After securing a job, and working for 3 years she opened the office with her own savings. She grew up in a middle-class environment graduating from public schools and she did not find support from parents about her passion about a career and fought her way through family norms and social norms. Once opening the office, she supported other women whom didn't have a chance to work in a law firm.
12	A 31-year-old married entrepreneur with 4 children, started the 8-year-old business with a bachelor's degree in Human Resources management and an MBA. After establishing the business, she also worked part-time as an HR consultant and opened several HR

	departments for 6 companies in a year. Before starting the business and becoming a consultant she has never had work experience, considering herself a full-time mother. Her husband has helped her with the business and has supported her throughout, as her parents are surgeons, but they helped in financing the business and were extremely supportive. The reason behind opening the business was she found a gap in the market for fashionable items specifically for Hijabi women.
13	A 31-year-old single mother with a 5-year-old business in the culinary industry. She graduated with a bachelor's degree in graphic design from a private university. She is the eldest of 5 girls and her father has supported educational and business ownership. He has provided financing for the business, with rent in the most expensive places. She started the business after the divorce and her mother was supportive by helping her take care of her son, and her mother is also a business owner. She found a vacancy in the market and tested the business for months before finally opening a boutique store. She taught herself everything related to business as she lacked the background. Her brother-in-law was also supportive of her. Her father helped with providing human capital and experience. She had worked as a free-lance graphic designer since her final year at university but with no business experience.
14	A 29-year-old single entrepreneur who dropped out of collage to pursue her dream. She started the now 10-year-old business at the age of 19. She had the idea during her final semester in her second year and went and spoke to the dean, who was very supportive and told her that her place wouldi be waiting for her for 3 years. That included her scholarship in the private university. She went and told her mother, who was supportive as well and provided the finance of the business. Her father wasn't understanding at the beginning but soon came on board after she showed him what she was doing. She was selected to participate in a global competition to represent women in the Middle East, and she won 3rd place. She owns the leading digital magazine in the kingdom of Saudi Arabia, and the first of its kind. She went back to college and graduated with a bachelor's degree in graphic design, and she has multiple graphic, programing and digital certificates. Other than summer part-time jobs that her mother insisted on, her company is the only work experience she has.

15	A 32-year-old single woman owning a 5-year-old business. She graduated from public schools and during her undergraduate years she was working a part-time job. Her family was not supportive of her opening a business, yet she was determined. She worked in an international company as a secretary and pursued every opportunity and made connections to open the highest ranked wedding photography company in Jeddah. She started the business with her own savings and would meet clients in cafés until she was able to open her own agency. She has taught herself how to use the camera and invested in her skills and now she trains photographers and invests in real estate.
16	A 39-year-old married entrepreneur with 3 children and a 14-year-old business. The first owner and establisher of an all- women basketball team in the kingdom of Saudi Arabia. She graduated with a bachelor's degree majoring in Media and communication and a minor in French from George Mason University. She has always been working part-time jobs. Her father is the first editor of a non-Arab newspaper in the Kingdom and her mother works in the Ministry of International Affairs. She was exposed to meeting global athletes such as Mohammed Ali and many others. She had a passion for sports but did not make it a business until she could not work due to motherhood and faced postpartum depression and that was the reason she started the business. With her personal savings and her husband, she managed to own and establish the team. Since then she has won 2 entrepreneurship rewards, was on the list of the most influential women in the Middle East. She participated in the 2012 London Marathon and was one of the first Saudi women to climb Everest.
17	A 57-year-old married entrepreneur with 3 children and a 33-year-old business in the fashion industry. Owning the largest luxury brand outlet in the Kingdom of Saudi Arabia, she started working while she was still living at her partner's house before being married in her father's business and before graduating from university. It was not culturally accepted for women to work but her father was keen on her working and participating in the family business. After marriage, she started working with her husband, as he was in the fashion industry. She started the idea of an all women luxury boutique in the early 90's which wasn't available for women at the time in Saudi Arabia. Now she owns 100s of boutiques throughout the kingdom and has thousands of employees under her and is on the annual list of most influential Saudi women. She taught herself to use different software

	at a time when the computer was not yet commonly used and adapted to new technologies and learns with her business. She speaks 5 languages fluently and did her MBA in the early 2000 whilst working. She had a vision and visualised the current future at a time when it was not possible. She witnessed a time when her business was taken away from her from competitors because she was still a small growing business. Now she owns a monopoly in the market with no competitors in the high luxury fashionable outlets around the kingdom of Saudi Arabia.
18	A 30-year-old single entrepreneur with businesses in 3 different countries Saudi Arabia, London and Hong Kong. Her oldest business is 9 years old established in Jeddah. She has worked on 23 global projects within her investment companies. This privileged entrepreneur has learnt the skills of entrepreneurship from her father, who is one of the top entrepreneurs in Saudi Arabia and the Middle East. It is uncommon within her family for women to attain a bachelor's degree and to work, she was the first attain a degree and the first to travel for an education attaining her master's degree in International Business from the university of Manchester. While in Manchester she ran her businesses in Saudi and started her investment company in London. The main capital was provided by her father and then she reinvested in her companies and has returned the money to her father and now owns all companies. She sees herself as a very passionate workaholic and is now looking to invest further in the Middle East.
19	A 58-year-old married entrepreneur owning the first international girl's school opening 32 years ago. She obtained her bachelor's degree from the university of Cairo which was uncommon as she said, but her father made sure she had the best education. After returning to Jeddah she decided to provide an exceptional education for girl, it wasn't easy to be the first comer, but she did manage to do that with in 3 years. She speaks 3 languages and the schools run from pre-school until high school for both girls and boys. Her husband has supported her carrier choice and supported her decisions to fight the system, as she brought in different language studies, music and art, which was not acceptable especially for girls at the time.
20	A 30-year-old married entrepreneur with a 4-year-old business. She graduated with a bachelor's degree in Management Information Systems from a private university in

	Jeddah. She had a passion for sewing, embroidery and textiles since she was young. She graduated with a master in fashion from University of the Arts London, then travelled to Milan for additional textile and fashion courses. She has been working since she graduated from university for 9 years at Procter and Gamble holding a managerial position one of the first few Saudi women to do so. She took a year off for the courses and to establish the business. She has become successful and well known in the industry locally as her brand is in high demand specifically as it is one of the first Saudi women brands. She started the business before marriage and her family has supported her decisions, her husband did support her but to a certain extent.
21	A 30-year-old married entrepreneur with 2 children and a 5-year-old business. She graduated from private school and a bachelor's degree in banking and finance. She stared her business after being certain that it was her passion and her husband supported her decision, then she quite he 4-year job in the bank. She travelled to take courses in culinary school and then opened her restaurant, she became the master chief that created the menus. After the restaurant was successful she opened a dessert only restaurant specialising in chocolates. After that was successful she started her MBA and is a full-time mother and manager of her restaurants.
22	A 39-year-old married entrepreneur with a child and a 11-year-old business. She studied her under graduate degree in California and started talking her love to sports to a different level. She has ADHD and said that sports helped her and finds that it heals the mind and body and it was not introducing at all in Saudi at least not in the level that it should be. She shares that it was difficult to register her business as only 3 months (from the date of the interview) ago where was that made possible, so she was working from home to train women and she had and entire wing in her father's house dedicated to her classes and fitness. She globally recognised now for being the first Saudi female martial trainer in the kingdom of Saudi Arabia. Her family is extremely supportive of her decisions and her husband supports her even at times when she was verbally abused for undertaking a "masculine spot."
23	A 30-year-old married entrepreneur with a 9-year-old business. She had the business idea when she was in grade school. She always knew what she wanted to study, as her mother

	made her work and pushed her to explore options at a young age. She graduated from private school and a private university in Jeddah with a bachelor's degree in Graphic Design. She is the first Saudi woman to establish a Saudi based design magazine in the Arabic language. She has faced many hurdles and said her passion kept her going. Her family is supportive and her family provided the basic capital for the business, which she then returned. Her magazine has opened several doors to success. She now trains people in design and has grown the market base for the magazine. She is also a co-owner to a publishing company that produces short films and when she has the time she produces films.
24	A 28-year-old single entrepreneur with a 4-year-old business. This underprivileged entrepreneur fought hard to start her business and establish her dream. With lack of support from her father she found way around him and the system to establish the system. She graduated with a bachelor degree in home economics specialising in textiles, she started sewing at the age of 4 and knew that this was her passion. Growing up her father did not allow her to attend any workshops so she taught herself the essentials from her grandmothers. She was not allowed to leave the house except for university so during her university years she established the business and compete in entrepreneurial competitions and won and with the prize money started the business. She now runs a factory, the first owned Saudi women factory and designs items from scratch. She rented a flat next to her home as her office as she still can't leave yet finds ways to run her business.
25	A 27-year-old married mother with a 7-year-old business. She graduated with a bachelor's degree in Management Information Systems from a private university in Jeddah, then was accepted in the prestigious international relations program at Tufts university, then graduated from a master's degree in international Law specialising in human rights law. She is the youngest Saudi women poet to write poems in English starting from the age of 12, and has 3 published books. She started her first business at the age of 15. She has gained international recognition for her work. She grew up in America within a very support environment, her parents pushed her and encouraged failure and hard work.

26	A 41-year-old single women that has inherited the business from her father. She graduated from King Abdul-aziz university and never aspired to become a business owner when her father passed away she made it her mission to turn his customised healthcare business to the first of its kind. Indeed after 5 years she has managed to turn the business from a failing one to a successful one that has people from all over the kingdom visit. She has planned to open 2 other branches in other cities in the Kingdom if Saudi Arabia.
27	A 31-year-old married mother with a 5-year-old business. She graduated from a private university in Jeddah with a bachelor's degree in Special Education. She then attained her master's degree in international education development from the University of Colombia. Upon returning to Jeddah she secured a position as an assistant professor in King Abdul-Aziz University. While working as a lecturer she started to establish her business in educational development and then quit her job. She now leads the number one educational consultancy firm with head-quarters in Jeddah and offices in Riyadh, Dubai and London.