

Changing society: pioneering women entrepreneurs in Saudi Arabia.

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Changing Society; Pioneering Women Entrepreneurs in Saudi Arabia

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Changing Society; Pioneering Women Entrepreneurs in Saudi Arabia

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ABSTRACT

The research examines the role of institutions influencing Saudi female entrepreneurs and how they became enabled to be social agents and institutional entrepreneurs in a very traditional, family-orientated society, albeit facing pressures to change.

In acknowledging the uniqueness of the social-cultural context in Saudi Arabia, this study adopts a qualitative design. Specifically, purposive and snowball sampling techniques were implemented to gather primary qualitative data. The data draw on 31 interviews with female entrepreneurs residing in Jeddah, capturing the practical experiences of our entrepreneurs and their engagement with the informal and formal institutions of their immediate societal surroundings. Our analysis relies on the constant-comparative method (Anderson and Jack 2015) to illicit the meanings and implications taken from context, and also how this informs the day-to-day activities of the entrepreneur (Anderson et al. 2012).

This study has found that existing institutions constrain, but also enable Saudi women entrepreneurship. In particular, the obligations and responsibility of Arab families are turned to advantage, in the form of a patient resource base or networks of knowledge development. We saw too how pioneering efforts, in conjunction with other change, have begun to modestly alter the opportunity structure in Saudi Arabia, the entrepreneur acting as a change agent. Saudi women entrepreneurship is thus best characterised as a recursive process between our entrepreneurs and the social system, which is an essential resource for and product of situated actions.

This research makes a modest contribution to the long-running discussions on women's entrepreneurship in the context of the Arab world. The findings cannot suggest that it is going to be easy or smooth for future women entrepreneurs; traditions continue and there are also vested patriarchal interests. Nonetheless, more Saudi women are involved in

growing their businesses. These pioneers have changed society; a modest, but progressive change for the better.

This study has several implications. First, the produced empirical findings have highlighted certain areas for further improvement of female entrepreneurship in Saudi Arabia, which goes in keeping with Saudi Vision 2030 and the expected role of women in the social and economic development of Saudi Arabia. Second, this study has contributed to the existing body of knowledge and understanding of what institutional barriers and challenges Saudi female entrepreneurs face and how they could be overcome at a national level.

Keywords: Women Entrepreneurship, Saudi Arabia, Institutions Theory (Formal and informal Institutions), Institutional Entrepreneurship, Family, Role Models.

DECLARATION

I hereby declare that this thesis,

“Changing Society; Pioneering Women Entrepreneurs in Saudi Arabia”

To the best of my knowledge this is entirely my work, and where any material points to the ideas of others, it is thoroughly cited and referenced with appropriate acknowledgements given.

SOSAN ALGAHTANI

MAY 2021

DEDICATION



الحمد لله الذي بنعمته تتم الصالحات، وبفضله تنزل الخيرات والبركات وتوفيقه تتحقق المقاصد والغايات

I dedicate this thesis to Allah Almighty for His faithfulness in guiding me through these years; challenging, lonely, exhausting, and staying up late nights, but at the end of this journey, he rewards me with my PhD.

Also, I dedicate this thesis to my loving and supportive father and mother, Mr. Ali Algahtani and Mrs. Mrim Algahtani. Without their blessing I would not be here today. Thank you both.

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SOSAN ALGAHTANI

MAY 2021

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LIST OF ACRONYMS

| Acronyms | Meaning of Acronyms |
|-----------------|---|
| AJL | Abdul Latif Jameel Community programme |
| G20 | Refer to the European Union and the 19 countries, which they are Argentina, Australia, Brazil, Canada, China, Germany, France, India, Indonesia, Italy, Japan, Mexico, Russia, Saudi Arabia, South Africa, South Korea, Turkey, the United Kingdom and the United States. |
| GCC | Gulf Cooperation Council |
| GDP | Gross Domestic Product |
| HR | Human Resources |
| ICF | The International Classification of Functioning |
| ID | Identification Card |
| IDV | Individualism versus Collectivism |
| IND | Indulgence versus Restraint |
| JCCI | Jeddah Chamber of Commerce and Industry |
| KFUPM | King Fahd University of Petroleum and Minerals |
| Kingdom | The kingdom of Saudi Arabia |
| KSA | Kingdom of Saudi Arabia |
| LTO | Long Term Orientation versus Short Term Normative Orientation |
| MAS | Masculinity versus Femininity |
| MBA | Master of Business Administration degree |
| MBS | Prince Mohammad bin Salman |
| MENA | Middle East and North Africa |

| | |
|-------------|--|
| MIC | The Ministry of Commerce and Investment |
| NDPs | National Development Plans |
| OPEC | Organization of Petroleum Exporting Countries |
| PBUH | Peace Be Upon Him |
| PD | Power Distance |
| QDA | Software Program for Qualitative Data Analysis |
| SA | Saudi Arabia |
| SME | A Small and Medium-Sized Enterprise |
| SMEs | Small and Medium-Sized Enterprises |
| SR | Saudi Riyal |
| UAI | Uncertainty Avoidance Index |
| UK | United Kingdom |
| US | United States |
| USA | The United States of America |
| VAT | Value-Added Tax |

GLOSSARY

| Words | Meaning |
|--------------------------|---|
| Allah | Allah in Arabic means God. |
| Dhu al-Hija | The last month in the Islamic calendar (The 12 th month) |
| Holy Prophet/ Prophet | Messenger of God |
| Islamic Shariah law | A religious law founding from the Islamic tradition, particularly from the Quran and the Sunnah. |
| Mahram | A Male Guardian |
| Quran | The word of Allah. The Islamic Holy Book that was revealed to the Holy Prophet (PBUH). |
| Ramadan | The fasting month in the Islamic calendar (the 9 th month of 12 th months) |
| Sunnah | The Sunnah are the deeds and actions of the Holy Prophet (PBUH) that are followed by Muslims. |
| Vision 2030 | A government document that sets the boundaries of Saudi Arabia's social, political, and economic development in its attempt to diversify its economy and make it less dependent on oil. |
| Wakalah | An authorisation contract given to another person or agent to act on your behalf |
| Wakil | A person or agent has an authorisation to act on your behalf |

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1.0 CHAPTER ONE: INTRODUCTION

1.1 Introduction

In the Kingdom of Saudi Arabia, women make up around 43% of its 35-million population (GEM 2020). Until the early 21st century, the role of women in Saudi society was predominantly limited to household and childrearing duties. Moreover, their rights were limited compared to women's rights in many of Saudi Arabia's neighbouring countries (Abou-Moghli and Al-Abdallah 2019). Nonetheless, Saudi society has recently witnessed a series of both economic and social reforms regarding the rights and freedoms of women (Basahal 2020). These changes have further promoted the development and popularity of female entrepreneurship in the country. This growth can be explained by the government's intention to further diversify the country's economy and ease its dependence on oil revenues (Damanhour 2017).

Various programmes and initiatives have been developed in the past 5 years to encourage more Saudi women to become business owners (Islam et al. 2018). Saudi women have achieved a considerable level of economic independence and become influential actors in Saudi society through entrepreneurship. On the one hand, Saudi society is becoming more tolerant of female entrepreneurship (Al-Kwafi et al. 2020). This is evident from the aforementioned regulatory and legal changes and improvements. On the other hand, Saudi Arabia remains a highly paternalistic society where traditional norms and values are preserved and strictly followed (Nieva 2015). As a result, serious tensions exist in this cultural and social context when it comes to the development of female entrepreneurship.

1.2 Research Problem

Saudi women contribute significantly to the economic development of Saudi Arabia by engaging in entrepreneurial activities (Al-Kwafi et al. 2020). Over the past 10 years, the number of female entrepreneurs in this country has increased by 35% (Gulf Insider 2017; GEM 2020). However, multiple barriers and challenges hinder the growth and development of female entrepreneurship. The most notable of these challenges include limited access to financial resources, constraints from formal institutions, socio-cultural challenges, and policy and regulatory barriers (Lavelle and Al Sheikh 2013; Abou-Moghli and Al-Abdallah 2019; McKernan 2018). In addition to the aforementioned challenges, Saudi women entrepreneurs face numerous cultural barriers that prevent them from being accepted by society (Basaffar et al. 2018). Previous studies revealed that these challenges include, but are not limited to, social values, norms, and religious teachings, according to which the role of women is limited to housekeeping and childrearing duties and responsibilities, and their attempts to claim social and economic independence often fail because of these factors (Lavelle and Al Sheikh 2013; Khizindar and Darley 2017; Ojediran and Anderson 2020).

It is largely unclear from the literature how Saudi women overcome the barriers created by both formal and informal institutions, for example bureaucracy, cultural and social pressure in a conservative traditional society. Furthermore, there is a lack of examination of this subject as to how Saudi women perform the role of institutional entrepreneurs by changing the aforementioned norms, values, and regulations in their attempt to institutionalise female entrepreneurship and promote this economic activity in Saudi Arabia. These issues are not addressed, and Saudi women entrepreneurs are often neglected in the existing literature. This study attempts to address this research problem and contribute to the existing knowledge by examining how Saudi women entrepreneurs perceive the social and cultural barriers posed by both formal and informal institutions and how they overcome these

challenges. Further, how Saudi women perform the role of institutional entrepreneurs becoming role models in Saudi society is also examined in this thesis.

1.3 Research Rationale

Saudi society and its norms have traditionally impeded women's engagement in entrepreneurial activities. Over centuries, the country nurtured a society that has religious mores and where men dominate power structures and finance (Abou-Moghli and Al-Abdallah 2019). In this context, women's ability to operate a business venture remains largely limited. Nonetheless, despite all these challenges and barriers, the popularity of female entrepreneurship in Saudi Arabia has recently been growing (Ojediran and Anderson 2020). This fact highlights important sociocultural changes that Saudi Arabia is currently undergoing, providing the researcher with a unique opportunity to examine how Saudi women work around or within these rules and cultural norms in realising their entrepreneurial potential. To the researcher's knowledge, female entrepreneurship in the context of Saudi Arabia remains a relatively under-researched area, which justifies the selection of this topic for the current academic project. By focusing on how Saudi women deal with the challenges and barriers posed by both formal and informal institutions is expected to contribute to the body of empirical research and fill the knowledge gap.

The Saudi government has recently realised that women's empowerment adds to Saudi Arabia's economic and social development, which has triggered the creation of momentum towards greater opportunities for Saudi women willing to run their own businesses (Abou-Moghli and Al-Abdallah 2019). The government's recent policies and programmes have introduced women to a new level of economic and leadership empowerment, suggesting that they become the new agents of development and change that Saudi Arabia needs to establish itself as a highly developed country (Saudi Vision 2021; Fathallah 2019). This study

will make the first attempt to examine whether and how Saudi women act as change agents and institutional entrepreneurs in a traditional but slowly changing society.

My strong interests in the field of women entrepreneurship were embedded in me since I was a child. I am the daughter of a Saudi entrepreneur who was the first person to establish the idea of car rental in Saudi Arabia. My father's story has fascinated me and made me forget any restrictions or obstacles that might be in front of me as a Saudi woman living in a conservative society bound by traditions and cultures against women and women entrepreneurship. My father is an entrepreneur who built his company from scratch without any assistance from his family due to the difficult financial conditions that his family was going through at the time. My father, with his ideas and effort, was able to take his father, brothers, and sisters from a below-average standard of living to a higher-than-average standard. As a Saudi entrepreneur in Saudi Arabia, my father faced many obstacles at the beginning of his project, as there was no awareness, not even a Saudi word describing the idea of renting a car with or without a driver. As his daughter, I grew up with my father's entrepreneurial experiences in the business world, I wanted to become a Saudi woman entrepreneur.

Since I was born my father has treated me equally to my older brother, not differentiating between me and him in terms of gender. He used to take me with him everywhere he went, such as his office, car workshop, construction sites, jewellery shop and other different places, most of which were intended for men only! This was something unusual in my father's family and there was a lot of criticism of my father. Family relatives and friends were questioning my mother why she allowed her daughter to go out of the home and visit the office, workshop and places where female visits are restricted. This caused some tension between my parents, but my father asked my mother to ignore the criticisms. In this process I became freer, more open, outside the tradition from my relatives' point of view. From

those early years and onwards, I was accompanying my father and he taught me the importance of entrepreneurial activities, and sometimes he would let me try working, especially in the jewellery shop, where I used to go after school serving the customers and preparing the required paperwork.

In 2006, when I entered the university there was not any courses related to entrepreneurship at any university in Saudi Arabia. But I went every day to the head department of the Business School at Effat University and explaining that I would like to study a course that will make me a woman entrepreneur one day! Finally, this day arrived, and I was the first student to register under the major of entrepreneurship. After that I started dreaming of my own business. In 2014, my father fulfilled this dream for me by helping me establish a beauty salon and tailoring (for ladies only) in Jeddah. The entrepreneuring process with the support from my father and family led me to become interested in the questions: why are Saudi women entrepreneurs facing obstacles, from the restrictions imposed by the government, the tradition and social norm? What is the role of the family in Saudi women's entrepreneurship? Does the family constrain them? Who helped them and how? The society is slowly changing; does Saudi women entrepreneurship play a role? All these questions had come to me when I started my business in Saudi Arabia. In summary, my life experience as a Saudi woman has inspired me to study this research topic on "changing society, pioneering women entrepreneurs in Saudi Arabia.

1.4 Research Background

Saudi Arabia is a traditional society, where paternalistic values and norms are evident and reinforced by its members and family (Danish and Smith 2012; Tlaiss 2015). Khizindar and Darley (2017) point out that entrepreneurs are usually family members manoeuvring in concert or disharmony with an array of other family members. This is especially true in

Saudi where, as Karam and Jamali (2013) point out, the patriarchal interpretations of Islam strongly advocate conformity to traditional gender roles within family structures (Grine et al. 2015). The family plays a key role, not just as a background to entrepreneurship but as the institution that reflects the culture and tradition (Manolova et al. 2008; Boettke and Coyne 2009). A Saudi family is a patriarchal unit; patriarchal gender relations and women's subordinate position within the family are reinforced by both law and social norms (Moghadam 2004). A woman's main role in society is as a wife and mother. They are expected to obey their male guardians, and their ability to take independent decisions is limited (Damanhoury 2017). This is because women are viewed as the bearers of family honour, meaning they carry greater expectations of social compliance. That is why the members of Saudi society consider modesty and shyness positive qualities in a woman (Ahmad 2011a).

Since women in Saudi Arabia are traditionally responsible for the domestic space, preparing food, and providing warm-heartedness for their family, working outside their home is not welcomed (Nieva 2015). That being said, female entrepreneurship is a business activity that implies working outside a woman's home, communicating with men, and earning money, which is in contradiction to the traditional norms and values held and cherished by Saudi society (Soekarba 2019). That is why female entrepreneurship is not a welcome activity and Saudi women who become entrepreneurs often become victims of social censure.

Before Saudi women can own and operate a business venture, they have to overcome various barriers posed by both formal and informal institutions, including a lack of governmental support, societal pressure, and a patriarchal society (Williamson 2000). For example, the extent to which women can obtain loans from Saudi commercial and state-owned banks is limited, since they need a guardian for this purpose. In addition, banks lend financial resources to women at higher interest rates compared to men, which is another

barrier to their entrepreneurship activity (Helmke and Levitsky 2004). Companies led by women in this country have often been confined to healthcare and education, whereas women entrepreneurs' access to other industries and economic sectors has traditionally been limited (Tlaiss 2015). Even though a woman goes against the traditional norms and values of Saudi society, she, as well as her family, is most likely to lose her reputation, which also prevents many Saudi women from becoming entrepreneurs (Ojediran and Anderson 2020).

Traditional socio-cultural norms, values, and rules began to change in the Kingdom of Saudi Arabia in the early 2010s, for various reasons. One of the driving factors was the establishment of business support centres for women by local organisations under the policy of 'Saudisation' (EURA 2018; JCCI 2020). According to this policy, local business entities are obliged to fill their workplaces with Saudi nationals up to a certain level (EURA 2018). Under this scheme, the Saudi government has made it incumbent upon the companies to fix the quota of Saudi women in their labour force (Al-Dosary and Rahman 2005). Through this practice, the positive trend of women taking part in socioeconomic activities is being developed. The government has started to recognise the significance of women entrepreneurs and their contribution to the country's social and economic development (Damanhoury 2017). This interest is reflected in Saudi Vision 2030, according to which a special emphasis is put on the issue of supporting female entrepreneurship and empowerment.

Despite these recent improvements, Saudi Arabia remains a conservative society, where culture, social norms, and religion determine how its members should act and behave. This creates a unique social context in which female entrepreneurship is developed, providing the researcher with an opportunity to gain a deeper understanding of how women entrepreneurs cope with the challenges posed by Saudi society, culture, and religion and

whether they can overcome these challenges and promote the development of female entrepreneurship in the country.

1.5 Research Aim and Research Questions

The research aim of this academic project is to examine the role of institutions influencing Saudi female entrepreneurs and understand how they became enabled to be social agents and institutional entrepreneurs in a very traditional, family-orientated society, albeit facing pressures to change. To achieve this research aim, the following questions should be answered:

1. How do Saudi women entrepreneurs experience the barriers created by formal and informal institutions in Saudi Arabia; a very traditional family-orientated society that is currently facing pressures to change?
2. How do Saudi women entrepreneurs overcome the institutional barriers through the mechanisms of family?
3. How do women utilise institutional entrepreneurship to navigate formal and informal institutional barriers in Saudi Arabia?
4. How do Saudi women act as institutional entrepreneurs becoming pioneers and role models for others to follow in society?

1.6 Conceptual Framework Overview

Saudi Arabia is a unique context where religion and culture define the social norms and traditions of highly conservative and paternalistic Saudi society (Abrutyn and Turner 2011; Ghezzi and Mingione 2007). Context is often examined in terms of institutions in the socio-cultural views of entrepreneurship (Welter 2011). The conceptual framework of this study is

built upon institutional theory and the institutional entrepreneurship theory (Abou-Moghli and Al-Abdallah 2019). According to the institutional theory, institutions (e.g., the rules of the game of societies) can be divided into two broad groups, namely formal institutions and informal institutions (Rutherford 1995). The former group of institutions takes the form of an official entity (e.g., the government) or written norms and rules (e.g., a constitution), whereas the latter group of institutions consists of unwritten rules, values, and beliefs (e.g., customs, religion, tradition, and moral values) that are followed and enforced by society (Abrutyn and Turner 2011). By applying the institutional theory, this study examines whether and how both formal and informal institutions affect female entrepreneurship in Saudi Arabia.

Institutions shape entrepreneurship (El Harbi and Anderson 2010; Alhothali 2020; Ali et al. 2019). Entrepreneurs channel their efforts according to the quality of prevailing economic, political, and legal institutions (Baumol 1990; Xiong et al. 2018). The institutional theory attempts to explain how the structures in the form of rules, norms, schemes, and routines become established in society and prescribe its behaviour (Rutherford 1995). Institutional entrepreneurs and their activities are influenced by institutions; at the same time, they mobilise and command resources to create new or alter the existing institutional structures (Biygautane et al. 2019; Anderson and Starnawska 2008). They are defined as agents who mobilise and command resources to create new or alter the existing institutional structures (Pacheco et al. 2010). Saudi women can act as institutional entrepreneurs who trigger a change in society and facilitate the development of female entrepreneurship in the country (Nieva 2016).

1.7 Research Methodology

Considering the research context of this study, as well as its aim, objectives, and research questions, a qualitative research design has been selected. The researcher adopts the interpretivist approach, according to which the meaningful constructs of the social world are created by social actors who inhabit this world (Patton 2015). Therefore, by following this approach, the researcher can identify how individuals involved in the same phenomenon (i.e., female entrepreneurship) can have different perceptions of and attitudes towards this phenomenon, as well as the factors affecting this phenomenon (Saunders et al. 2016). The researcher opted for semi-structured interviews as the main data collection tool, since they provide detailed and rich information, as well as contextual material for the study (Gray 2017). Female Saudi entrepreneurs residing in one large city, namely Jeddah, were approached as the target population. This decision is justified by the fact that women entrepreneurs can provide first-hand data on what socio-cultural barriers they face when trying to conduct business activities in Saudi Arabia. The researcher used two non-probability sampling techniques, namely snowball and purposive sampling, to obtain access to the most easily accessed members of the target population (Easterby-Smith et al. 2012). In total, 31 Saudi women entrepreneurs participated in this study and provided primary qualitative data, which was processed with the help of thematic analysis. The selection of this analysis method allowed for identifying, analysing, and reporting patterns within the data set, based on the research aim, objectives, and questions (Saunders et al. 2016).

1.8 Research Originality

According to Saudi Vision 2030, female entrepreneurship is a potential contributor to the economic development of Saudi Arabia (Saudi Vision 2021). At a micro level, female entrepreneurship is also expected to strengthen family ties and promote the role of women

in Saudi society. However, major obstacles confront Saudi women and their ability to become self-employed. To the researcher's knowledge, most previous studies neglect the research context in which Saudi women entrepreneurs operate. It is unclear how socio-cultural barriers are perceived and confronted by female Saudi entrepreneurs. This research will fill this research gap and contribute to the institutional theory examining how Saudi women experience and overcome the barriers created by formal and informal institutions in Saudi Arabia; a very traditional family orientated society that is currently facing pressures to change, in order to become entrepreneurs. Furthermore, this study examines through the practice of entrepreneurship, how Saudi women facilitate changes in society, not only making it more tolerant and open-minded towards women entrepreneurs, but also becoming pioneers for others to follow in the society.

1.9 Thesis Structure

This thesis consists of nine chapters (see Figure 1).

Chapter 1 is responsible for the introduction of the research background, the purpose and objectives of this study, and its originality.

In Chapter 2, the reader is provided with the research context with a brief description of Saudi Arabia's economic, political, and socio-cultural environment, as well as the role of women entrepreneurs in the country's economy. Saudi Arabia's history and religion are also briefly discussed in Chapter 2.

A critical review of the existing scholarly and empirical literature about the role of women, in general, and female entrepreneurship, in particular, in Saudi society is presented in Chapter 3 and Chapter 4. Being more precise, Chapter 3 provides a historical perspective on the development of female entrepreneurship in Saudi Arabia, as well as what agencies

support the development of this economic activity and what challenges women entrepreneurs face. In turn, in Chapter 4, the researcher focuses on the review of institutional theories and both formal and informal institutions that exist in Saudi Arabia and their impact on women's ability to conduct business activities. The theoretical framework of this research project, which is based on the institutional theory and the institutional entrepreneurship theory, is also presented in Chapter 4.

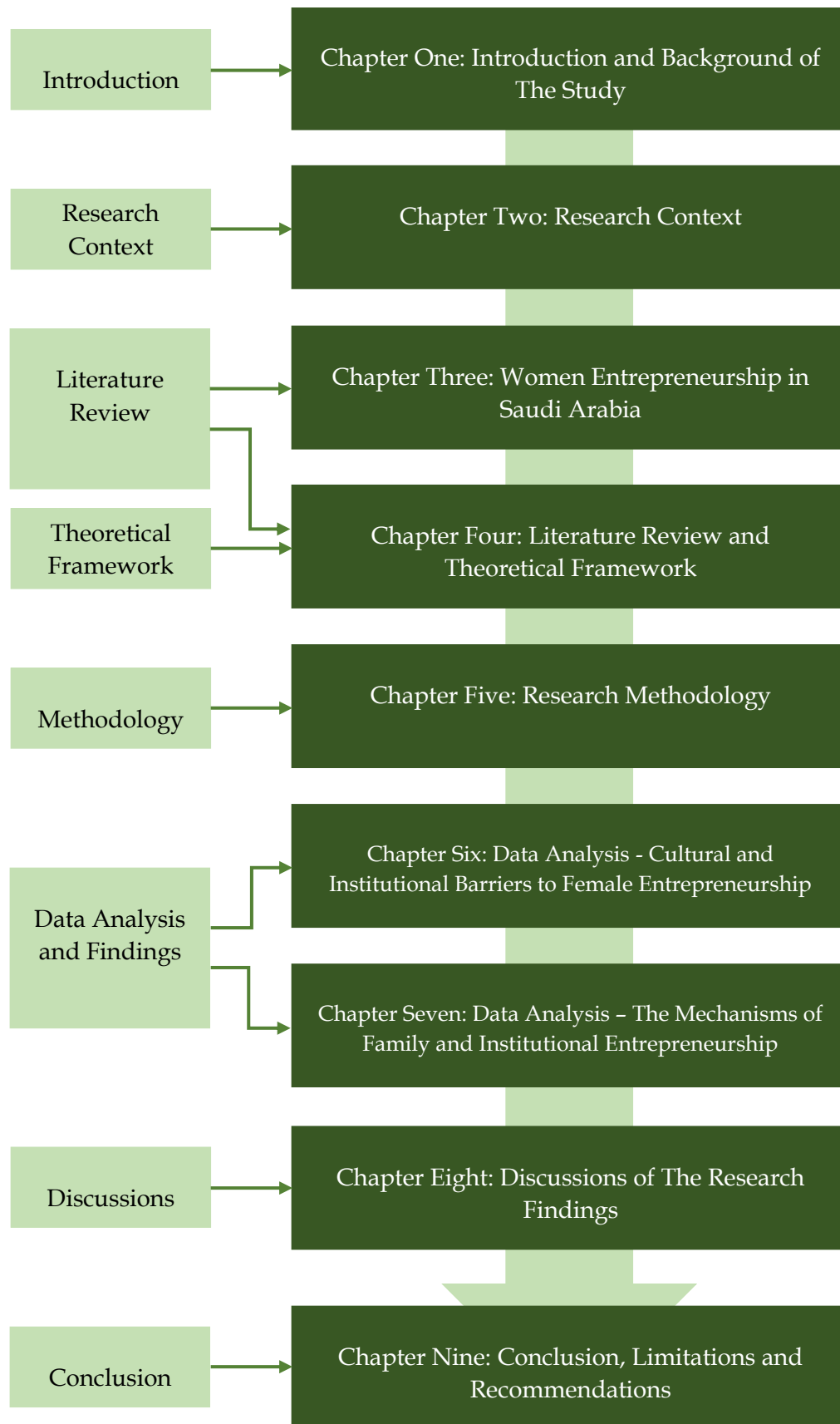
Chapter 5 discusses the methodological choices made by the researcher to achieve the aim and objectives. The rationale for the selected research philosophy, strategy, data collection instruments, sampling techniques, and analysis methods is also presented in Chapter 5.

In Chapter 6 and Chapter 7, the researcher presents the research findings. Chapter 6 covers cultural and institutional barriers to female entrepreneurship in Saudi Arabia, whereas Chapter 7 explores how female Saudi entrepreneurs have become an agency in Saudi society and how they transform the existing institutions and facilitate the introduction of new ones.

In Chapter 8, the researcher discusses the produced analysis findings and interprets them in light of the existing literature about female entrepreneurship and social barriers to this economic activity.

Finally, Chapter 9 concludes this study and presents the reflection on its purpose and objectives. The contribution that this project makes to theory and practice is also presented in Chapter 9. Afterwards, the chapter offers a range of recommendations based on the produced empirical outcomes and provides areas for further research.

Figure 1: Thesis Structure. Source: Author Generated.



2.0 CHAPTER TWO: RESEARCH CONTEXT

2.1 Introduction

Entrepreneurship is an important part of society and brings changes to society as well as new products and services. Entrepreneurship is identified as a source of change as it manipulates different areas and states of society (Gaddefors and Anderson 2017). Additionally, Anderson et al. (2014) define entrepreneurship as a complex and dynamic process based on the interplay between various actors, contexts, and stages. Thus, the study of entrepreneurship has to consider multiple factors such as context, culture, institutions, religion, and government.

This chapter provides the background and context of the study. Saudi Arabia is one of the G20 economies and a regional leader in the Middle East (Miglietta 2002). It is also one of the largest exporters of petroleum products globally. However, Saudi Arabia has a conservative and religious culture. The male-dominated society of Saudi Arabia is a major barrier to the development of women and their businesses (Danish and Smith 2012). Therefore, females face different challenges to work outside and become entrepreneurs. These challenges have caused the number of the women to be substantially lower than that of men in entrepreneurship. Despite the challenges, there is a gradual increase in the ratio of female entrepreneurs in the society (Bastian et al. 2018). These developments have come as a result of the easing of cultural and traditional barriers along with governmental support in major cities of the country.

The chapter is organised as follows. Section 2.1 introduces the topic of study and gives a background knowledge to the readers. Section 2.2 provides an overview of the country of Saudi Arabia, its history, economic, political, and socio-demographic characteristics. Also, the development of women entrepreneurship in Saudi Arabia is explained. The contribution

of women entrepreneurs in the Saudi Arabian economy, and the challenges faced by women entrepreneurs in Saudi Arabia are also discussed. Along with the contribution of Saudi kings in the development of the kingdom for the benefit of Saudi women. Section 2.3 provides an introduction to the region of the study – the city of Jeddah. Finally, section 2.4 provides a chapter summary.

2.2 Saudi Arabia in Brief

Saudi Arabia – the heart of the Arab and Islamic world – is a country known for its largest reserves of oil, being the connecting hub of three continents, and the custodian of the two holiest shrines of Islam i.e., Mecca and Medina. Saudi Arabia, officially known as the Kingdom of Saudi Arabia (KSA) and located in the Arabian Gulf, is the largest country in the Arabian Peninsula.

Saudi Arabia takes up approximately four-fifths of the entire Arabian Peninsula (Metz 1993; Zuhur 2011). Saudi Arabia lies at the farthest part of Southwestern Asia (see Figure 2) and is bordered by eight sovereign states: Yemen and the Sultanate of Oman (south), Jordan, Kuwait, and Iraq (north), Qatar, the United Arab Emirates, and Bahrain (east). On the western border of Saudi Arabia lies the Red Sea and the Gulf of Aqaba, while the Persian Gulf lies on the eastern border. Riyadh is the capital city of Saudi Arabia (Bowen 2008; Ochsenwald et al. 2020; Wynbrandt 2010).



Figure 2: Location of Saudi Arabia at the World Map.

Source: Adapted from Detailed location map of Saudi Arabia (<http://www.maps-of-the-world.net/maps-of-asia/maps-of-saudi-arabia/n.d.>).

Saudi Arabia is governed by an absolute monarchy (Peterson 2003). King Salman bin Abdulaziz Al-Saud has been the contemporary ruler of the Kingdom of Saudi Arabia since 23rd January 2015 while Mohammad bin Salman bin Abdulaziz Al Saud became the crown prince of Saudi Arabia on 21st June 2017 (Mabon 2018; Henderson 2019). The country is of critical importance due to its possession of the world's largest proven oil reserves, being a significant member of the Organization of the Petroleum Exporting Countries (OPEC), having a dominant political and geographic topography in the Middle East, and being the guardian of the two holy cities of Mecca and Medina (Bowen 2008). The country is the richest in terms of natural resources and geographical topography. The economy of Saudi Arabia is petroleum-based, and it is also known as the "central bank" of world oil (Ramady 2010, p.217).

Arabic is the native and official language of the country (Nouraldeen and Elyas 2014). The kingdom of Saudi Arabia is regarded as the birthplace of Islam and the majority of people in Saudi Arabia are Muslims. Islam is the official and legal religion of Saudi Arabia (Bowen

2008). The total population of Saudi Arabia in 2019 is around 34,218,169 (Gov.sa 2021) of which 62.2% are Saudis while 37.8% are non-Saudis (Ochsenwald et al. 2020). According to Vision 2030¹, King Salman Bin Abdulaziz Al Saud envisages building a progressive future for Saudi Arabia that will make it a pioneering and successful global model of excellence, in order to respond to socio-economic pressures (Nuruzzaman 2018).

2.2.1 Economic overview

The economy of Saudi Arabia is oil-based as a major source of revenue are the exports of oil and related products. According to a report by OECD (2021), crude oil, refined petroleum and related products make up about 73.9% of the exports of Saudi Arabia. This high reliance of the country on the petroleum industry is a concern due to the changes in the global economic structure and the high emphasis on renewable energy. Since the 1970s, it has been policy to reduce the dependency on government spending of oil revenues, and diversification is necessary. However, little has been achieved up till now as oil and related products still make up a large portion of exports. Saudi Arabia continues to exploit its oil reserves, which are losing their global demand due to the shift in the energy sector towards sustainable resources. According to the Vision 2030 of King Salman and Crown Prince Mohammad bin Salman, the diversification of the Saudi economy and improving competitiveness has been put into practice. The focus of Vision 2030 is to develop alternative resources for government revenues other than oil, reduction in public spending, and expansion of the private sector of the economy. Small and Medium Enterprises (SMEs) are

¹ Vision 2030: This document contains the 96 strategic objectives of Saudi Arabia that it aims to achieve by 2030 (Saudi Vision 2021). These objectives are based on various areas such as financial sector development, housing programme, quality of life programme, national transformation programme, industrial development, and other economic development activities. Through these objectives Saudi Arabia aims to emerge as a transformed economy that has expertise in various fields rather than just oil and petroleum. Therefore, this vision is highly significant as the country is actively working to attain these goals (Saudi Vision 2021). Through these programmes, the government also aims to support an entrepreneurial environment that will quicken the economic development of the country.

considered as the key pillars for the development of the national economy and improving the GDP of a country. The SMEs of Saudi Arabia contribute 22% to the kingdom's GDP and 5% to its country's exports. These SMEs of Saudi Arabia have employed around 34% of Saudi workers. According to the Ministry of Labour and Social Development, 74% of SMEs in Saudi Arabia are in trade and construction business while others are in the industrial sector. The contribution of SMEs in the kingdom's GDP is lower as compared to other developing countries, but higher with respect to the Gulf Cooperation Council (GCC) countries (Tripathi 2019).

According to the Saudi Vision 2030, the kingdom has planned to increase the contribution of SMEs to the country's GDP from 20% to 35% by providing SME owners better access to funding, ensuring easiness in business loans. The government has also taken an initiative to introduce programmes for speeding up the technological developments so that the economy can be boosted further. In this regard, substantial loans to SMEs are being lent for improving their performance (Tripathi 2019). Therefore, these developments are a major opportunity for entrepreneurs to play their part in the economic activities of the country.

The increasing number of women-led SMEs in Saudi Arabia reflects an important social trend, namely the increasing role of women in the country's socio-cultural and economic development. Recent reforms in Saudi Arabia have created opportunities for women in the private sector, contributing to the country's GDP (Al-Kwafi et al. 2020). Although the number of female participants in the economy and businesses is currently growing, social reforms alone cannot dramatically shift the context in which Saudi women exist. On a national level, Saudi women still face considerable challenges, both economic and social, when it comes to their entrepreneurial intentions (Abou-Moghli and Al-Abdallah 2019).

2.2.1.1 Women entrepreneurs and their contribution in the economy

Female entrepreneurship has gained importance around the globe over the past few decades with an increased trend of females striving to establish, manage, and run their own businesses (Al-Kwafi et al. 2020). According to the report of 2010, female entrepreneurs owned 12% of the firms in Saudi Arabia (Welsh et al. 2014). It has been noticed that female entrepreneurs are now taking active part in the establishment of SMEs in Saudi Arabia. Women have a high potential to work in different areas and can be equally competitive and skilful as men. Thus, the potential of women is wasted when they are confined to their homes and not allowed to work (Al-Kwafi et al. 2020). Increasing the number of women entrepreneurs can be a major boost to the economy of the country and they help to set a platform for other women to take up employment. Moreover, the role of women in entrepreneurship is not only economic, but also social. Female entrepreneurs are a major source of social change in the society as they can break various traditional norms to accommodate the needs of the modern society (Ojediran and Anderson 2020). The kingdom of Saudi Arabia has shown great interest in educating women to engage more women entrepreneurs in the economic development of Saudi Arabia. Thus, governmental support is anticipated to open up more avenues for women to take an active part in the business sectors and ultimately boost the Saudi economy.

In the past, women in Saudi Arabia were not given high importance as they were considered only socially suited for limited roles like family responsibilities, educational, and healthcare roles. This conservative mindset restricted the participation of women in business. However, there have been various developments in the past two decades (which had explained in the next section under political overview, Table 1). There has been a considerable increase in the number of educated women. The female literacy rate has increased to 70% and the number of working women is also on the rise. Nowadays women constitute 50% of university

graduates, so the government has planned to develop their talents, invest in their careers and professional capabilities in order to strengthen their future, and make them capable of contributing to the development of the economy and society (Saudi Vision 2021). Thus, the support of the government has set up a significant opportunity for females to enter entrepreneurship and play their role in economic activities.

The government is also focusing on making new policies to ease the barriers for working women and female entrepreneurs which were announced under King Abdullah's era (2005-2015). These developments can be very supportive for women entrepreneurship as they can lift the restrictions and allow women to play their economic role (Kinninmont 2017). Clearly, in the last ten years, the government is motivated to provide increased support for Saudi women entrepreneurs.

It was also noted in the report that the Saudi Vision 2030 plans to give females a high priority to upgrade their economic and social status in society (Saudi Vision 2021). Such programmes are likely to have a positive impact on women's status in Saudi society, which will allow them equal opportunities of employment and business. Currently, women make up about 22% of the labour force in Saudi Arabia. However, with such government efforts, this proportion is likely to increase in future (Saudi Vision 2021). The female entrepreneurs of Saudi Arabia contributing to the kingdom's economy can prove to be role models for the younger generation (Mathkur 2019). Thus, through this practice, a platform can be set for young females who will be encouraged to become entrepreneurs. Hence, increases in the number of women entrepreneurs will establish a culture of women entrepreneurship in Saudi Arabia.

2.2.2 Political Overview

The development of women's rights in general and female entrepreneurship, in particular, in Saudi Arabia can be linked to its political environment, which is unique in many regards. Since 1932, the country has witnessed a considerable shift in socio-economic development, which could be linked to the willingness of its rulers to transform society and lead Saudi Arabia to economic prosperity (Zuhur 2011). This section provides an overview of the political landscape of Saudi Arabia during the time period between 1932 and 2020 and demonstrates how changes relate to the development of women's entrepreneurship rights in Saudi Arabia. Figure 3 gives the timeline of ruling the Kingdom of Saudi Arabia. A brief history of the Saudi Arabia ruler's timeline and policies changes related to Saudi women's entrepreneurship are presented in Table 1.

Figure 3: The Timeline of Ruling the Kingdom of Saudi Arabia. Source: Author generated

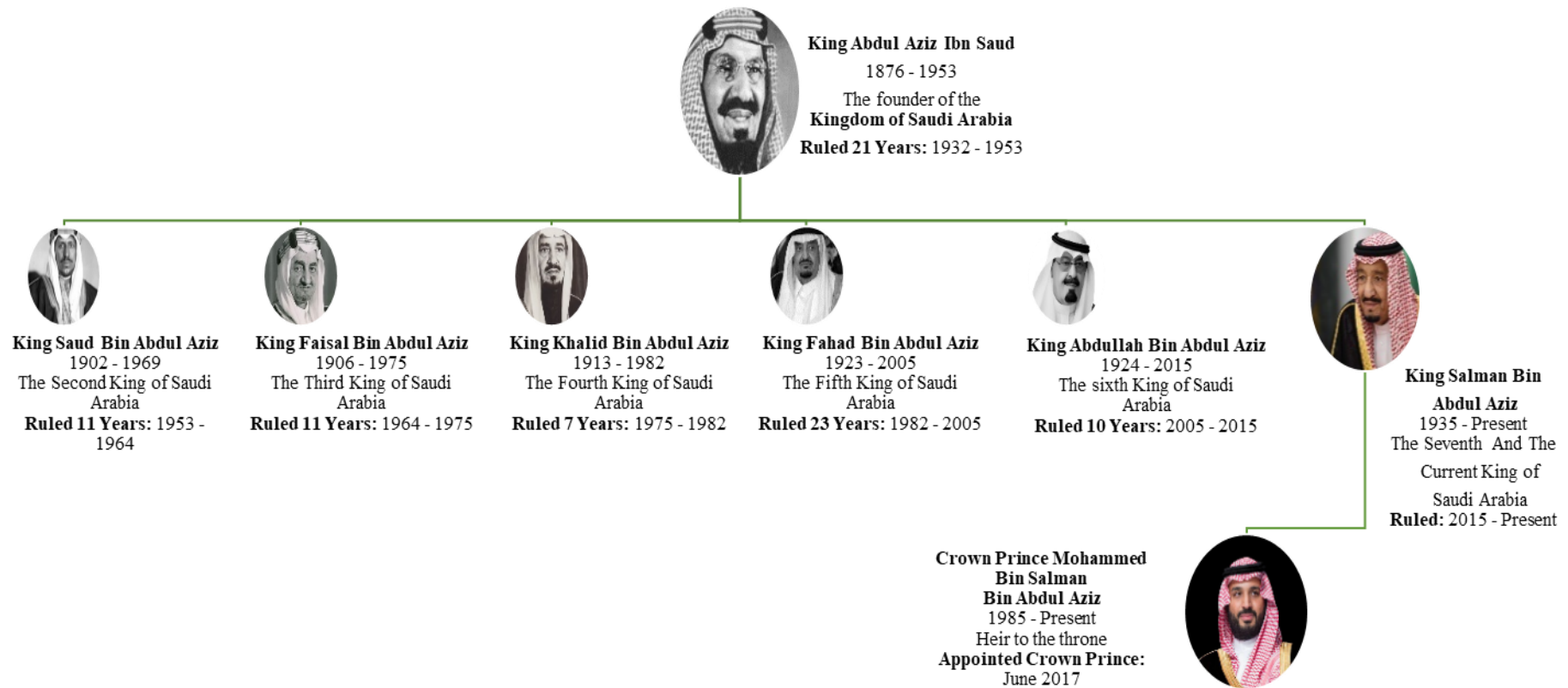


Table 1: A History of the Saudi Arabia Ruler's Timeline and Policies Changes related to Saudi Women Entrepreneurship

| The Timeline of Ruling | King | Changes on The Policies Related to Saudi Women Entrepreneurship |
|-------------------------|----------------------------|--|
| 1932 – 1953 21 Years | King Abdul Aziz Ibn Saud | <ul style="list-style-type: none"> The development project that was submitted to the Shura Council on July 7, 1931, related to reforming the girls' kotatib in the Hijaz region and increasing them, and helping them as much as possible (Bray and Darlow 2012; Gov.sa 2021; Ministry of Education 2021). Princess Noura exercised the duties of the first lady (Bray and Darlow 2012; Gov.sa 2021). |
| 1953 – 1964 11 Years | King Saud Bin Abdul Aziz | <ul style="list-style-type: none"> Strengthening and establishing the ministries of education (Bowen 2008; Wynbrandt 2010). Saudi women's rights were significantly extended as they gained access to education. By the end of 1970, there were 378 elementary schools for girls in the country. This number increased to 881 by the end of 1975 (Seznec and Kirk 2010). |
| 1964 – 1975 11 Years | King Faisal Bin Abdul Aziz | <ul style="list-style-type: none"> The country observed various developments in all sectors, especially transportation, education, and healthcare (Bowen 2008; Maisel and Shoup 2009; Wynbrandt 2010). Women's education institutions grew from 15 in the 1960s to more than 155 in the 1970s. The first girls' college in Riyadh was established in the 1970s and girls were allowed to study a variety of subjects. In 1971, King Faisal Bin Abdul Aziz allowed women to study in almost all departments and fields of education in Umm Al-Qura University in Mecca (Hamdan 2005). In 1975, Saudi women were allowed to study in the fields of medicine and nursing. |
| 1975 – 1982 7 Years | King Khalid Bin Abdul Aziz | <ul style="list-style-type: none"> King Khalid established King Faisal University in 1975 in Hofuf city of Al-Ahsa (Kfu.edu.sa 2021). He also supported women's education which led to the increasing number of schools for girls (Ministry of Education 2021). |
| 1982 – 2005 23 Years | King Fahad Bin Abdul Aziz | <ul style="list-style-type: none"> The education system was made much better and Saudi citizens started to become educated, especially the women (Wynbrandt 2010). |

| | | |
|---------------------------------|---|--|
| | | <ul style="list-style-type: none"> Establishment of new schools, colleges, and universities (Al Saud 2018). |
| 2005 – 2015 10 Years | King Abdullah Bin Abdul Aziz | <ul style="list-style-type: none"> Saudi Arabia joined the World Trade Organization in 2005 to encourage business activities (Zuhur 2011; Bowen 2008). Education reforms such as establishing the King Abdullah Scholarship Program (KASP) and changing the name of the College of Education to Princess Noura University, which has become the largest university for women in the world. Also, the development of business activities for Saudi women entrepreneurship. He inaugurated the King Abdullah University of Science and Technology in 2009 in Thuwal for women and men. The first woman to be a cabinet member, was Norah al-Fayez, a female deputy minister for girls' education (Zuhur 2011). |
| 2015 – 2021 6 Years | King Salman Bin Abdul Aziz | <ul style="list-style-type: none"> Changes in different rules and regulations and eased the restrictions on women driving and working in various fields (Gov.sa 2021). The policy reforms have provided the freedom for women to travel alone without males, their equal treatment in the workplace, and owning a business. Prince Mohammad bin Salman (MBS) became his Crown Prince in June 2017. The Vision 2030 which is a wide-ranging plan to transform the economy and society of the kingdom by 2030 (Kinninmont 2017). |

The table above showed that the influence of King Abdul Aziz on the development of Saudi women's education, which was evident through the emergence of kotatib girls' education in a number of cities and villages in the Kingdom. His support highlights a development project that was submitted to the Shura Council on July 7, 1931, related to reforming the girls' kotatib in the Hijaz region and increasing them, and helping them as much as possible (Bray and Darlow 2012; Gov.sa 2021; Ministry of Education 2021). In other words, the king supported women Education by establishing 2 schools: one for the older women to learn how to read and write, and the other for the younger girls to be educated and help in developing the country.

Princess Noura bint Abdul Rahman bin Faisal Al Saud, sister of King Abdulaziz Al Saud, had a great and prominent role in the life of her brother King Abdulaziz before and after the establishment of the Kingdom of Saudi Arabia. King Abdul Aziz used to consult her on many matters. King Abdul Aziz also relied on the discussions with her that pertain to tribal affairs, especially with regard to women who have ties to members of the tribal elders and those with authority in society. Princess Noura exercised the duties of the first lady, receiving foreign visitors to Riyadh, and authorizing them to visit and see certain landmarks there. King Abdulaziz entrusted her with receiving the country's guests, as many important women flock to Saudi Arabia, especially during the Hajj season, and hardly an important woman comes unless a visit to Noura's Palace is part of her programme, which in turn introduces the guest to King Abdulaziz's wives and daughters and the elders of the royal family. The king was following up on her carrying out this task and was keen on that, and she, in turn, was keen not to violate this duty. Princess Noura had a great interest in developing children's abilities, expanding their scientific perceptions, and motivating them to learn. This appears from her interest in children who finish the Qur'an, as she rewarded them for their actions. King Abdul Aziz realized in his sister this trait that was in addition to

her, which is kindness to orphans and their care, and an attempt to compensate them for their mothers, and from here he was entrusted with this task (Bray and Darlow 2012; Gov.sa 2021).

In the reign of King Abdul Aziz Ibn Saud there were constraints from the social, culture, or tradition. Women have played an important role in the politics of the Kingdom of Saudi Arabia since the era of King Abdulaziz. Princess Noura, the king's sister, occupied a very high position in power and state administration. This is, of course, was with her demonstrating the ability to make great decisions and give advice to the King himself.

King Saud followed in the footsteps of his father by strengthening and establishing the ministries of education (Bowen 2008; Wynbrandt 2010). Moreover, during the reign of King Saud, Saudi women's rights were significantly extended as they gained access to education. By the end of 1970, there were 378 elementary schools for girls in the country. This number increased to 881 by the end of 1975 (Seznec and Kirk 2010); although in the reign of King Saud Bin Abdul Aziz, there were constraints from the social culture, or tradition.

During the King Faisal period, the country observed the developments in various sectors, especially transportation, education, and healthcare (Bowen 2008; Maisel and Shoup 2009; Wynbrandt 2010). During his reign, women's education institutions grew from 15 in the 1960s to more than 155 in the 1970s. The first girls' college in Riyadh was established in the 1970s and girls were allowed to study a variety of subjects such as arts, education, general science, and sciences such as biology, mathematics, religion, Arabic, geography, history, English, psychology and home economics. In 1975, Saudi women were allowed to study in the fields of medicine and nursing. In 1971, Faisal Bin Abdul Aziz allowed women to study in almost all departments and fields of education in Umm Al-Qura University in Mecca (Hamdan 2005). In another words, women become more able to have different choices

regarding their education majors, although in the reign of King Faisal Bin Abdul Aziz there were still some constraints from the social culture, or tradition. Many Saudi families did not accept the idea of change and did not want to depart from the customs inherited from their ancestors. Education was considered bad for a woman on the grounds that it corrupted her and distracted her from her main responsibilities as a wife and mother. It was King Faisal who wanted to liberate the nation from this conservative religious view by opening public schools for women.

In King Khalid reign he established King Faisal University in 1975 in Hofuf city of Al-Ahsa (Kfu.edu.sa 2021). He also supported women's education which led to the increasing number of schools for girls (Ministry of Education 2021). The education system for women was further developed for them to have a better life for themselves and their families in the King Fahad era (Wynbrandt 2010). As a result, Saudi women became educated citizens and capable of doing jobs in different fields such as nursing and teaching. Therefore, women had more opportunities to become an entrepreneur, and the constraints from the social culture, or tradition started to be dissolved in a small number of families.

Under King Abdullah's leadership, Saudi Arabia joined the World Trade Organization in 2005 to encourage business activities (Zuhur 2011; Bowen 2008). Education reforms and the development of business activities were the major areas that improved during this period. He inaugurated the King Abdullah University of Science and Technology in 2009 in Thuwal for both genders (Zuhur 2011). These developments in Saudi Arabia showed great government support for females (Bowen 2008). King Abdullah encouraged women to take part in economic activities by supporting working women and female entrepreneurs. Due to his support, Saudi women became educated and took a more active role in economic activities. In 2013, he ordered the allocation of a 20% quota for Saudi women in the country's Shura Council. While in 2015, he empowered women in legislative and municipal elections.

During his reign, he established the King Abdullah Scholarship Program (KASP) which allowed women to study abroad and that proof women become more visible to the world as well as their power leading. He also appointed the first woman to be a cabinet member, Norah al-Fayez, a female deputy minister for girls' education which is another proof that Saudi women have good job positions in the country and show their rights in different regions (Alsharif 2019; Zuhur 2011). Finally, the kingdom in King Salman's reign experienced major social and economic reforms including the development in rules and regulations that eased the restrictions on women driving and working in various fields (Gov.sa 2021). King Salman named Prince Mohammad bin Salman (MBS) as his Crown Prince in June 2017 and one of the key projects of Prince MBS is the Vision 2030 which is a wide-ranging plan to transform the economy and society of the kingdom by 2030. The policy reforms provided freedom for women, as in July 2018, for the first time in Saudi Arabia women were permitted to drive. They were allowed to attend events such as live sports which are located at the three main national stadiums in Jeddah, Riyadh, and Dammam. While in 2019, the Royal Highness Rima bint Bandar Al Saud was appointed as the first Saudi female to be ambassador to the United States. In the same year on August 20, 2019, a royal decree was issued to further empower Saudi women to travel alone without males, enjoy equal treatment in the workplace, and own a business. It gave her the right to issue official family documents such as register the birth of children, marriage or divorce, and granted her the right to guardianship of minor children. It contains several reforms for the women of Saudi Arabia to improve the status of Saudi Arabian women and provide them with employment opportunities (Alsharif 2019; Kinninmont 2017). The Vision 2030 anticipates the women of Saudi Arabia to become more educated, civilized, active, independent, capable of critical thinking and analysis, have a more entrepreneurial and creative mindset, contributing to the private sector (Kinninmont 2017). Vision 2030 has supported and will in coming years support women's entrepreneurship. Vision 2030 seeks to

achieve an increase in the representation of women in the workforce from 10% to 30% by 2030, in accordance with the fact that Saudi women are now better educated, whether they were women from the lower strata of society who used the scholarship opportunities to enter higher education, they have acquired a range of skills that qualify them to access different markets and ensure that their families receive significant benefits (Alsharif 2019).

The political overview of Saudi Arabia discussed in this section has shown the socio-economic development of women's role and rights in Saudi society. The kingdom had little focus on the development of women until the 1970s. Since then, the monarchs have made a high priority of providing good education to women along with working opportunities. The society, however, is still male-dominant as women find it challenging to start or operate their businesses.

The uniqueness of Saudi Arabia lies in the fact that, throughout its history, its leaders have been trying to 'balance' economic, political, and economic development with key Islamic principles (Wynbrandt 2010; Seznec and Kirk 2010). The balance is difficult to attain because of Saudi Arabia's strong cultural heritage and religious principles. In today's highly globalised world, the boundaries between cultures are becoming less evident as they intertwine and 'mix' with one another (Ramady 2010). Therefore, Saudi Arabia provides a unique research context for this study with modernity sitting on a strong cultural heritage. It would be very challenging to transform the country's economy and society without 'embedding' itself into the world economy, which, in turn, requires certain social reforms, including the enforcement of women's rights and increasing their role in society (Nieva 2015).

2.2.3 Socio-demographic Overview

Society in Saudi Arabia is segmented based on gender as men and women are given different roles and degrees of liberty. Social values for women include maintaining her honour and chastity (Niblock 2006). The family is the building block of society and hence men and women are considered two important pillars of society. The importance of family in society is critical as the role of the individuals are defined by families (Hvidt 2018). Usually fathers are the decision-makers in the family in Saudi Arabia; they decide the important matters of the lives of their children like education, work, and marriage (Alkhaled 2021). The cultural and traditional values are engraved in the families of Saudi Arabia, which are further protected by them. Therefore, families are playing a critical role in preserving the old traditions and norms in the society of the country (Maisel and Shoup 2009). Most of the informal institutions are driven by family values and norms. Parents are the major caretakers of their children and decide the restrictions on their activities. Therefore, the effect of families is significant on the people's lives, especially women who are confined to limited roles by their families.

The high influence and dependency on the oil industry in the Saudi economy enabled men to get the most important economic roles, leaving behind women who were confined to specific areas (Abou-Moghli and Al-Abdallah 2019). This is largely because women historically worked in the industries that were export-oriented and labour intensive, such as textiles, clothing, and agriculture (Bronson 2015). However, these industries and their share of national output has significantly reduced in Saudi Arabia; therefore, the role of women in the economic development has been limited (Abou-Moghli and Al-Abdallah 2019). Furthermore, religious, and cultural values have been very influential in confining the economic role of women (Hvidt 2018). As previously noted, Saudi Arabia is a paternalistic society where religion plays a crucial role in its social, economic, and political affairs.

It is found that religious societies can also allow women entrepreneurial activities to emerge (Anderson and Ronteau. 2017; Nordstrom et al. 2020). In other words, even highly religious countries such as Saudi Arabia can promote women entrepreneurship and justify it as a socialised practice that sustains community values, maintains its traditional way of life, and adds to economic and social sustainability (Hvidt 2018). Nonetheless, Saudi women still face formidable cultural, governmental, and gender-cultural barriers to their entrepreneurship due to the local traditions and the perceived role women play in society (Damanhour 2017).

Entrepreneurship is one of the most fundamental ways of boosting economic and social development and Vision 2030 encourages and supports the creation and development of entrepreneurial eco-systems (Khizindar and Darley 2017; MBSC 2021; Seznec and Kirk 2010). The extent to which entrepreneurship is developed in a country is related to the effectiveness of institutional support. Al-Balushi and Anderson (2017) assessed the effectiveness of government policies to foster entrepreneurship in the Sultanate of Oman. By analysing primary data collected from 60 Omani entrepreneurs and SME owners, the researchers found that the government of Oman had provided a number of well-developed and well-funded programmes that enable and promote local entrepreneurship (Al-Balushi and Anderson 2017). Oman in several aspects, is similar to Saudi Arabia. First, both countries are oil-based economies in the MENA region (Maisel and Shoup 2009). Even though both Oman and Saudi Arabia are trying to diversify their economies, the extent to which their economic sustainability and development depend on oil extraction and export is still very high (Ramady 2010). Second, both states carefully encourage women's entrepreneurship through their respective programmes and development plans as one of the ways to further diversify their economies and reduce the symptoms of the so-called Dutch disease (Al-Balushi and Anderson 2017).

During the past decade, the number of women in both Oman and Saudi Arabia holding managerial positions has increased. This growth in women entrepreneurship is related to the recent social and economic reforms in these two countries (Mathkur 2019). Oil revenues are viewed as an important factor driving social changes and economic growth (DeLong-Bas 2012). Oil revenues have been invested in the development of infrastructure and been used to facilitate entrepreneurship in Saudi Arabia, for example through improving the supply chain for female entrepreneurs (Nieva 2015). Another way oil revenues could drive the development of female entrepreneurship in Saudi Arabia is through increasing disposable income, which in turn, could facilitate the creation of new business opportunities for female entrepreneurs (Majbouri 2016).

According to the official statistics presented on World Entrepreneurship Day (2017), the percentage of Saudi women in entrepreneurship has increased from 4% to 39% during the period of 2007 to 2017, experiencing an almost 35% increase. A larger percentage of female entrepreneurs has contributed to the Saudi economy (Arab News 2017; Tripathi 2019). These developments show an increasing trend of female entrepreneurship in Saudi Arabia, which is a positive change as it adding to the economic growth of the country.

Previous studies have demonstrated that the entrepreneur is a 'product' of three main factors, namely their social environment, culture, and knowledge (Anderson 2000). This fact makes it difficult to fully explain and understand female entrepreneurship in action using the existing entrepreneurship theories. Anderson and Ronteau (2017) argue that differences in cultural and social contexts are the main reason why the explanation and understanding of entrepreneurship only in terms of 'overarching' theory may be limited. This challenge is explained by the fact that each country is a unique context, with its own cultural, social, economic, and political characteristics, which make the adoption of the 'one-size-fits-all' approach to explaining female entrepreneurship misleading. For example, in Western

countries, the role of religion in socio-economic affairs is often neglected. In some countries, female entrepreneurs may find it difficult to be taken seriously because of the perceptions of the society (Jensen et al. 2017). Entrepreneurship in Saudi Arabia is different from other contexts in terms of culture, religion, and society. Indeed, the ethical and moral demands placed on women by a religious culture and society affect the way they run business (Nordstrom et al. 2020).

In Saudi Arabia, religion plays a central role in people's lives and has a strong impact on government laws, shaping their social and business conduct (Ghadanfar 2001). The national identity of the people of a country is rooted in aspects of culture including the food they eat, the clothes they wear and their old traditions and heritage. For example, women of Saudi Arabia wear a full veil in public as modesty is very important in the country, irrespective of weather conditions. A long black cloak is mostly used which is referred as Abayah. Saudi women often wear them over beautiful tailor-made dresses. Women are required to cover their hair with a scarf called a 'Hijab'. They are supposed to cover their faces 'Niqab'. Moreover, most of the time these dress codes are coloured black for the women while the colour white is for men's dress (Maisel and Shoup 2009). It is prohibited for women to wear revealing or tight-fitting clothes (ProQuet 2011). There are architects, actors, and poets throughout the kingdom of Saudi Arabia. Every one of them is important in promoting, maintaining, and enhancing the cultural identity of kingdom of Saudi Arabia. It is filled with traditions and history.

Saudi Arabia is an interesting and unique context in which to study women entrepreneurship due to the role that religion plays in this paternalistic society. Despite the interpretation of the Quran and Islamic law, the job opportunities for Saudi women are still seriously restricted because of tradition (Al-Kwafi et al. 2020). This is despite the recent trend of an increasing number of Saudi women becoming entrepreneurs (Al-Balushi and Anderson

2017), cultural and institutional barriers still pose serious challenges for Saudi women entrepreneurs (Jensen et al. 2017).

Section Summary:

Saudi Arabia is the largest country of the Arabian Peninsula and has an absolute monarchy. It is the guardian of the two holy cities of Mecca and Medina and is also rich in terms of natural resources. The economy of the country has remained largely dependent on the export of oil and related products. The oil industry is dominated by men, which does not allow effective female participation. Although the economy of Saudi Arabia is dependent upon oil, the focus on private sector entrepreneurship has increased with time, especially female entrepreneurship. The government of Saudi Arabia is playing an active role in the encouragement of Saudi women entrepreneurs. The economy of Saudi Arabia is based on oil, but the current government is creating alternative ways to promote the economy of the KSA. It must also be noted that women represent 42.27% of the population in Saudi Arabia. In the past, women were not given proper education, which also barred them from working outside or becoming entrepreneurs. However, the socio-economic developments in the society have increased the female participation in business as currently four out of ten start-ups are owned by women (Al Bawaba 2020).

2.3 Location of the Study, the City of Jeddah in Focus

This research has a primary focus on Jeddah for the study of female entrepreneurship. Therefore, this study aims to examine the trends of female entrepreneurship in Jeddah while evaluating the barriers faced by women. The policies and governmental role for women entrepreneurship in this city have been discussed. Jeddah (Jiddah) is the second largest city of Saudi Arabia, and it is a seaport on the Red Sea. It is the advanced commercial hub and gateway to the two holy cities of Mecca and Medina for pilgrims. Jeddah has a special

cosmopolitan flavour and has versatility with regard to food, architecture, and clothing. Life in the city of Jeddah is faster, like the West, compared to other cities in Saudi Arabia. The first newspaper and radio station in Saudi Arabia were introduced in the city of Jeddah. It is also one of the most important centres and hubs for commercial trade and transportation. Several industries like power plants, assembly plants, and factories are located in the city that make it an important economic region in the country. Jeddah is home to several universities and colleges including Jeddah university, King Abdulaziz University, Effat University (Women's University), Dar al Hikmah, Jeddah College of Technology, College of Telecom and Electronics, the Prince Sultan College of Business, and the Prince Sultan Aviation Academy.

Jeddah is the headquarters of several domestic and international organizations including the Organization of Islamic Countries and the International Association of Islamic Banks, Saudi Arabian Airlines, and the Jeddah Economic Forum, respectively (Maisel and Shoup 2009; CIA.gov 2021). Different incubation centres are working to encourage female entrepreneurs in Jeddah, which is helping to enhance entrepreneurial activities. The Badir Jeddah incubator is providing state of the art services to start-ups in collaboration with the Jeddah Chamber of Commerce and Industry (Badir 2020). Flat6Labs Jeddah is another accelerator in Saudi Arabia that is striving to train, invest, and springboard the business models to give start-ups the required access to clients and investors (Flat6Labs 2020). Incubators and business centres are developed in Effat University, the King Abdulaziz University of Science and Technology, Start-up House, Qotuf, the King Fahd University of Petroleum and Minerals (KFUPM) the centre for business incubators (Effat University 2020; Qotuf.com 2020; Entrepreneurship Institute 2020). The entrepreneurship initiatives and support for innovation through the introduction of business parks and incubators, inside and outside the universities in Jeddah

can help entrepreneurs establish and maintain their businesses effectively (Yusuf and Atassi 2016).

2.3.1 Economic Overview of Jeddah

Jeddah is the second-largest city of Saudi Arabia after Riyadh and the second-largest seaport in the Middle East. This city has experienced rapid economic development in different areas including construction and industries. The availability of the seaport facilitated the large proportion of trade activities taking place in the city. Jeddah has a GDP of \$138.4 billion with an economic growth rate of 3.5% (Aracadis 2020). These indicators show the vast economic potential of the city. In addition to this, Jeddah lies in the Makkah province, which makes it very important due to its close geographical link with Makkah and Medina. A large number of international tourists and pilgrims visit the city, bringing in a large amount of foreign exchange. The King Abdullah Economic City near Jeddah has further boosted the economy of the city by transforming Jeddah with advanced educational and healthcare services provided in the city.

The transformation of the city of Jeddah has diversified its source of revenue, which used to rely on pilgrims and fishing. The development of Jeddah into a city has enabled it to add more economic activities like oil refineries, steel-rolling mills and the manufacture of cement, pottery, and clothing. These economic activities have led to a significant increase in employment opportunities. The unemployment rate has reduced to 5.7% recently (Aracadis 2020). Hence, the development of the city into an economic hub has produced various opportunities for the locals, especially women that are being supported by the government to play an active role in the economic activities. The government has a high emphasis on the development of the city and plans to invest a total of \$20 billion by 2030 in the economic city

project. Jeddah is one of the modernised cities of Saudi Arabia and one of the major economic hubs in the Middle East.

2.4 Chapter summary

This chapter has thoroughly explained the history of Saudi Arabia from pre-historic times up to the modern era. Saudi Arabia is the largest country of the Arabian Peninsula which is a guardian of the two holy places Mecca and Medina and governed by an absolute monarchy. The economy of Saudi Arabia is dependent upon oil, but the government is taking more initiatives to diversify the economy including developing female entrepreneurship. The history of Saudi Arabia is traced back to ancient Arabian civilizations and is influenced by the Islamic era followed by the era of King Ibn (al) Saud to King Salman. Women in Islamic history have made great achievements in the field of business and entrepreneurship which influence modern-day women. The role of women in Saudi Arabia has evolved over time, especially in the last two decades as women are being supported by the government to take an active part in economic activities.

This trend can be observed from the developments in the city of Jeddah, which is one of the most developed cities of Saudi Arabia. The people of this city are given major opportunities for taking part in economic development due to various governmental projects and policy support. In addition, there are many opportunities for women to participate in economic activities. The ratio of educated women has substantially increased in Jeddah, which helps women become more aware of their rights and entrepreneurial opportunities. Accordingly, in this context, Jeddah, seems very appropriate for studying and understanding women entrepreneurship. The upcoming chapter discusses the development of female entrepreneurship in Saudi Arabia.

3.0 CHAPTER THREE - WOMEN ENTREPRENEURSHIP IN SAUDI ARABIA

3.1 Introduction

Female entrepreneurship has gained a lot of importance worldwide over the past few decades with an increased trend of females striving to establish, manage, and run their businesses (Al-Kwafi et al. 2020). According to Nieva (2015), women entrepreneurs are almost one-third of all the businesses operating and contributing to the entire world's economy. However, Saudi Arabia, a traditional, religious, and near feudal society restricts a woman's role mainly to home chores and child-rearing (Danish and Smith 2012; Damanhour 2017). The lack of women's participation in economic activities hinders the growth of Saudi Arabia's economy and society at its full capacity (Al-Kwafi et al. 2020).

Saudi women have to overcome various barriers before they can own and operate a business. These challenges include societal pressure, a lack of governmental support, and a patriarchal society (Ojediran and Anderson 2020). Businesses led by women have often been confined to sectors such as education and healthcare. Family systems in Saudi society are patriarchal, where men decide on whether their daughters and wives can take employment or run their own business (Tlaiss 2015). Tradition and culture constrain Saudi Arabia women's role and their attempts to become entrepreneurs.

Nevertheless, the pattern is changing, especially in developed regions such as Jeddah and Riyadh, where women are given more support by families and the government to start and develop their business (Danish and Smith 2012; Damanhour 2017). This chapter aims to discuss the development of Saudi women entrepreneurship from a historical perspective and the challenges they are facing in the country. The chapter is structured into six sections. Section 3.2 gives an overview of women development in the country and female

entrepreneurship from the historical perspective. Section 3.3 discusses the government supporting agencies for Saudi women entrepreneurs. In turn, Section 3.4 explains the role of women entrepreneurs in the Saudi Arabia economy. The challenges that are faced by women entrepreneurs in Saudi Arabia are highlighted in Section 3.5. Finally, Section 3.6 discusses the restrictions to female entrepreneurship in Saudi Arabia followed by a conclusion section.

3.2 Historical Perspective of the Development of Women Entrepreneurship in Saudi Arabia

Before the rise of Islam in Arabia, women had virtually no rights and legal status. Under the tribal law existing in pre-Islamic Arabia, fathers often sold their daughters into marriage, while husbands were able to terminate the marriage at will, without any participation of their wives (El Harbi and Anderson 2010). Women were also deprived of any succession or property rights. Moreover, before the arrival of the Prophet, women in Arabia were not able to carry out any commercial activities (Fakkar 2007).

Although women entrepreneurship in Saudi Arabia can be traced back to the times of the Holy Prophet (PBUH), it should be noted that, even with his arrival, Saudi Arabia remained a strongly patriarchal society (Abou-Moghli and Al-Abdallah 2019). Over centuries, the role of women had been reserved for child-rearing and home, whereas their participation in the country's workforce or business affairs remained very limited (Basaffar et al. 2018). Religion has long influenced Saudi culture, shaping and forming virtually all aspects of people's lives. For Saudi women, religion and culture intertwine, so that they are deterred from owning their own business, although it is not prohibited.

However, interpretations of Islam's influence is a strong traditional culture that socially shapes what is deemed appropriate and socially legitimate (Adom and Anambane 2019). As previously noted, Saudi Arabia is a paternalistic society, meaning women do not have the

same freedoms and rights as men to interact in society. That said, Islamic law stresses the importance of the role women play in society, as well as their contribution to its development, which partly explains why women are not allowed to work. According to Al-Kwafi et al. (2020), it is interpreted from Islamic teaching that women are restricted to domestic duties due to their distinguished role in society while men are supported to work outside. Due to these conservative beliefs, Saudi society does not allow women to participate in socio-economic activities, meaning female entrepreneurship in Saudi Arabia is limited by religious rules (Ahmad 2011a).

In addition to this, culture also has a strong influence as it shapes the conduct of women entrepreneurs in Saudi Arabia. Saudi culture has the tradition of keeping women at home due to the belief that women are made for domestic roles (Tlaiss 2015). Such a tradition was reflected in the governmental policies in the past. For instance, a Saudi woman could not obtain a license for operating her business commercially until 2005 unless she hired a male manager. Women-led businesses were often considered as having limited capacity, and their access to the formal market was meagre (Nieva 2015).

However, since the lifting of restrictions on women's access to business licenses, more than 3,000 women obtained commercial licenses for operating their businesses by the end of 2006; women-led businesses made 21% of total private sector investment by the end of 2007 (Ahmad 2011a). The number of women-led businesses has risen to 38.9% in Saudi Arabia, according to the GEM report (2019). Saudi women are taking up key executive positions as deputy ministers, university presidents, members of the Consultative council, as board members of the Chamber of Commerce and Industry, and other key positions in both public and private organisations (Damanhoury 2017; DeLong-Bas 2012). These positive trends are the key to break the stereotypical image of women in society so that they can become equally active as men in business activities.

The positive role of women entrepreneurs in the Saudi economy has been accelerated due to greater cultural acceptance (Danish and Smith 2012). They are now working in a wide variety of fields, including fashion accessories, jewellery, photography, interior design, artistic, beauty-salons, retail centres, consulting, marketing, event management, public relations, and education. Barrett (2015) studied women entrepreneurs in Saudi Arabia and found that they are positive, confident, oriented towards the future, and dedicated to face the challenges they encounter. This resistance from women against the social barrier has had a positive effect on the development of female entrepreneurship, which is gradually increasing the number of women entrepreneurs in Saudi Arabia. In the past, the Saudi government provided little support for female entrepreneurship when the economy was highly dependent on the oil industry. Since the global financial crises of 2008/09, however, the Saudi government has become more motivated to decrease the dependency on the oil industry by diversifying the economy. The government developed a range of supporting schemes to promote Saudi women entrepreneurs. Saudi Arabia is striving hard to utilise the entrepreneurial talents of women (Danish and Smith 2012).

3.3 Supporting Agencies for Saudi Women Entrepreneurs

Women in Saudi Arabia have benefitted from the consistent support and growth opportunities provided by the government since the era of King Abdullah through the first six National Development Plans (NDPs), initiated by the government for the development of society and economy through enhanced education, health, and employment (DeLong-Bas 2012). The fifth NDP (2005-2009) ensured complete support for the businesswomen of Saudi Arabia in terms of finance, regulations, and investment procedures (Hvidt 2018). This programme eased some restrictions for women achieving business ownership (e.g., removing the requirement for a male guardian for women-led businesses).

Entrepreneurship centres in Saudi Arabia have been established to create a supportive environment for women and provide female entrepreneurs with training and development opportunities (Hvidt 2018). These centres enable women entrepreneurs to identify and develop their business potential and help them overcome the obstacles that could hinder their growth (e.g., educating about laws and policies of the country and their legal rights) (Basaffar et al. 2018). Several major business centres and their main roles in the support of women entrepreneurs are detailed as follows:

(1) The Al-Sayeda Khadija bint Khuwailid Businesswomen Centre (Jeddah Chamber of Commerce and Industry) was established in November 2004. The centre is devoted to helping women entrepreneurs to identify business opportunities, provide market information and access to financial resources (JCCI 2020). The centre engages in discussion and dialogue with women entrepreneurs and policymakers to identify the challenges women entrepreneur's encounter. It also helps provide infrastructure support, awareness of the regulations and laws, identification of women's work-life balance, and promotion of their business (Basahal 2020).

(2) The Ministry of Commerce and Investment (MIC) is a government ministry to develop and implement effective policies and strategies in Saudi Arabia (Ministry of Commerce and Investment 2021). The Ministry of Commerce and Investment issued more than 87,000 commercial registrations to women by the end of September 2017 (Rasooldeen 2017). This ministry is working actively to provide support for women to become entrepreneurs by providing ease of registration and enhancing awareness regarding governmental policies.

(3) The King Abdulaziz Women's Charity Association's Al-Barakah Loan Center aims to encourage entrepreneurship among Saudi women. The Saudi government is providing financing and training to Saudi women. The King Abdulaziz

Women's Charity Association's Al-Barakah Loan Center specifically supports women entrepreneurs with lower-income, and those divorced or widowed. The project has benefited more than 800 female entrepreneurs since 2010 (Al Masah Capital Limited 2010; Al-A'ali et al. 2017).

(4) The Alwaleed bin Talal Foundation (Alwaleed Philanthropies) supports women entrepreneurs in Saudi Arabia by launching a programme to support female craftsmanship and highlighting the role of women's training and employment. Alwaleed Philanthropies has benefited more than 3,000 women in Saudi Arabia through its craftsmanship programme. Beneficiaries include housewives, remote workers, and existing entrepreneurs (Alwaleed Philanthropies 2020; Al-A'ali et al. 2017).

(5) The Abdul Latif Jameel – ALJ Community programme is a pioneer in bringing positive change to society through job creation, special skills training, small business opportunities, and work from home initiatives. It is striving hard for the poverty alleviation and empowerment of women through education (Abdul Latif Jameel 2020). Since its establishment in 1945, the programme has helped the young Saudi population, especially females, to become economically active so that they can prove their economic worth for the national benefit.

(6) Blossom is a tech-based and female-focused accelerator for the empowerment and inspiration of women-led businesses and start-ups in Saudi Arabia (Blossom 2020). It is based in the city of Jeddah. It was established by Emon Shakoor who provided mentorship to women start-ups and helped them raise funds in the seed-stage. This accelerator provides networking, community networks, educational resources, and investment opportunities to women start-ups (Blossom 2020).

In summary, Saudi society has recently observed major changes, such as the increase in institutes that aim to support women entrepreneurs by providing them with legal guidance, space for work, and the right direction for owning and operating a business (Al-A'ali et al. 2017). The government support for women entrepreneurship has also increased with time, which has increased the number of women entrepreneurs in the country (GEM 2019). Business centres also facilitate female entrepreneurship and empower women to act independently from an economic standpoint (Damanhour 2017). These business centres build upon Islamic business ethics and values, including hard and good work, fairness, justice, trustfulness, and honesty (Tlaiss 2015). However, society still presents constraints on Saudi women, limiting their participation in entrepreneurship (Alkhaled 2021). Even though the socio-cultural barriers to Saudi women started to be eased at the beginning of the 21st century, challenges to female entrepreneurship still pertain in Saudi society (Danish and Smith 2012).

3.4 Women Entrepreneurs and the Saudi Arabia Economy

The phenomenon of female entrepreneurship began to appear in Saudi Arabia in the 1980s due to several reasons, some of which have already been covered in the previous chapter. For example, the socio-economic changes triggered by the political course of the country's ruler, which was focused on further democratisation and Westernisation (Khizindar and Darley 2017). This course led to advances in the state policy towards female entrepreneurs. Another likely reason that contributed to the development of female entrepreneurship in Saudi Arabia refers to the fact that many women owning businesses at that time served other women, in beauty salons, the fashion industry, and sports centres (Mathkur 2019). Event management, consulting, photography, and retail industries also witnessed a surge in the number of female-owned businesses in the country (Bastian et al. 2018).

The political and economic transformations discussed above, coupled with technological advancements, have resulted in an increased number of women entrepreneurs in Saudi Arabia (Rajkhan 2014). With that being stated, the contribution of women to the economic development of the country remains unsatisfactory in comparison with the male gender. In their empirical investigation, Abou-Moghli and Al-Abdallah (2019) attempted to identify both the female entrepreneurship challenges and opportunities that existed in Saudi Arabia. By conducting a systematic literature review of almost 100 academic articles from 2005 to 2019, the researchers found considerable differences in the context in which Saudi female entrepreneurs existed. On the one hand, Abou-Moghli and Al-Abdallah (2019) argued that during the 2005-2010 period, Saudi women faced much more considerable social, cultural, and financial constraints to their business activities than in the 2016-2019 period.

On the other hand, Abou-Moghli and Al-Abdallah (2019) found that women entrepreneurs in Saudi Arabia still faced various difficulties, including ambiguous regulation, bureaucratic settings, prejudiced mindsets, and outdated conventions. Similarly, Al Harbi (2018) also reported that prejudice against women is widespread in Saudi society, which is especially evident in education and workplace settings. For example, women are often perceived as less capable and educated as compared to men, which results in a high level of women's underrepresentation in many social and economic areas (Islam et al. 2018). Even though Abou-Moghli and Al-Abdallah's (2019) study provides an insight into how the situation around women's rights and freedoms has evolved, it does not demonstrate the current state of female entrepreneurship in Saudi Arabia.

It has been recognised that women entrepreneurs can bring about positive and socio-economic benefits in Saudi Arabia (Vision 2030 2021). Over 50% of all university graduates in the country are women. The Saudi government aims to develop the talents of women, invest in their capabilities, and increase their participation in the economy. Women's participation

in the workforce² is planned to be increased from 22% to 30% by the year 2030 (Vision 2030 2021).

Saudi society has been very conservative as the majority of Saudi women did not work to earn their living and had never gone out of their houses for business. Men, however, play a dominant role in social and economic activities. In this patriarchal society, men make most of the decisions for their female family members. Women were not given a chance to play a role in economic activities before the advent of Islam. The Prophet PBUH brought major changes to the society of Arabs and women were given exalted status in the society during his time. Al-Kwafi et al. (2020) assert that women were given equal status by religion in society. However, with time, these values faded as cultural conservatism prevailed in Saudi Arabia and has hindered women entrepreneurs from achieving their full potential. The challenging situation prevailed for women until the late 20th century.

With the increased globalisation and need to earn a livelihood, Saudi women have been propelled to work outside their home. This has led to slow changes in the women's role and helped reshape the Saudi gender norms. In the 1960s, public education for girls was started by the government and by the end of the 1970s, almost half of all Saudi girls were able to seek education (Al Sadiq and Hausheer 2014). Under the rule of King Abdullah, the female labour force increased significantly from 16% to 22% and several industries, such as manufacturing and petroleum, started to allow women to take up employment. The general public has started to accept women as a part of the labour force, which has increased gender diversity (Aramco 2018). The changing economic environment has also forced women to

² The figure is not about Saudi women entrepreneurship, but it shows that the participation of Saudi women in the economy has been increasing.

work outside, which has had a positive effect on female entrepreneurship in Saudi Arabia (Fallatah 2012).

The aforementioned trends have changed the status of women entrepreneurs in Saudi Arabia as they are now operating in a wide variety of fields without being restricted to traditional activities, such as agriculture and tailoring. Most of them are sole owners of their businesses and are highly educated (Basahal 2020). These women entrepreneurs create employment opportunities for other women. Geographically, Saudi women entrepreneurs are mostly located in Riyadh (almost 99%), (Fallatah 2012). Riyadh, as a modern city, has fewer social and religious barriers for women as people have become less affiliated with socio-cultural values that restrict women to their homes. These developments provide women with a greater chance to become entrepreneurs (Al-Kwafi et al. 2020). Their businesses are mainly financed through personal finances/savings (82.2%), friends and family borrowing (12.9%), personal bank loans (10.4%), philanthropic and government funds and grants (8%), and bank loans (2%) (Ahmad 2011a). Thus, Saudi women entrepreneurs rely heavily on their own finances to operate their business, whereas the external financial support available to them is limited.

The development of female entrepreneurship in Saudi Arabia could be closely linked to the removal of the 'wakil', which means a legal male representative, which marked the beginning of Saudi women's emancipation (Nieva 2015). In the past, women in this country had to have a male representative to do paperwork and represent them in government departments since they were prohibited to enter these establishments (Ojediran and Anderson 2020). However, Saudi female entrepreneurs managed to remove this policy after months of political and economic lobbying (Alkhaled-Studholme 2013). Although this removal has significantly contributed to the development of female entrepreneurship in Saudi Arabia, there are still numerous contextual barriers and constraints that limit women's

business activities and practices (Basahal 2020). One of these barriers refers to the fundamental nature of Saudi society, in which family ideology dominates and strengthens structural constraints. In Saudi Arabia, the family is patriarchal, meaning the male guardian (i.e., the closest male relative) has the ultimate power in law and is responsible for a woman, as well as her citizenship (Tlaiss 2015).

Women entrepreneurs are expected to play a more significant role in Saudi Arabia's economy through the promotion of their businesses according to Saudi Vision 2030. The restrictions on women to work and own businesses are being gradually eased to create more economic opportunities for women (Vision 2030 2021). Through these opportunities, the government aims to drive women to become more involved in entrepreneurship and business activities (Hvidt 2018). Many Saudi women³ have been featured as role models because they are the pioneers of change and an inspiration for woman entrepreneurs of Saudi Arabia. They have successfully overcome the major challenges present in Saudi Arabia for women. According to Khuloud Al-Omian, Editor in Chief of Forbes Middle East, Arab women are not only contributing to the economic strengthening of the region but also are talented representatives in leadership and influence in all the domains of life (Arab News 2020).

Saudi women are talented and have a high potential to run their own business due to good education and cognitive abilities (Basahal 2020). They are now able to start their business ventures without the permission of their male guardians. As of today, many Saudi female

³ The renowned businesswomen of Saudi Arabia are Lubna Olayan – CEO/owner of Olayan Financing Company; Rania Nashar – CEO of Samba Financial Group; Nahed Taher – CEO and founder of Gulf One Investment Bank; Ameera al-Taweel is a philanthropist; Sarah Al-Suhaimi is the CEO of National Commercial Bank's investment arm, to name a few (Arab News 2013; Arab News 2020).

entrepreneurs provide tailoring services through shops which also sell clothes. Some of them sell jewellery to the tourists visiting the holy city. However, before the recent social reforms, many women who had enough skills and wanted to start a business other than tailoring and jewellery were not able to do so because of the socio-cultural influences (IvyPanda 2019).

3.5 The Role of Context in Women Entrepreneurship in Saudi Arabia

The existing literature on entrepreneurship suggests that it depends on individuals' actions, as well as the environment and context in which they operate (Shafii 2015). In many countries, including Saudi Arabia, entrepreneurship implies business ownership, which is also affected by the context of entrepreneurship as it provides business growth opportunities and sets boundaries for the actions of entrepreneurs (Khizindar and Darley 2017). The idea that entrepreneurship is a context-specific phenomenon has been supported by many previous scholars who argue that entrepreneurs do not exist in isolation. Instead, they are socially embedded in where and how their business interacts with the context (Islam et al. 2018). In Western countries, where women enjoy the same rights and freedoms as men, entrepreneurs are reported to face fewer institutional barriers to their business activities (Panda 2018; Paoloni and Serafini 2018). In contrast, the socio-cultural context of Saudi Arabia creates additional barriers and challenges to women's ability to self-actualise and achieve a higher level of financial well-being and independence (Bastian et al. 2018).

In their empirical study, Alshareef (2017) attempted to identify what entrepreneurial context looked like in Saudi Arabia and how female entrepreneurs operated in this context and coped with its challenges. To be more specific, the researcher examined Saudi women's attitudes towards, experience and perception of the social environment, including women's social networks, mobility constraints, and the need for family permission. Alshareef (2017) also explored how female entrepreneurs dealt with these challenges. To achieve this two-fold

aim, Alshareef (2017) obtained primary qualitative data from both local Saudi female entrepreneurs and those female entrepreneurs who operated outside Saudi Arabia using semi-structured interviews. In total, 25 interviewees participated in Alshareef's (2017) study.

By analysing the collected data, Alshareef (2017) concluded that Saudi women experience family interference with work because the institution of family in Saudi Arabia is in a patriarchal context, in which women have to obtain family permission from a male guardian to become an entrepreneur and engage in certain types of work. These outcomes go in line with the existing body of literature, which suggests that the male-guardian system that exists in Saudi society is viewed to control women over and above their desire and interests (Nieva 2015). As a result, those women who are willing to become entrepreneurs are likely to experience work-family conflict. Alshareef (2017) also noted that women experienced family-work conflict but only if they were engaged in business activities, which entailed communication with clients of the opposite sex, entailed mobility, and required international travel.

Another significant finding made by Alshareef (2017) is the female entrepreneurs operating in different geographical locations have different preferences, suggesting that the contextual condition plays an important role in women entrepreneurs' actions, decisions, and behaviours. To be more specific, those female entrepreneurs who operated in Saudi Arabia were found to apply coping strategies to deal with the strict context and its rules, obligations, and regulations. These empirical findings demonstrate that the preferences of female entrepreneurs operating in a strict socio-cultural context are context-dependent. Women who engage in business activities in this country act in keeping with its social conditions, including regulations, social norms, and values (Rajkhan 2014). For example, Saudi women have to inform their guardian before starting a business and engaging in business activities,

whereas women in Western countries do not have this obligation (Mathkur 2019). Hence, in the context of Saudi Arabia, family permission is crucial for a woman to start a business.

Although Alshareef's (2017) study has demonstrated that context plays a significant role in Saudi women's ability to become entrepreneurs, it is outdated to a certain extent. The point is that the researcher built their argument on the premise that the cultural characteristics of Saudi society limiting women's mobility and hence, forcing them to avoid engaging in entrepreneurship activities. However, as stressed elsewhere in this thesis, the government has granted women the right to drive and travel abroad without their male guardian's permission (Gov.sa 2021). Nonetheless, the findings by Alshareef (2017) have contributed to the existing literature on social network theories and demonstrated that the phenomenon of female entrepreneurship is context-dependent and context-specific. Thus, by focusing on the context of Saudi Arabia, it is possible to identify how this country's context affects and influences female entrepreneurs and what challenges and opportunities it creates for their business activities.

In their study, Alkhaled (2021) explored women's entrepreneurship from the perspective of postcolonial feminism organising for social change in the Kingdom of Saudi Arabia. By conducting a longitudinal study and obtaining primary data from female entrepreneurs in Saudi Arabia, the researcher found that Saudi women had used their entrepreneurial space as a platform for change. Saudi women's activism, according to Alkhaled (2021), developed through a three-phase process. During the first phase, Saudi female entrepreneurs aimed at empowering women within their organisation. There is empirical evidence, according to which female entrepreneurs in Saudi Arabia contribute to the development and empowerment of other women through job creation (Damanhoury 2017). At the same time, one could argue that women empowerment within female entrepreneurs' organisations is

predominantly determined by Saudi culture and social norms, according to which women are not allowed to work with men (Khan 2017).

The next phase of creating a legitimate platform for change, as per Alkhaled's (2021) findings, involved the development of feminist consciousness within self-employed women's entrepreneurial network and social ties. This allowed Saudi entrepreneurs to encourage, motivate, and inspire women outside their organisations. Indeed, the existing literature indicates that Saudi women entrepreneurs contribute to a higher level of feminist solidarity and consciousness through both business-related (e.g., consultancy) and non-business-related (e.g., charity and volunteerism) activities (Welsh et al. 2014). Finally, Alkhaled (2021) argues that becoming 'political activists' who lobby for policy changes for women has created a basis for and triggered a social change in Saudi Arabia. By interviewing 16 Saudi female entrepreneurs, the researcher demonstrates how they use their entrepreneurial platform to facilitate changes in governmental policies. For example, some interviewees reported that they used their status to lobby for policies to remove the need for female entrepreneurs to have a male manager (Alkhaled 2021).

One major limitation of Alkhaled's (2021) study refers to the fact that the researcher overlooks the role of context in female entrepreneurship and considers women to 'push' the development of a more favourable social environment in Saudi Arabia, which might not necessarily be the case. As previously identified in this dissertation, Saudi Arabia is a male-dominant society, which is reflected in its norms, values, customs, and traditions (Ojediran and Anderson 2020). Therefore, the notion that Saudi women use entrepreneurship to change the socio-cultural environment is debatable. Based on the previously discussed empirical and scholarly literature, one could argue that this transformation is likely to be a top-down process initiated by the country's rulers and government rather than by women themselves (Nieva 2016). While feminist solidarity indeed creates certain collective capacities

for political engagement, its strong contribution to social transformation in the context of Saudi Arabia could be exaggerated. Moreover, Alkhaled (2021) arrive at their conclusions based only on 16 interviews, which raises certain validity and reliability issues and does not allow for stating that their empirical outcomes are generalisable to the whole population of women entrepreneurs in Saudi Arabia.

Still, it would be wrong to state that entrepreneurship does not contribute to the emancipation of Saudi women and their social and financial independence from men. To empirically test this claim, Alkhaled and Berglund (2018) examined emancipation and empowerment in female entrepreneurs in two institutional contexts, namely Saudi Arabia and Norway. A comparison of these contexts allowed for demonstrating how Saudi female entrepreneurs contrasted with women entrepreneurs from Norway and identify the key institutional differences between the two contexts. To be more specific, Alkhaled and Berglund (2018) identified that Saudi women faced much more serious institutional challenges to their entrepreneurial activities as compared to the women from Norway. Indeed, in Saudi Arabia, for example, women are legally excluded from working in industries that are considered masculine. Moreover, they are segregated in the workplace and are severely underrepresented in senior management positions (Welsh et al. 2014).

Even though Alkhaled and Berglund (2018) managed to demonstrate the relationship between emancipation/empowerment and entrepreneurship in both Saudi and Norwegian contexts, their study has similar limitations to the previously discussed project by Alkhaled (2021). Specifically, Alkhaled and Berglund (2018) focus on a very limited number of interviewees (i.e., 13 women per country) and approach entrepreneurship as a factor that triggers social change, whereas the existing literature suggests that female entrepreneurship has gained popularity due to social and cultural change in Saudi Arabia (Khan 2017). Nonetheless, the relationship between entrepreneurship and social change can be viewed as

'circular', meaning they are interrelated and affect one another, as demonstrated by Alkhaled and Berglund (2018) and Alkhaled (2021). As previously noted, the country's rulers and government have actively been contributing to a higher level of women's freedom and independence. In turn, by gaining these benefits, Saudi female entrepreneurs encourage other women and hence, contribute to the development of female entrepreneurship in the country (Shafii 2015).

The role of context in female entrepreneurship in Saudi Arabia was also empirically examined by Tlaiss and McAdam (2020) who focused on how Muslim women entrepreneurs understood Islam, as well as its impact on their entrepreneurial experiences. Similarly to Alkhaled and Berglund (2018) and Alkhaled (2021), Tlaiss and McAdam (2020) adopted a qualitative research approach, which allowed for gaining a deep understanding of women entrepreneurs' experiences. By using thematic analysis, the researchers found that the role of Islam in these women's entrepreneurship was dual. On the one hand, the interviewees' belief that God was in charge added to their confidence in what they were doing as entrepreneurs. On the other hand, religious norms and values associated with Islam were reported to pose serious societal barriers and result in gender role stereotypes, which hindered the development of female entrepreneurship (Tlaiss and McAdam 2020). One major limitation of Tlaiss and McAdam's (2020) study is that it was focused on Lebanese female entrepreneurs. Although both Saudi Arabia and Lebanon are Muslim countries, they are still significantly different in terms of social values and norms, which affect female entrepreneurship (Hakem 2017).

3.6 Challenges of Women Entrepreneurs/Businesswomen in Saudi Arabia

Despite the recent development, the female entrepreneurs of Saudi Arabia face structural, managerial, regulatory, and organisational challenges (Damanhour 2017). Ojediran and

Anderson (2020) revealed that women in the Middle East, especially Saudi Arabia, were not given the freedom to establish, own, and operate their businesses in the same way as their male counterparts. Social and governmental challenges have kept their participation in a business substantially low. The male-dominated society and the conservative perception of women for family and domestic roles are substantial barriers to female entrepreneurship. Bates et al. (2007) developed the 3M framework (market, money, and management) to identify the barriers faced by entrepreneurs. Brush et al. (2009) extended the framework to 5M (the motherhood and macro environment dimensions were added) and identified the following foremost challenges faced by women entrepreneurs in Saudi Arabia:

(1) Access to finance: Saudi women are not able to access external finance and capital for their businesses (Burgess 2019). Women rely on start-up funding from their family and personal savings, but they find it difficult to finance their business to scale up, which hinders their business growth and expansion. This represents a big challenge for women entrepreneurs who have limited capital to invest in the development of their businesses (Al-Kwafi et al. 2020). Due to gender discrimination, prejudices, and credibility issues, women are less successful in accessing financial opportunities compared to men (Damanhour 2017). Gender discrimination is prevalent in the male-dominated Saudi society in which there is a high preference for men in business fields. The conservative image of women that confines them to household and family duties is a significant barrier for them to secure external finance (Damanhour 2017).

(2) Entrepreneurial Training: Women entrepreneurs require skills-related training before they step into the market (Danish and Smith 2012). But they are not being reached by most of the entrepreneurial initiatives offered by the government and private sector due to the lack of awareness of these training programmes (Lavelle and

Al Sheikh 2013; Damanhoury 2017; Basaffar et al. 2018). Islam et al. (2018) presented evidence that better-educated women in Saudi Arabia tend to disregard entrepreneurship as their career choice. The socio-cultural barriers in society may force women to choose a different career than entrepreneurship (Islam et al. 2018). Abidi and Khan (2018) stressed the need for professional education for women entrepreneurs in Saudi Arabia. Azim and Hariri (2018) found that Saudi schools and technical institutes have no specific course of entrepreneurship, which is offered to only business students as an optional course.

(3) Support and Coordination: A recent driving law has increased women's dependence on their male counterparts (McKernan 2018). Previously, women were not allowed to take international trips without their male guardians, which was a hindrance for them in terms of personal and business development (Lavelle and Al Sheikh 2013). But there is limited support from the government on infrastructure, transportation, and childcare (Lavelle and Al Sheikh 2013). Women entrepreneurs in Saudi Arabia also face challenges from their family, which act as the protector of conservative values and norms by forcing their women to comply with them (Damanhoury 2017).

(4) Socio-cultural challenges: Saudi has an ultra-conservative culture, where women are expected to be obedient, modest, honourable, and stay-at-home (Lavelle and Al Sheikh 2013). Women were primarily allowed to work in a women-only environment which may harm their business development. The socio-cultural pressures are an obstacle for Saudi women who are willing to realise their full potential, as society does not perceive working women as good for families (Lavelle and Al Sheikh 2013; Ahmad 2011a; Damanhoury 2017; Basaffar et al. 2018).

(5) Policy and regulatory challenges: Women entrepreneurship in Saudi Arabia is a relatively new phenomenon, which translates into the imperfection of the country's laws and regulations pertaining to this area of economic activity (Abou-Moghli and Al-Abdallah 2019). Complex and slow bureaucratic procedures, restricted access to government services, and complex paperwork for business registration are just a few examples that highlight this challenge to women entrepreneurs in Saudi Arabia (Hvidt 2018). The macro/meso environment of the country also creates various challenges that do not allow women to freely participate in economic activities. According to Brush et al. (2009), the macro/meso environment includes the national policies, culture, regulation, laws, and national economy, which are critical elements for determining the business-friendliness of the country. Still, with the introduction of the aforementioned business centres, as well as growing legislative support from the government, it is relevant to state that the business landscape for Saudi women is gradually becoming more favourable. It is unclear, however, to what extent the government is going to 'balance' women's and men's rights. As previously noted, Islamic law prescribes paternalistic values and norms, whereas the phenomenon of women entrepreneurship can be viewed as an act of emancipation by Saudi women. Hence, the government's decision to promote women entrepreneurship is debatable from a religious perspective.

3.7 Restrictions to Female Entrepreneurship in Saudi Arabia

Saudi society is a stronghold of informal institutions. Family, religion, culture, and gender discrimination are the most important informal institutions in practice in Saudi Arabia (Tlaiss 2015). Islamic principles and conservative culture are engraved in the society of Saudi Arabia (Damanhoury 2017). These beliefs and cultural norms have formed a male-dominated society that forces women to take family roles. Although some women have been working

outside, they have to face continuous social and family pressure that reduces their efficiency (Hvidt 2018). The government has also placed restrictions on the interaction of women with men by making policies against driving and owning a business (Basaffar et al. 2018). Therefore, these formal and informal institutions are the reason for the suppressed opportunities for female entrepreneurship. However, it must also be noted that government support is increasing with time, and the trend of educated and working women also becomes stronger (Abou-Moghli and Al-Abdallah 2019). Thus, it could be argued that with more efforts in the right direction, the future of female entrepreneurship in Saudi Arabia can be brightened.

3.8 Conclusion of the chapter

This chapter summarised how the role of women evolved and the development of Saudi women entrepreneurship. Saudi women entrepreneurs face a variety of challenges. In particular, the conservative society has a stronghold of informal institutions (Ahmad 2011a). Family, religion, culture, and patriarchal society are the most important informal institutions that are in practice in Saudi Arabia, which constrain women entrepreneurship. Still, with the most recent socio-cultural reforms in the country, the role of female entrepreneurship and its accessibility to Saudi women have been increasing. The next chapter provides a literature review and the conceptual framework for this study.

4.0 CHAPTER FOUR: LITERATURE REVIEW AND THE THEORETICAL FRAMEWORK

4.1 Introduction

This chapter reviews the literature on institutional theory and institutional entrepreneurship, which provides the basis for theorising this research. Saudi Arabia is a unique context where religion and culture define the social norms and traditions of a highly conservative and paternalistic society (Abrutyn and Turner 2011; Ghezzi and Mingione 2007). Context is often examined in terms of institutions in the socio-cultural views of entrepreneurship (Welter 2011). Institutions shape entrepreneurship (El Harbi and Anderson 2010). Entrepreneurs channel their efforts according to the quality of prevailing economic, political, and legal institutions (Baumol 1990; Xiong et al. 2018). Institutional theory attempts to explain how the structures in the form of rules, norms, schemes, and routines became established in society and prescribe its behaviour (Rutherford 1995). Institutional entrepreneurs and their activities are influenced by institutions; at the same time, they mobilise and command resources to create new or alter the existing institutional structures (Biygautane et al. 2019). They are defined as agents who mobilise and command resources to create new or alter the existing institutional structures (Pacheco et al. 2010). The literature review chapter is structured in six sections. Section 4.2 reviews the development of the institutional theory and its impact on entrepreneurship. Section 4.3 reviews formal institutions, which include government policies and laws related to women entrepreneurship. In turn, the informal institutions, such as family, culture, gender role, and religion in Saudi society are reviewed in Section 4.4. Section 4.5 reviews the role of institutional entrepreneurship, whereas Section 4.6 summarises the ideas developed from the literature review and develops a conceptual framework based on the critical review of the literature. Finally, section 4.7 provides a chapter summary.

4.2 The Development of Institutional Theories

The institutional theory lays down a theoretical framework for explaining the institutional phenomena that include the development of social changes due to the interaction between the agents and structures (Rutherford 1995). This theory was first offered by North (1991), who defined the institutions as the established practices or laws that drive the behaviour of the people in society. These institutions have a strong influence on the lives of people and their social roles and can be divided into two main categories, namely formal and informal institutions.

The concept of institutionalism was introduced in the late 19th century by German institutional economists who opposed it to the universal theories of classical economists (Tina Dacin et al. 2002). The early works of these institutional economists (e.g., Wilhelm Roscher) aimed at the establishment and examination of the relationship between the economic and social organisation of society, as well as the stages of its development and evolution (Barkanov 2020). With time, the institutional theory evolved and developed into two different forms, namely 'old' and 'new' institutional theories (Tina Dacin et al. 2002). The 'old' institutional theory is based on the determined effort of agents that respond to external forces, such as social settings and the environment, in a way that complies with the formalities and values of the institution. This perspective of institutionalism states that the relationship and control of actions are the critical elements for groups to succeed in society (Abrutyn and Turner 2011). On the other hand, the 'new' institutional theory is based on embeddedness and legitimacy through approaches and normative influences that are commonly used. This new perspective of institutionalism has the aim to achieve social acceptance and legitimacy through isomorphism (Mohamed 2017). The 'new' institutional theory shows that the individuals and groups in society can succeed by acting in an adequate and proper manner on the valued objectives (Sorensen 2017). Hence, both 'old' and 'new'

institutional theories have the aim to deliver a form of response that reduces external pressures. However, different responses are suggested: the 'old' theory aims to achieve success by optimising the structures and processes, whereas the 'new' theory aims to accomplish the goals by achieving legitimacy (Abrutyn and Turner 2011).

North (1991) developed the concept of categorising institutions as formal and informal based on the degree of formalisation. This particular categorisation was mainly based on the humanly triggered constraints, such as cultural and religious values across the social, economic, and political landscapes. North's (1991) categorisation allowed a more detailed study of the institutions, enabling the examination of their nature. This distinction between formal and informal institutions proves to be beneficial in the study of different social issues, such as suppressed female education and entrepreneurship, in different countries (Alhejji et al. 2018). For example, Fuentelsaz et al. (2018) assessed the impact of the interplay between formal and informal institutions on entrepreneurship. The study discovered that countries that score higher on individualism (e.g., Denmark, the Netherlands, Canada, Australia, the UK, and the US) demonstrate a more intense relationship between formal institutions and entrepreneurship (Fuentelsaz et al. 2018).

Formal institutions refer to the written forms of constitutions, property rights, and laws implying the notion of formal rules. In turn, informal institutions are the taboos, sanctions, codes of conduct, customs, and traditions (North 1991; Fuentelsaz et al. 2018). Formal institutions are a form of government, constitution, and contracts, and characterised by economic, political, and legislative systems (Kaufmann et al. 2018). They are enforced by the government and authorities in society through different means of control. In contrast, informal institutions, such as religious beliefs, socially shared rules, moral values, customs, and other norms, prescribe following and exhibiting certain behaviours to maintain people's social acceptability (Theurl and Wicher 2012; Williamson 2000; Helmke and Levitsky 2004).

Thus, to go along with society, actors adopt informal institutions that influence their behaviours.

The recent developments in the institutional theory are of direct relevance to women entrepreneurship in the context of Saudi Arabia. Shastri et al. (2019) highlighted that an informal institution found in Saudi Arabia might be very different from other contexts because informal institutions vary according to the culture, religion, and history of a particular society, which is strongly influenced by these institutions. There has been a strong influence by the informal institutions on Saudi society due to the strong cultural and religious affiliations (Kaufmann et al. 2018). The sociocultural norms developed over time must be followed, since they are confined to the values of society (Tripathi 2019).

Theurl and Wicher (2012) revealed how formal and informal institutions have developed in Saudi Arabia. Over time, the social and political paradigms in the country have changed substantially, including the application of modern laws and rules (e.g., allowing women to drive and travel abroad) (Specia 2019). Theurl and Wicher (2012) stressed that formal institutions refer to the consciously developed rules or the politically planned processes. In contrast, the informal institutions render the uncontrollable process that is transferred from generation to generation in terms of traditional teachings, beliefs, or imitation (Abrutyn and Turner 2011). Theurl and Wicher (2012) also asserted that the development of new formal institutions significantly relies on the need for economic development. The overlooking of informal institutions would eventually lead to critically challenging social and economic scenarios. Thus, informal institutions may have an impact on the government and authorities developing new rules and regulations to sustain the social and economic shift.

4.3 Formal Institutions and Women Entrepreneurship

In the context of Western countries, governments give much closer consideration to the development of start-up businesses in general and empowering women through entrepreneurial activities, compared with developing countries and regions (Ochsenwald et al. 2020). In other words, women in developed Western countries face significantly fewer institutional barriers and challenges when they want to start a business as compared to Saudi Arabia. In developing countries, women are often found to experience a lack of equal opportunities and rights compared with men; they are under-represented in the field of business (Danish and Smith 2012; Majbouri 2016).

Each country has a unique socio-economic context, which makes it difficult to identify what particular factors facilitate or hinder the development of female entrepreneurship in the given country by comparing it with another country (Gatewood et al. 2014). Ahl and Nelson (2015) examined how policy positioned female entrepreneurs in two Western countries, namely the US and Sweden. The researchers compared and contrasted policy for women's entrepreneurship in the countries that are known for their policies and programmes focused on the development and empowerment of women. Ahl and Nelson (2015) found that the more a country recognises this role, the more favourable environment it creates for female entrepreneurship through policies and regulations.

In Western countries, including the US and Sweden, gender equality in the workplace is supported and nurtured by the government, (Abou-Moghli and Al-Abdallah 2019). For instance, in Sweden, many traditional women's responsibilities are organised by the government and paid for by tax money (Gatewood et al. 2014). This makes it easier for women in this country to combine work and family than in the US, where there is no paid

family leave policy (Nova 2021). However, in many Muslim countries, women lack government support to balance their work and family.

The relationship between entrepreneurship and context has widely been acknowledged by previous researchers in the field. For instance, Al-Balushi and Anderson (2017) examined the extent to which the effectiveness of institutional support facilitated the development of entrepreneurship. By analysing primary data collected from 60 Omani entrepreneurs and SME owners, the researchers found that the government of Oman had provided a number of well-developed and well-funded programmes that enabled and promoted local entrepreneurship (Al-Balushi and Anderson 2017). Although Oman and Saudi Arabia are different in many ways, they nevertheless have several similarities, making Al-Balushi and Anderson's (2017) findings applicable to this project. First, both countries are oil-based economies in the MENA region (Maisel and Shoup 2009). Even though both Oman and Saudi Arabia are trying to diversify their economies, the extent to which their economic sustainability and development depend on oil extraction and export is still very high (Ramady 2010). Second, both states carefully encourage women's entrepreneurship through their respective programmes and development plans as one of the ways to further diversify their economies and reduce the symptoms of the so-called Dutch disease (Al-Balushi and Anderson 2017). Still, Oman and Saudi Arabia are conservative societies, meaning the extent to which female entrepreneurship is socially accepted is limited.

Naseem and Adnan (2019) assessed the role of gender and religion in the access of second-generation Pakistani women to the labour market in France. By analysing qualitative data obtained using semi-structured interviews, the researchers discovered that women who display their religion have a reduced labour market participation rate (Naseem and Adnan 2019). These outcomes can indicate that even in Western countries where the role of religion in people's life is less pronounced, Muslim women's adherence to their home country's

values and norms could hinder their entrepreneurial activities (Tripathi 2019). Lawson (2019) focused on female entrepreneurship in the gem and jewellery industry in Thailand and reported that female entrepreneurs encountered 'invisible masculinity', a phenomenon that women are deemed less capable than men as entrepreneurs in particular industries and sectors that are traditionally viewed as male-dominant. Burt (2019) examined Chinese entrepreneur networks and found that on average male and female entrepreneurs demonstrated a comparable level of performance and achievement. Male entrepreneurs are more likely than women to operate in a network composed entirely of men; female entrepreneurs tend to operate in a network that contains multiple female contacts (Burt 2019). This gender homophily is expected to be even more pronounced in the context of Saudi Arabia since women in this country are not allowed to work with men to whom they are not related (Farinha et al. 2020). Al Saud (2018) noted that women entrepreneurs face gender discrimination. For instance, they are likely to be less educated than men, which affects their performance of complex business operations and activities (Tripathi 2019). Women's ability to become entrepreneurs was limited by their unequal access to financial and other resources and rights, including land and property rights (Lawson 2019; Al-Kwafi et al. 2020). For example, in Saudi Arabia, gender inequality is institutionalised not only in traditions and social norms but also in laws and regulations, which prevent local women from owning certain businesses in certain industries and areas, such as oil and gas extraction (Kinninmont 2017). Saudi Vision 2030 views entrepreneurship as a solution to Saudi Arabia's economic and social problems and challenges. Its over-dependency on oil revenues and male norms are often viewed as barriers to its sustainable development (Nieva 2016). Saudi Arabia's conservative and religious society affects the development of women entrepreneurship (Damanhour 2017).

The role of institutions in understanding women entrepreneurship is increasingly becoming of close interest to scholars (Harbi et al. 2009). Institutions are often viewed as an avenue for examining context when approaching the concept of entrepreneurship from a sociocultural standpoint (Boettke and Coyne 2009). Institutions are developed according to the societal structure, which defines the values and norms through culture, family, or tradition (Ghezzi and Mingione 2007). Fuentelsaz et al. (2018) stressed the need for considering formal and informal institutions to facilitate new societal trends in Saudi Arabia, such as the development of women entrepreneurship. One of the major issues for Saudi women entrepreneurs is that they have limited access to formal markets (Ahmad 2011a). It is important that the market is developed accordingly, so that the support infrastructure for women entrepreneurship can be enhanced for an equal chance of representation in economic development (Javadian and Singh 2012).

Although different supportive policies do exist in Saudi society, there are also a large number of political challenges that do not provide women with freedom and equality to work as entrepreneurs. An example is that in 2015, a new rule was passed by the government to close down the Moroccan Hammam (Moroccan baths). According to this rule, spa centres were prescribed to operate in a business centre where the rents and costs for the operation were high (Moran et al. 2011). Most women-owned businesses are small-scale, meaning that even slight changes to the legislative framework of the country can significantly affect the profitability of these women-led businesses (Basaffar et al. 2018). As a result, a large number of small beauty salons owned by Saudi women entrepreneurs had to close down because they were not able to afford the high cost of operating in the centre. Biased governmental initiatives, policies, complicated regulations, ambiguous compliance procedures, higher taxes, and bureaucracy seriously restrain women entrepreneurship development (Chowdhury et al. 2017; Martin and Wilson 2018). The intensity of these

constraints is increased in Saudi Arabia, where gender-based discrimination prevails (Danish and Smith 2012; Sarfraz 2013).

When supportive formal institutions (e.g., official laws and government support agencies) are absent or not effective, it can be very challenging to promote entrepreneurship among women (Mair et al. 2012). Thus, the lack of formal institutions enables informal institutions to become more influential in society. Mair et al. (2012) define institutional voids as conflict between the political, social, and religious forces. These conflicts create a gap within society for the people to obey different rules and regulations. In a weak support for formal institution, informal institutions will arise to take on the role. For example, in Bangladesh, women are not allowed to work outside in the same way as men due to the religious teachings that are part of the country's culture (Ahmad 2011b). Similarly, in Saudi Arabia, informal institutions based on cultural values confine women to family roles, which make it very difficult for them to start or own a business (McAdam et al. 2019; Abou-Moghli and Al-Abdallah 2019; Itani et al. 2011). Hence, norms and culture under institutional voids have a significant influence over economic activities (Chakrabarty 2009).

4.4 Informal Institutions in Practice: Family, Culture, Gender, Religion, and Tradition

Informal institutions have a strong influence on society and socio-economic activities as they define the role of people according to beliefs and traditions (Javadian and Singh 2012). Saudi women are significantly influenced by informal institutions, which are inherited from the tradition, norms, and culture of the country (Fuentelsaz et al. 2018). Religious values in Saudi society are another dimension of informal institutions that impose restrictions on women (Alkhaled-Studholme 2013). Informal institutions create barriers for women to take an active part in economic activities. This section focuses on informal institutions that prevail in Saudi

Arabia and include culture, family, gender roles, religion, and traditions. These informal institutions are discussed in detail in the following subsections, along with their influence on women entrepreneurship.

4.4.1 Culture

Culture is defined as a system of beliefs, behaviour patterns, worldviews, philosophies, arts, and institutions that exist within a particular society (Pacheco et al. 2010). Culture develops societal norms and practices and influences how individuals undertake day-to-day activities. Alkhaled (2021) highlights that culture and religion in Saudi Arabia are the most important and influential elements that shape the role of women in society. These elements keep the lives of Saudi women in a specific scope by imposing certain codes of social and economic activities.

Cultural practices are important in Saudi Arabia, as they shape the lives of the local citizens. Danish and Smith (2012) assert that it becomes very challenging for people, especially women, to go against their culture, as society maintains strong control. Saudi Arabia has a culture that is symbolised by privacy; religious police in Saudi Arabia are vigilant to prevent immoral and unlawful activities in society (Al-Kwafi et al. 2020). It was also noted by Sulphrey and Alkahtani (2017) that Saudi people who try to cross the restrictions set by the religious policies receive official scrutiny by the religious police and other authorities.

Culture is defined by Hofstede and Hofstede (2001) based on six cultural dimensions that distinguish the activities of one social group from another and define their behaviour, practices, and norms. Based on these dimensions, the culture of Saudi Arabia is examined in the following subsections:

- *Power Distance (PD)* – this dimension defines the degree to which a less powerful group admits and anticipates that the power in society is distributed unequally. The major issue managed by this dimension is the way people in society perceive the equality of power and authority. In societies that have a high score of PD, people agree with the hierarchical arrangement where every person has a specific role and power. For instance, ruling power lies with specific people, while others work in different roles. On the other hand, societies that score low in this area believe that power and authority should be shared equally (Hofstede and Hofstede 2001). Saudi Arabia has a high score of PD (95 out of 100)⁴, which shows that people in this country have agreed to the societal structure where the power is unevenly distributed. Saudi Arabians do not have a great concern over the imbalance of power in society and they prefer to comply with the structure. Saudi society has a highly centralised power structure where common people have little or no authority. Thus, they are left with no option but to comply with the powerful forces and an autocratic national leadership (Alshammary 2014).

- *Individualism versus Collectivism (IDV)* – this is another critical cultural dimension that defines the individualistic approach of people to society. The collective nature of people enables them to accomplish their goals by staying coherent with others in society. However, those who have individualistic behaviour prefer their own and their family's interests, rather than showing unity with society. Saudi Arabia has a low score of IDV, which indicates a high level of collectivism that depicts unity in the actions and behaviour of the society

⁴ Hofstede's dimensions are scored on a scale of 0 to 100, where the increasing value suggests the intensity of that dimension. For example, a high PD score shows a large power distance between the powerful forces and the common people.

(Hofstede and Hofstede 2001). Saudi Arabians tend to have a uniform approach to different socio-economic matters and adopt a similar way of life. The low IDV score shows that Saudi people would not go against their traditional values, policies, or norms but would rather adopt a submissive attitude. A collectivistic approach is a depiction that the people of Saudi Arabia show commitment to the group rather than being individually motivated to the matters of their interest. The fear of being shamed by society or legally punished by the authorities for non-compliance are some of the critical factors that have led to the development of collectivism in Saudi Arabia (Alshammary 2014).

- *Masculinity versus Femininity (MAS)* – A masculine community is one in which virtues such as being successful and confident, exhibiting bravery, possessing a forceful personality, and accomplishing goals are favoured. In contrast, a feminine community is the one that accepts collaboration, a sense of care for weak people, and the quality of life. In a business context, the issue of tough vs tender culture becomes a concern (Hofstede and Hofstede 2001). The Saudi community is attributed to have a high MAS score of 60, which indicates that it is a masculine country. In such masculine nations, people are work-oriented and bosses are expected to have a confident and forceful personality; they concentrate on work performance, competition, equity, and conflict (Alshammary 2014).

- *Uncertainty Avoidance* – Nations with a high Uncertainty Avoidance Index (UAI) are protective of their behaviour and faith and completely discourage unconventional thoughts and behaviours. Civilisations with low UAI prefer practices over principles (Hofstede and Hofstede 2001). Saudi Arabia has a high UAI score of 80, which depicts a dominant trend of uncertainty avoidance in the

country. Nations with high UAI have an emotional attachment to their rules, even if the rules do not appear to work (Alshammary 2014). In such societies, time is regarded as the biggest resource and people are self-motivated to work hard and remain busy. Punctuality at work and striving for perfection are the basic norms, whereas innovation and newness are often restricted in society (Hofstede and Hofstede 2001). The most significant elements of society include personal protection, motivation, and safety (Alshammary 2014).

- *Long Term Orientation versus Short Term Normative Orientation (LTO) -*

Despite the challenges, all the communities need to safeguard their past values by linking them with their future and present practices. Communities with low LTO are rigid in terms of sticking to their traditions and not letting changes take place. However, communities with a high LTO are more realistic and plan their future by supporting new education and ideas. Saudi Arabia is a community that is attributed to short-term normative nature, as it has a low LTO score (36). Saudi people strongly admire their traditions and customs, tend to achieve quick results, and have little tendency for future saving (Alshammary 2014).

Indulgence versus Restraint (IND) - Indulgence refers to the permission given by the community to freely gratify the natural human desires and live a life with fun and enjoyment. Societies having strong control restrict the activities of gratification by implementing strict community norms (Hofstede and Hofstede 2001). Having an IND score of 52, Saudi Arabia does not possess obvious predilection (Alshammary 2014). The country has a culture of restraint that enables people to control their desires and stick to the norms set by their religion and families.

4.4.2 Family

The family is a social organisation that constitutes an important part of an individual's life. Aleidi and Chandran (2017) argue that families set the rules for family members by deciding the dos and don'ts. This is specifically true for Saudi women as they are highly dependent on their fathers and/or spouses who make employment or business ownership decisions for them. These male guardians are often the ones who make rules for women, and women have to obey. In cases of non-compliance with the rules made by male guardians, women suffer penalties and punishment in the form of more restrictions, and in extreme cases, physical punishment (Abou-Moghli and Al-Abdallah 2019). There are possibilities of isolation from male guardians if the rules made by them are not followed by women. Saudi women tend to avoid going against the social norms and values manifested in the form of their male guardians' actions and decisions to ensure that their family and the wider society treats them appropriately.

Saudi women are financially dependent. This is another reason why women have to comply with the rule of the family and to get along with their male guardians who are major enforcers of tradition, norms, and culture in Saudi Arabia (Alkhaled and Berglund 2018). The heads of Saudi families make their decisions in accordance with the cultural and societal norms, so that their families can adapt well to society. Saudi Arabian culture is also shaped by families (Doumato 1999). Inter-family and intra-family relationships have a significant impact on shaping the attitude and values of the entire society.

Family values in Saudi Arabia have placed several restrictions on women (Sulphey and Alkahtani 2017). Most family values are inherited from the Islamic principles that have been prevalent since the times of the Holy Prophet (PBUH). Saudi women were restricted to their household work and not allowed to go out unnecessarily. Female education was also not

common, many families believed it was against their values (Islam et al. 2018). The imposed restrictions did not allow women to work or run their businesses. There have been slow changes so that the role of Saudi women is no longer restricted, although those women who break the restrictions may experience social isolation, family pressure, or societal hatred (Meunier et al. 2017).

قال الله تعالى: {فَاسْتَجَابَ لَهُمْ رَبُّهُمْ أَنِّي لَا أُضِيعُ عَمَلَ عَامِلٍ مِنْكُمْ مِنْ ذَكَرٍ أَوْ أُنْثَىٰ تَبَعُواكُمْ مِنْ بَعْضٍ} [العمران: 195].

Allah Almighty said: {So their Lord responded to them: “I will never deny any of you – male or female – the reward of your deeds. Both are equal in reward} [Al-Imran: 195].

The role of gender is deeply engraved in the teachings of Islam. The holy Quran states that no man or woman have been denied any opportunity for labour or work in society. The holy Quran asserts that everyone is equal in this world, and everyone has been granted equal rights (Al Imran-195). However, there are contradictions in society over the role and duties of women. Al-Asfour et al. (2017) found that Saudi families usually believe that working women go against the values of Islam, which is at least arguable.

Informal institutions and their influences on women vary between different regions in Saudi Arabia. In more developed cities like Riyadh, families provide more freedom and support for female members compared to less-developed areas (Nieva 2015). Al-Abdallah (2019) argued that the support of the government through formal institutions could influence the perception of the role of women in the family. In Riyadh, for example, the support of the government for women entrepreneurship has caused families to become more supportive of women entrepreneurship. These changes could partly explain the growing number of women entrepreneurs recently in Riyadh (Tawfik et al. 2020).

4.4.3 Constraints of the Traditions – The Role of Gender in Saudi Arabia

This section focuses on traditions as a form of information institution and their gender role in Saudi Arabia. Anderson and Ronteau (2017) highlight the social embedment of women entrepreneurs and recognise their great contribution to the economy, meaning the social integration of women can lead to economic benefits. However, Islamic countries have a high preference for traditions and cultural factors, which makes the change very rigid and challenging, hindering the success of women entrepreneurs in these contexts (Harrison and Roomi 2018). These traditions and cultural attitudes are perceived as significant barriers that prevent women from participating in public life (Tripathi 2019). The role of women is not rendered economically capable as they are confined to domestic duties (Ramady 2012). Women are usually under pressure of balancing the expectations of society while struggling for their ambitions (Itani et al. 2011). In Saudi Arabia, women have to fulfil their family responsibilities set by society and tradition. Danish and Smith (2012) argued that Saudi women have to compromise their career or work if their social role as a caregiver and housewife is affected by any means.

Ahmad (2011a) explained the roles of females and males in Saudi Arabia, highlighting the inequality that exists in this society. The role of men and women differs substantially in the country (Itani et al. 2011). Saudi women are perceived to be best suited for domestic and family roles, while males are given high support and encouragement to work outside and earn for the family. The family imposes great pressure on women for marriage and childcare (Danish and Smith 2012). Most females in Saudi society are married as soon as they grow up and have to bear the burden of domestic duties that do not allow them enough time and space to set up their business. Nieva (2015) argued that little changes have been observed in Saudi society over time in this regard. Similarly, Doumato (1999) asserts that the regulations of Saudi Arabia define male authority over children and family. A father is declared to be a

person with complete power. Women are given the role of caretaker responsible for the religious and cultural wellbeing of their children. Therefore, the power lies with men as females are only perceived to be the means of extending the family and its values. The culture of Saudi society perceives women working outside their homes as a shame (Hakem 2017). These ideas are not supported by religious beliefs, as Islamic teaching gives equal status to women, which is disregarded in certain Saudi communities. Abou-Moghli and Al-Abdallah (2019) examined the governmental rules and policies, according to which Saudi women have not been allowed to drive, open a business, or buy a property without a guardian since the beginning of the Kingdom in the country⁵. Saudi organisations and businesses have segregated places for men and women working in the same workplace, as men and women are usually not allowed to talk to each other (Naseem and Adnan 2019). These restrictions were widely applied in Saudi society, which led to the deterioration of women's status as businesswomen and entrepreneurs. Al-Kwafi et al. (2020) found that the majority of entrepreneurs in Saudi Arabia are men while Saudi women face restrictions from the traditions and governmental laws.

The recent developments in the educational sector, along with gradually increasing training initiatives provided by the government, have led Saudi women to become sufficiently competent to work alongside men (AlMunajjed 2019). However, Maniyalath and Narendran (2016) state that Saudi women are still treated with a conservative mindset. Saudi women are not allowed to interact directly with government agencies, which hinders their chances of setting up their own business (Alkhaled-Studholme 2013). Furthermore, there are restrictions on women entering politics and the commercial fields. These restrictions and conservative values and norms create barriers for Saudi women setting up a business.

⁵ These restrictions were lifted in 2019.

4.4.4 Religion

Religion is an important dimension of informal institution practised in Saudi Arabia. Religion can influence people to indulge or refrain from taking part in specific activities. Minns and Rizov (2005) find that the majority of people make their decisions based on religion in Saudi society. Religion acts as a major influence for people that define the activities as objectionable or not. In religion, caste can affect the technological change and occupational mobility of society (Weber 1958). Abou-Moghli and Al-Abdallah (2019) suggest that the economy is negatively affected by the caste system in Saudi Arabia.

In Saudi Arabia, religious influence is very strong and places a variety of restrictions on women (Abou-Moghli and Al-Abdallah 2019). These religious beliefs and traditions drive the role of the families and people who believe that women are solely responsible for domestic activities. Therefore, these religious beliefs do not allow families to let their women work or start their own business.

Abou-Moghli and Al-Abdallah (2019) suggests that Islamic traditions and norms vary from one region to another. For example, in Jeddah, where this study is carried out, people are less influenced by religious beliefs but have a more liberal approach to women and women entrepreneurship, rather than showing conservatism. Different regions and communities have their own interpretations of the religious values that affect the way socio-economic activities, including female entrepreneurship, and work (Rajkhan 2014).

4.4.4.1 Islamic Entrepreneurship

The Islamic world is divided between the Arabic and non-Arabic people who live in different countries (Oukil 2013). Some Islamic countries like Malaysia and Turkey promote women entrepreneurship, as they acknowledge the potential that women have. Saudi Arabia has a large number of firm believers in Islamic principles (Welsh et al. 2014). The

Islamic code of life, also known as Sharia, is the main source of guidance for social and economic activities. These Islamic principles have been used to frame the rules of Saudi society by the government and people (Rajkhan 2014). However, there are ambiguities and different interpretations of Islamic laws about the status of working women and women entrepreneurs. On the one hand, the interpretation is that women have to be prevented to work outside their homes. It is not allowed by Islamic belief for women entrepreneurs to interact with men during their business dealings (Hakem 2017). Various religious scholars assert that Islam has segregated roles based on gender for society, which does not allow women to take on the roles that are designed for men (Oukil 2013).

On the other hand, it is interpreted that Islamic principles have never excluded women from business or entrepreneurship (Oukil 2013). An example can be taken of the wife of the Holy Prophet (PBUH), Lady Khadija (PBUH) who took part in trade and business activities and became a wealthy and successful businesswoman. With two different interpretations of Islamic beliefs, women entrepreneurship in Saudi society has been a complex issue. But based on the example of Lady Khadija (PBUH), it is a depiction of the Holy Prophet's approval of women working for a living. His wife was not only an entrepreneur but also helped him financially as well as in domestic duties. Thus, Islam does not impose any restrictions on women taking part in economic activities like working outside or owning a business. And the role of women has not been confined to family responsibilities by Islamic principles.

4.5 Institutional Entrepreneurship

One of the main limitations of the institutional theory is that it is static, which makes its practical implementation challenging (Mohamed 2017). In other words, the institutional theory implies that structures persist and institutions exist independently from individuals.

Moreover, it is believed by the proponents of this theory that institutions socialise new individuals into the norms and values, which define the institution, with the aim of replicating themselves (Mohamed 2017). The static nature of institutional theory does not take into consideration the fact that the society, which it is trying to explain, is inherently dynamic, meaning institutions also change over time (Naseem and Adnan 2019).

Institutional entrepreneurship helps to capture the change that is brought to the social institutions by the institutional entrepreneurs (Garud et al. 2007). The institutional entrepreneurship theory defines the opportunities and challenges for institutional entrepreneurship, which aims to transform the existing institutions. For instance, as noted by Hoogstraaten et al. (2020), institutional entrepreneurship explicitly deals with the challenges that organised actors face when attempting to fundamentally reshape the social, cultural, political, or economic context in which they exist and operate. These challenges are predominantly limited to formal and informal institutions that exist in a certain socio-cultural environment (McAdam et al. 2019). Still, these challenges are not universal and can differ from context to context (Biygautane et al. 2019).

Giddens's (1984) theory of structuration is the basis of institutional entrepreneurship. The theory of structuration is regarded as a social theory involving the reproduction and creation of the entire social system based on the analysis of a non-separable intersection of the agents and the structure (Mole and Capelleras 2018). The sociologist Anthony Giddens first developed the theory of structuration in 1984, in which the development of a new social systems is based on two critical aspects of society, namely agents and structure (Aldrich 2012). Change in society is brought about by restructuring the agents and existing structures to ensure a swift social transformation (Alkhaled and Berglund 2018). Giddens's (1984) theory reveals an interactive relationship between structure and agents; the

interaction of values, power, and standards are the core characteristics of the structure-agents nexus.

The institutional entrepreneurship theory suggests that the role of actors has always been crucial in bringing change to society (Pacheco et al. 2010). These actors are the enforcers of the change in the structures, which are gradually embedded into society. Institutional entrepreneurship gained high importance among the sociologists who began to observe the role of agencies and actors in all the institutional changes (Sambharya and Musteen 2014). The transformation of institutions is only possible through the collaborative support of the societal structures and agents (Garud et al. 2007). The interdependency of the agents and societal structures is the major reason for the need for collaborative support to bring social change. That is why by merely changing either agencies or actors, social changes cannot be effectively implemented (Chakrabarty 2009).

To be 'qualified' as an institutional entrepreneur, an actor must comply with two fundamental requirements, namely, they must initiate a divergent change and take an active part in the transformation process (McAdam et al. 2019). An organisation or a group should distinguish between a divergent change and a non-divergent change to identify whether it can be considered an institutional entrepreneur. A divergent change deviates from the institutionalised model in some way, whereas a non-divergent change is aligned with the institutional environment (Hoogstraaten et al. 2020). Institutional entrepreneurship is often triggered by field-level conditions, which include regulatory changes, social upheaval, competitive discontinuity, and technological disruption (Mahzouni 2019). These conditions create room for new ideas by disturbing the existing status quo and field-level consensus, which emphasises their external nature (Biygautane et al. 2019). Still, field-level conditions are not the only factor that can trigger and facilitate institutional entrepreneurship.

As the existing literature suggests, the actors' social position can also be viewed as a facilitator of institutional entrepreneurship (Farinha et al. 2020; del Mar Alonso-Almeida et al. 2021). It should be noted that in the field of institutional entrepreneurship, an actor is not necessarily a person but can also be an organisation or group of individuals (Matthyssens et al. 2013). An actor's social position is reported to affect their access to specific resources, as well as how they are perceived by others as legitimate change agents (Biygautane et al. 2019).

Moreover, actors who exist within several social contexts (e.g., a family, company, and society) have more chances to become institutional entrepreneurs in order to leverage institutional contradictions that exist within these contexts and transfer institutions from one context to another (Farinha et al. 2020). This is largely explained by the fact that when actors exist in several social contexts, they are more aware of the unique norms, values, and procedures, which exist in each of these contexts. As a result, it is easier for these actors to identify what improvements could be introduced to cope with the identified issues and modify the existing institutions in line with their own interests through the process of institutional entrepreneurship (Biygautane et al. 2019).

Low-status actors are viewed to deviate from established field-level institutions as compared to those who have a central social position or high status in a field (Ahrens and Ferry 2018). Thus, institutional changes and novel practices are often expected to emerge from the periphery. Nonetheless, central actors can also take the lead in fostering institutional entrepreneurship. In their study, Hoogstraaten et al. (2020) demonstrated that transitions from the status quo to a more sustainable future, which often relies on innovation and resonates with the existing norms and values, can be triggered not only by actors (e.g., firms or individuals) but also by institutions themselves. These findings support

the notion that the institutional theory fails to properly understand the process of institutional change, since it considers institutions static (Sambharya and Musteen 2014).

The phenomenon of female entrepreneurship was investigated by Xie et al. (2021) from the perspective of institutional entrepreneurship theory. Even though the existing body of empirical literature considers the possible institutional conditions, which influence female entrepreneurship, most of these studies approach the effect of institutions in isolation (Mole and Capelleras 2018). Xie et al. (2021) also argued that these constructs were interdependent; female entrepreneurship was dependent on the configuration of institutions.

As previously noted, Saudi Arabia is a socio-cultural context with a unique combination of both formal and informal institutions. This uniqueness creates a specific environment for women entrepreneurs, suggesting that the previously discussed findings may not be generalisable to Saudi Arabia. Nonetheless, these outcomes provide beneficial implications for the introduction of certain changes to the existing Saudi institutions to promote female entrepreneurial activities and encourage more women to establish business ventures in this country.

Another relevant study was conducted by Li et al. (2020) who attempted to examine the extent to which female entrepreneurship was contextually embedded. Li et al. (2020) focused on gendered institutions by emphasising the notion that men and women approach differently and undertake entrepreneurial activities within the same environmental environment. By gendered institutions, Li et al. (2020) implied that gender is present in the practices, ideologies, images, and processes of power in society. By analysing 63 economies, the researchers found that due to the role of gender in both formal and informal institutions, women entrepreneurs were always at a disadvantage (Li et al. 2020).

Mahzouni (2019) applied the institutional entrepreneurship theory to examine the role of renewable energy practices and their institutionalisation in society sustainability. The researcher considers the so-called paradox of embedded agency, according to which “structure not only creates constraints on agency, but provides an enabling framework for new practices” (Mahzouni 2019, p.298). In other words, this paradox refers to the question of how actors are able to change the institutions that have conditioned them (Battilana and D’aunno 2009). By using a qualitative case study approach, Mahzouni (2019) found that the institutionalisation of new energy practices was facilitated by a range of actors, including framers, households, public bodies, intermediary organisations, and energy companies. At the same time, it should be noted that while the aforementioned stakeholders participated in the institutionalisation process, the idea of energy community was generated by the core group that had access to the key resources and convinced other social groups to collaborate by justifying both individual and collective benefits (Mahzouni 2019).

4.6 Developing a Conceptual Framework

Based on the conducted literature review, the following conceptual framework has been developed (Figure 5).

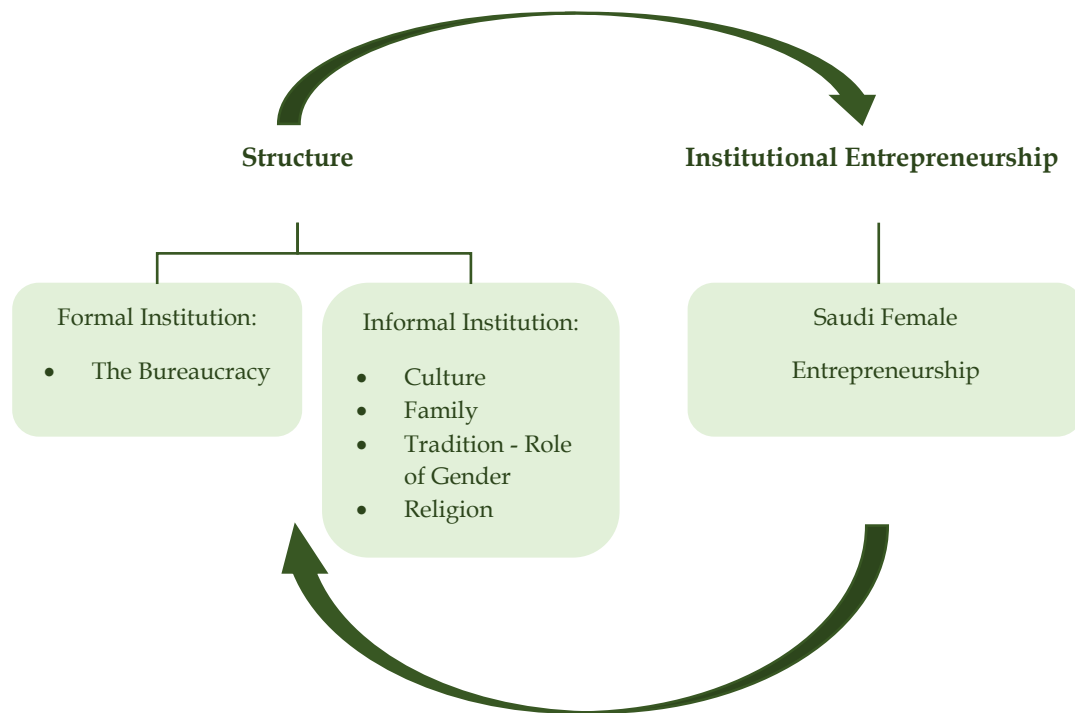


Figure 4: The Conceptual Framework. Source: Author generated

Figure 5 consists of two blocks, which are built upon institutional theory and the institutional entrepreneurship theory. The existing literature suggests that both formal and informal institutions have a profound impact on women entrepreneurship (Datta and Gailey 2012). Institutional structures are presented in the form of formal and informal institutions which are seen as ‘the rules of the game’ in societies. Although formal institutions are composed of formal rules (e.g., law, common and statute law, and regulations), for the purpose of this study, they are presented as a ‘cumulative’ institution, namely bureaucracy. In turn, informal institutions are presented in the form of self-imposed rules of behaviour, behaviour norms and conventions (North 1992). As Figure 5 demonstrates, the researcher has selected culture,

family, gender, religion, and tradition as the key informal institutions, which play a crucial role in Saudi women's access to entrepreneurship (Javadian and Singh 2012; Khan 2017a).

As previously noted, the institutional theory postulates that the structure is not subject to change because both formal and informal institutions are static (Rutherford 1995). The emergence of the institutional entrepreneurship theory has questioned this assumption by postulating that agents can influence and change the existing institutions or create new institutions, which reflect the interests and needs of institutional entrepreneurs (Barkanov 2020). From this perspective, the structure is no longer static and can also be changed and modified. This two-way relationship, as well as the mutual dependence of institutions from agents and vice versa, is reflected in the conceptual framework above. A more detailed explanation of this model and its elements is presented as follows.

Mair and Marti (2009) argue that women in developing economies are marginalised and the institutionalised practices are extremely rigid. Rules, laws and policies compel the people to stay within the legal limits. Formal institutions impact how female roles are defined and how they behave, especially in societies with rigid cultural and social norms and beliefs (Tina Dacin et al. 2002). There are significant bureaucratic barriers and challenges in Saudi society for women to become entrepreneurs that are posed by both formal and informal institutions (Islam et al. 2018). These challenges include but are not limited to poor access to external financial resources, public services, difficulties to register the business and present themselves in public space without a male guardian (Kaufmann et al. 2018).

In addition to the barriers posed by formal institutions, women entrepreneurs in a patriarchal community such as Saudi Arabia are constrained by beliefs and traditions (Mair et al. 2012). The Saudi women's role was traditionally limited to being a wife, a mother, and a housewife, whereas her participation in other areas of socio-economic life was restricted

(Danish and Smith 2012). If women violated the rules set by informal institutions, they faced social consequences like isolation or shaming (Kinninmont 2017). In Saudi culture, the separation of gender is traditional and mandatory (Khan 2017b). Danish and Smith (2012) have reported that even though Saudi women's entrepreneurial activities have been permitted, Saudi women are always in a precarious situation of respecting their societal obligations as entrepreneurs. Saudi women have to rely on their husbands for managing administrative procedures while setting up their business (Banihani and Syed 2017; Fakkar 2007).

The role of women in changing the structure of Saudi society and its institutions should also be considered. Saudi women entrepreneurs have become enabled by the agency to overcome the barriers through the mechanisms of family in the structuration framework and become role models for other women to follow (Welsh et al. 2014). Entrepreneurs may adopt different methods like resistance and public awareness of resisting existing rules and traditions and bringing changes to social institutions (Pacheco et al. 2010; Islam et al. 2018). The use of the theory of institutional entrepreneurship helps to explain how women entrepreneurs transform the existing institutions, in a traditional society (Al-Kwif et al. 2020). Institutional entrepreneurship is a process of facilitating changes in the institutional environment by entrepreneurs who leverage resources in an attempt to transform an existing institutional context or create a new one by introducing new ideas and concepts (Farinha et al. 2020). It is observed that the government has attempted to increase female entrepreneurship in Saudi Arabia (Brodnik and Brown 2018; McAdam et al. 2019). However, coupled with socio-cultural barriers and challenges, at the national level, Saudi's institutional environment is yet to be transformed (Matthyssens et al. 2013).

The limitations imposed by structures on the agencies are the major challenge for institutional entrepreneurs because of the aforementioned paradox of embedded agency.

Actors play a significant role in shaping societal structure such as customs and traditions, which implies that the existing social structures can be effectively changed through the actions of agencies (Weik 2011). This interrelationship of structures and actors has a major effect on the success of institutional entrepreneurship because it is a two-way link. On the one hand, it demands the need for change in the agents. On the other hand, structures need to transform the social institutions (Biygautane et al. 2019). Actors play a significant role in the ability of institutional entrepreneurship to bring about changes in the structures of society (Garud et al. 2007).

By using the conceptual framework presented and discussed above, this research examines the role of institutions influencing Saudi female entrepreneurs and understand how they became enabled to be social agents and institutional entrepreneurs in a very traditional, family-orientated society, albeit facing pressures to change. This is achieved by examining how female Saudi entrepreneurs perceive and experience cultural barriers and how they deal with the challenges that hamper the development of female entrepreneurship in Saudi Arabia. The conceptual framework is employed in the analyses to explain how institutions influence agents' behaviours in the field of women entrepreneurship and how these agents have become institutional entrepreneurs who trigger slow changes in the structure.

4.7 Chapter Summary

Saudi society is a unique context to study female entrepreneurship from the standpoint of institutional theory (Basaffar et al. 2018). The country's social environment and context are heavily affected by tradition and religion, resulting in a serious gender gap (Afaf et al. 2014). Women's role in society and behaviour are prescribed by both formal and informal institutions, which do not provide women with the same rights and freedoms as men (Alhabidi 2013). Formal institutions such as the government, policies, regulations, and law

have created an environment where Saudi women have limited access to business opportunities as compared to men (Javadian and Singh 2012). At the same time, the role of informal institutions, such as family, gender, culture, tradition, and religion, is more fundamental and essential, as they largely shape and form how formal institutions behave and how women are treated within this context (Itani et al. 2011). Despite the institutional and societal challenges, female entrepreneurship is growing at a fast pace, which was not seen in the past (Burke and Richardsen 2016).

This chapter also reviews the institutional theory, which argues that the structures in the form of rules, norms, routines, and schemes become established in society and prescribe its behaviour (Barkanov 2020). In turn, the institutional entrepreneurship theory addresses the main weakness of the institutional theory, according to which institutions are static and do not change over time (Pacheco et al. 2010). The institutional entrepreneurship theory implies that changing the existing institutions or creating new ones by acting in a proper and adequate way are the valued objectives (Sorensen 2017). The conceptual framework of this study is developed to explain how institutions affect agents' behaviours in the field of women entrepreneurship in Saudi Arabia. At the same time, these agents become institutional entrepreneurs who trigger slow changes in the structure.

5.0 CHAPTER FIVE: RESEARCH METHODOLOGY

5.1 Introduction

Chapters 3 and 4 reviewed the literature and identified the research gap for this study. This chapter examines the research methodology used to attain the research aim. Translating research problems into an appropriate strategy, data collection techniques, and analysis methods cannot be conducted in isolation (Easterby-Smith et al. 2012). The researcher must understand the different research paradigms, as well as how they affect research design and methodology (Chawla and Sodhi 2011).

In this chapter, the research paradigm is explained, emphasising the epistemological, ontological, and axiological positions (Section 5.2). The research paradigm of this study is presented in Section 5.3. The research approach and methodological choice made by the researcher to achieve the main aim are presented and discussed in Section 5.4 and Section 5.5, respectively. This chapter is also responsible for selecting a research strategy (Section 5.6), research design (Section 5.7), data collection methods (Section 5.8), and analysis (Section 5.9). Risks and shortcoming are also addressed in this chapter (Section 5.10) followed by reflexivity (Section 5.11). Finally, ethical considerations related to the research study are explained in Section 5.12 whereas Section 5.13 provides the conclusion of this chapter.

5.2 Research Philosophy

Research philosophy can be defined as an “overarching term relating to a system of beliefs and assumptions about the development of knowledge and the nature of that knowledge in relation to research” (Saunders et al. 2016, p.726). Research methodology is determined by the researcher’s ontological, epistemological, axiological beliefs and commitments (Ahmed 2008). Ontology refers to beliefs about the nature of reality (or the nature of the reality of the

phenomenon being researched), epistemology to the nature of knowledge (or the nature of the knowledge that can be obtained regarding the phenomenon under investigation), and axiology to the appropriate and possible role for the researcher in obtaining such knowledge. Taken together, these can be referred to as the 'research philosophy'.

5.2.1 Ontological Position

Ontological assumptions pertain to the nature and characteristics of reality (or the reality of the phenomenon under investigation), and therefore what can be known about it (Ritchie et al. 2014; Ormston et al. 2014).⁶ The methodological literature distinguishes between four ontological positions, namely realism, internal realism, nominalism and relativism (Easterby-Smith et al. 2012). Realism holds that the phenomenon exists independently of subjective observers, as well as their beliefs and perceptions, which makes it possible to obtain objective knowledge of it (Goldkuhl 2012). In turn, internal realism postulates that, while the world exists independently and objectively, it cannot be directly observed, meaning any knowledge will be mediated through the theories and assumptions applied to it (Easterby-Smith et al. 2012).

Nominalism holds that the structures of a social phenomenon are constructed by social actors using conceptual categories, language, perceptions and actions (Cohen et al. 2013). According to this ontological position, the assumption that the social world consists of shared socially constructed meaning shapes and forms the way researchers view, perceive, and study the respondents (Gray 2017; Bryman 2012). Finally, relativism holds that reality is

⁶ In the rest of this discussion, I limit myself to discussing the ontological, epistemological and axiological nature of the phenomena being researched, rather than considering these as philosophical questions pertaining to all of reality, knowledge, or human action. For example, one can accept that a given cultural phenomenon is socially constructed without therefore arguing that all reality is socially constructed. If one does this, one can then argue that a specific form of relativist or constructivist epistemology is appropriate for this specific phenomenon, without thereby arguing that all possible knowledge is necessarily relativist or constructivist.

created by individuals operating in specific situations (historical, social, and economic), and facts are therefore a function of such individuals' interpretations of their situations (Cohen et al. 2013). The distinction between nominalism and relativism is that nominalism sees reality as arising from the interplay between subjective and objective phenomena, while relativism holds that meaning is imposed on phenomena by subjective agents (Lee 2012).

A nominalist ontological perspective has important implications for how research is approached and conducted. Nominalism is developed in shared socio-cultural spaces, in which participants are both shaped by and help to shape the meanings of the phenomena in question (Ormston et al. 2014; Bryman and Bell 2015). The context and history of these phenomena are important considerations, as they help researchers get a better understanding of the research participants' actions and behaviour (Easterby-Smith et al. 2012). Given that the research participants' lived experiences and interactions are interpreted based on their values, attitudes, and perceptions, it is challenging to identify the only version of the socio-cultural phenomenon at work (Howell 2012; Johannesson and Perjons 2014). The researcher needs to remain aware of such 'variability' in social constructions and seek to understand them in order to correctly interpret the research phenomenon (Creswell and Poth 2018).

Female entrepreneurship in the socio-cultural context of Saudi Arabia is nominalist; there is no universal explanation of this phenomenon (Goldkuhl 2012). Moreover, within the scope of this perspective, the perceptions, opinions, and beliefs of the participants play a crucial role in creating the reality of this phenomenon (Johannesson and Perjons 2014). The participants' experiences are used as the basis for the thematic analysis that provides findings regarding female entrepreneurship in Saudi Arabia (Moustakas 1994; Creswell 2009). The thematic analysis is explained in detail in Section 5.9.

5.2.2 Epistemological Position

Epistemology is concerned with the nature of knowledge, what constitutes valid and adequate knowledge, what is known about a phenomenon, and what are the limits to knowledge (Baldwin 2014; Cohen et al. 2013; Easterby-Smith et al. 2012). This philosophical stance encompasses the nature, form, and the acquisition of knowledge and its communication or justification to other individuals (Kivunja and Kuyini 2017). Epistemology is about the validity and reliability of knowledge and how it relates to the research phenomenon under investigation (Mertens 2010).

Epistemological stances can be grouped into two broad categories, namely positivist and social constructionist, based on their presuppositions regarding the nature of the phenomenon being studied (Saunders et al. 2016). Epistemological positivism presupposes the objective external existence of the social world, which is independent of the researcher (Easterby-Smith et al. 2012). In turn, a social constructionist epistemology assumes that reality, to a certain extent, is the product of social processes, meaning it is the people and external factors that determine the social world (Chawla and Sodhi 2011). In cases of the latter, it is essential to appreciate the way people make sense of their experience. Social constructionism is a suitable epistemological assumption for this academic project, since it enables the researcher to collect rich and detailed data to understand the meanings the respondents attach to the phenomenon of female entrepreneurship, their beliefs, attitudes, and perceptions.

5.2.3 Axiological Position

Axiology is concerned with how the values and assumptions of the researcher affect the scientific process and research produced. It specifically addresses the issue of how the researcher deals with their values, as well as the values, emotions, and perceptions of the

research participants (Leavy 2016). Axiology shows the extent to which ethics are embedded in the research paradigm and how they affect the decision-making ability of the researcher (Killam 2013). Two philosophical stances are directly associated with axiology, namely determinism and voluntarism (Patton 2015). The former implies that social actors respond mechanically to their environment, whereas the latter views individuals as acting on their own free will (Easterby-Smith et al. 2012).

Based on the above, this study follows the voluntarist view, since the researcher is willing to interact closely with social actors' values, and this decision is initiated freely. By following this philosophical stance, the researcher can get an understanding of the world from the participants' point of view (Buchanan and Bryman 2009). However, the researcher's role in the data collection process increases the risk of bias (Saunders et al. 2016). The researcher avoided formulating questions in a way which could prompt the interviewees to respond in favour of a particular assumption.

5.3 The Research Paradigm

Although the research paradigm and research philosophy terms are often used interchangeably, the researcher approaches them as two standalone concepts (Baldwin 2014; Creswell and Poth 2018). Philosophical commitments such as ontological, epistemological, and axiological stances inform all other aspects of the study, including research strategy, data collection instruments and analysis methods. The research onion framework, which is presented Figure 6, provides the elements of a comprehensive research methodology and explains why the issue of research philosophy should be considered in the first place (Khan 2011). Specifically, the model suggests that the first layer of the research onion is the researcher's philosophical stance, which, in turn, determines what approach to theory use should be followed (i.e., inductive or deductive) (Goddard and Melville 2007). Based on the

selected approach to theory use, the researcher can decide whether to follow a qualitative or quantitative (or mixed method) approach (Saunders et al. 2016). Afterwards, a research strategy that fits the selected methodological choice can be selected. This choice is followed by the selection of the most suitable data collection instruments and methods of analysis (Patton 2015). The selection by the researcher of the philosophy, approach, methodological choices, research strategy, data collection and analysis instruments are discussed in detail in the following sections.

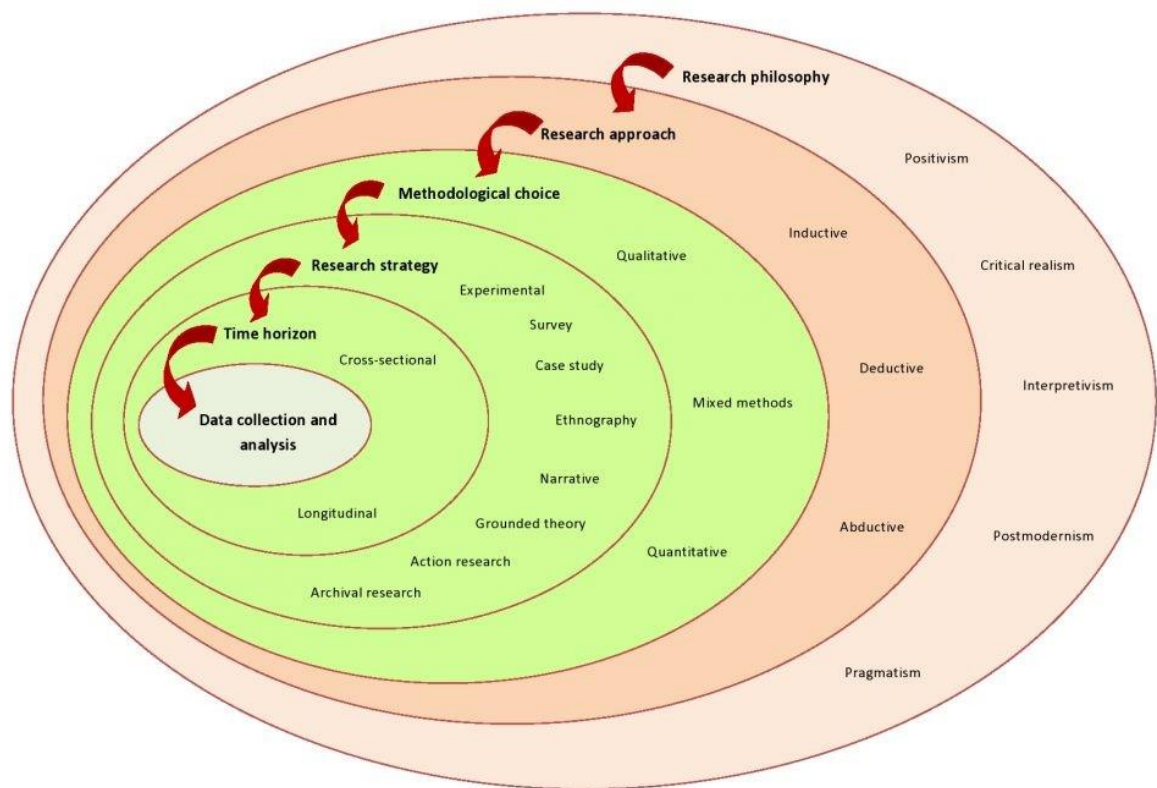


Figure 5: Saunders et al. (2016) research onion (adapted by Mahesh 2020).

The research paradigm drives an interrogative process of generating research questions and informing the research process (Baldwin 2014). Five major research paradigms (Žukauskas et al. 2018), positivism, interpretivism/constructivism, subjectivism, pragmatism, critical realism, are explained in the following sections, which are summarised by means of the table below (Table 2) (Saunders et al. 2016).

Table 2: Research paradigms (Patel 2015)

| Paradigm | Ontology <i>What is reality?</i> | Epistemology <i>How can I know reality?</i> | Theoretical Perspective <i>Which approach do you use to know something?</i> | Methodology <i>How do you go about finding out?</i> | Method <i>What techniques do you use to find out?</i> |
|--|--|---|--|--|--|
| Positivism | There is a single reality or truth (more reality). | Reality can be measured and hence the focus is on reliable and valid tools to obtain that. | Positivism Post-positivism | Experimental research Survey research | Usually quantitative, could include Sampling Measurement and scaling statistical analysis Questionnaire Focus group interview |
| Constructivism / Interpretivism | There is no single reality or truth. Reality is created by individuals in groups (less reality). | Therefore, reality needs to be interpreted. It is used to discover the underlying meaning of events and activities. | Interpretivism (reality needs to be interpreted) - Phenomenology - Symbolic interactionism - Hermeneutics Critical Inquiry Feminism | Ethnography Grounded Theory Phenomenological research Heuristic inquiry Action Research Discourse Analysis Feminist Standpoint research etc | Usually qualitative, could include: Qualitative interview Observation Participant Non participant Case study Life history Narrative Theme identification etc |
| Pragmatism | Reality is constantly renegotiated, debated, interpreted in light of its usefulness in new unpredictable situations. | The best method is one that solve problems. Finding out is the means, change is the underlying aim. | Deweyan pragmatism <i>Research through design</i> | Mixed methods Design-based research Action research | Combination of any of the above and more, such as data mining expert review, usability testing, physical prototype |
| Subjectivism | Reality is what we perceive to be real | All knowledge is purely a matter of perspective. | Postmodernism Structuralism Post-structuralism | Discourse theory Archaeology Genealogy Deconstruction etc. | Autoethnography Semiotics Literary analysis Pastiche Intertextuality etc. |
| Critical | Realities are socially constructed entities that are under constant internal influence. | Reality and knowledge is both socially constructed and influenced by power relations from within society | Marxism Queer theory feminism | Critical discourse analysis, critical ethnography action research ideology critique | Ideological review Civil actions open-ended interviews, focus groups, open-ended questionnaires, open-ended observations, and journals. |

5.3.1 Interpretivism

Interpretivism and social constructionism are often used interchangeably (Easterby-Smith et al. 2012). This study follows an interpretivist philosophical stance. Interpretivism is the approach towards research that holds the assumptions that reality and knowledge are constructed, reproduced, or interpreted through communication, interaction, and practice (Tracy 2013). This study follows the interpretivist philosophical approach for several reasons. First, this philosophy allows the researcher to understand the implications that people attach to networking, as well as their perceptions and beliefs (Patton 2014). By following this philosophy, the researcher assumes that women entrepreneurs in Saudi Arabia are influenced by their experiences, while their subjective interpretations are directed towards certain objects (Singh and Nath 2010). Hence, the meanings and interpretations allow the researcher to look for the complexity in varied views rather than focusing on the narrow meanings of a few categories. Second, following an interpretivist or social constructivist approach enables the researcher to get a better understanding and interpretation of the respondents' experience (Easterby-Smith et al. 2012). In this paradigm, the researcher and the research phenomenon, which is female entrepreneurship in Saudi Arabia, are not separate from each other and the knowledge is based on the abstract description of interpretation drawn from human experiences (Saunders et al. 2016). This means that, in interpretivist research, the research outcome depends on the views of the participant individuals as well as the researcher (Singh and Nath 2010).

Another reason why interpretivism has been selected for this study is the need to gain a deep understanding of Saudi female entrepreneurs' experiences, as well as perceptions of and attitudes towards formal and informal institutions (Ahl 2006). Unlike positivist studies, which rely on 'natural scientist'-like approaches and data collection instruments, interpretivist facilitates the collection of rich, detailed information about the research

phenomenon. As previously emphasised in this thesis, female entrepreneurship in Saudi Arabia is a complex phenomenon, which is affected by numerous factors (Patton 2014). That is why the employment of interpretivist research instruments enables the researcher to explore this phenomenon in detail, which is challenging using positivist tools.

Different from the positivist approach to research, interpretivism does not imply generalisation, which is often viewed as a potential limitation of this research approach (De Bruin et al. 2007; Merriam 2015). While the lack of generalisation is often attributed to the limitations of interpretivist studies, some scholars argue that this might not be the case in certain instances. For instance, Jack et al. (2008) noted that while the findings produced from interpretivist methods were not generalisable to a wider population, they could still be generalised at a conceptual level. In other words, this study offers a new theoretical framework that links female entrepreneurship and the socio-cultural context of Saudi Arabia. In turn, this framework could be used as a basis for future studies exploring the issue of institutional entrepreneurship in a highly conservative and paternalistic society.

Another potential limitation of the interpretivist approach is that it may involve researcher bias and interviewee bias. When analysing qualitative data, the researcher may unintentionally interpret it through the prism of their knowledge, perceptions, and experiences, which would damage the validity and reliability of the research outcomes (Patton 2014). Thus, it is important to acknowledge the researcher's beliefs and judgements during the research process, a practice that is commonly known as reflexivity (Mirchandani 1999). This practice allows for examining the researcher's own judgements, beliefs, and practices and their possible impact on the research process. Given that the researcher is from Saudi Arabia, the issue of distancing in terms of behaviour, background knowledge, and underlying beliefs should be considered to minimise the researcher's negative impact on the research outcomes.

5.3.2 Subjectivism

Subjectivism and interpretivism have similarities, as both incorporate assumptions of humanities by holding that a social phenomenon is created through social actors' perceptions and action (Clough and Nutbrown 2012). But there are important differences between these philosophical stances. Lee (2012) identified that while interpretivism sees the subject's interpretations of their reality as being taken from that reality, subjectivism sees that the interpretation is imposed on the reality. Subjectivism has a perspective that individual views and beliefs are completely subjective, where interpretivism sees reality as a compromise between subjective and objective factors.

5.3.3 Pragmatism

The pragmatist approach to research takes into account both the objective and subjective interpretations depending on the research question. The focus of the pragmatist approach is the practical aspects and applied research where a combination of methods is used for solving a problem (Sekaran and Bougie 2016). Pragmatism ensures that concepts become relevant when they consistently support action. Pragmatist researchers focus on the identification of the problem and the development of practical solutions. These researchers recognise that there is no single way of viewing and interpreting the world and reality (Khan 2011). The assumption that no single point of view can provide the entire picture facilitates the use of multiple methods, with the help of which pragmatist researchers expect to produce credible, relevant, and reliable data (Saunders et al. 2016). The ontological position of pragmatism is that reality is ambiguous and based more on cultural, language, and historical aspects. The epistemological position of pragmatism is that knowledge is derived from experience, both in a subjective and objective manner and interpretations (Horn 2012).

5.3.4 Critical Realism

Critical realism is another research philosophy that focuses both on the reality and beliefs that exist in a particular environment. There are two branches of realism: direct realism and critical realism; direct realism deals with direct reality, i.e., to see and experience the world through the senses. On the other hand, critical realism deals with the explanation of observations and experiences concerning the underlying structures of reality that portray these observable events of reality (Žukauskas et al. 2018). According to critical realism, the reality is external and independent, and is inaccessible directly through observations alone, but what we experience is instead also influenced by sensations (Saunders et al. 2016).

5.3.5 Research Paradigm Adopted in the Current Study

The current study adopts a constructivist paradigm due to the belief that reality does not exist independently from human actions and interactions but is rather constructed by these actions (Patton 2015). This position has been selected, since the researcher believes that knowledge emerges through the interaction between social actors. Although this knowledge cannot be directly observed, it can nonetheless be interpreted (Saunders et al. 2007). The research phenomenon under investigation, namely the barriers that are faced by women entrepreneurs in Saudi Arabia, is a socio-cultural one. Thus, it necessarily involves subjective meanings and interpretations in the conduct of this research. Within the context of constructionism, interpretivism implies that individuals create meaningful constructs of their social environment, which suggests focusing on how respondents interpret this environment (Goddard and Melville 2007).

Epistemologically, the stance of the current study, implies that the phenomenon under investigation must be understood as the product of the interpretations and narratives (Singh and Nath 2010). This again aligns with a constructivist paradigm, which assumes that

participants' constructions of meaning are a crucial component of the phenomenon being investigated. Saudi women entrepreneurs possess varying experiences and perceptions of social constructs, as well as both formal and informal institutions, to recognise that female entrepreneurship in Saudi Arabia is different and unique. The choice of paradigm determines the research approach adopted (Kumar 2014).

5.4 Research Approach

There are three main research approaches for theory development: the inductive approach, deductive approach, and abductive approach (Saunders et al. 2016). An inductive approach is that the researcher observes a specific phenomenon and arrives at a general conclusion based on observations (DeWalt and DeWalt 2011). In this type of reasoning, it moves from specific to general (Sekaran and Bougie 2016). In inductive reasoning, data is collected to explore a particular phenomenon and theory is generated based on the collected set of observations (Saunders et al. 2016). Inductive approaches align with positivist research. Positivist research is based on the objective observation of phenomena (the specific) and the analysis of such phenomena to derive general findings, moving from the specific to the general.

A deductive approach is that the researcher tests a theory about a topic of interest by moving from more general to specific. The researcher starts with a general theory, formulates hypotheses, collects observations, and analyses the collected data to confirm the theory (Sekaran and Bougie 2016; Saunders et al. 2016). Deductive approaches are applicable when the research seeks to assess the value of an existing theory in explaining a specific phenomenon, in contexts in which the theory has not yet been verified (Yin 1992).

This study uses an inductive approach. Data was collected from the participants (McMillan 2017; Syedda 2018). The inductive approach or research process are consistently used in qualitative and exploratory research (Sekaran and Bougie 2016).

5.5 Methodology Choice

Methodological choices refer to the skills, assumptions, depictions, and approaches used by researchers to move from a paradigm to data collection and empirical materials. These choices or strategies connect the researchers to specific methods and approaches relevant to that research study (Denzin and Lincoln 2005). They are also known as approaches to inquiry, including qualitative, quantitative, and mixed methods that provide specific directions to a researcher (Creswell 2009; Creswell and Creswell 2017). The qualitative research inquiry is explained in detail as follow:

5.5.1 Qualitative Research Inquiry

There are different qualitative techniques and methods, including phenomenological research, grounded theory, ethnography, case study, participatory action research, discourse analysis, and survey (Robson 2002). Phenomenological research is based on the strategy of inquiry in which the researcher explains the crux of human experiences about a certain phenomenon described by the research participants (Easterby-Smith et al. 2012). The phenomenological approach focuses on how individuals understand and interpret their lived experiences (Clough and Nutbrown 2012). Phenomenological approaches are therefore suitable for studies that seek to understand phenomena such as participants' beliefs or the meanings they attribute to in their lives.

This research employs a qualitative approach. The rationale behind the selection of a qualitative approach is the research's philosophical underpinning. Interpretivism deals with

the interaction and communication among individuals and interpretation of the meanings from individual experiences (McMillan 2017). Given that respondents' perceptions, opinions, and narrative constructions of their experiences are subjectively constructed phenomena, a qualitative methodology is more appropriate to exploring these in-depth and detail, to understand such factors. The methodological choice for the study determines the appropriate research strategy to be adopted. Research strategies are discussed in the following section.

5.6 Research Strategy

Research strategy can be defined as a "general plan of how the researcher will go about answering the research questions" (Saunders et al. 2016, p.600). The case study is the strategy of inquiry in which the researcher is involved in an in-depth exploration of events, activities, programmes, processes, or individuals in a specific context (Merriam 2015). Data is collected in the case study research using different data collection procedures (Creswell 2009). The case study approach is appropriate when it is difficult to draw a clear distinction between the research topic and its context, where the context is very influential for the topic (VanWynsberghe and Khan 2007). A case study is appropriate when the research question asks about the 'how' or 'why' of a specific phenomenon (Yin 1992).

Grounded theory is the strategy of inquiry in which the researcher seeks to derive a generalised idea or abstract theory of a process or action grounded in the participant's views (Creswell 2009). Where most approaches start with specific theoretical underpinnings before data collection, grounded theory works in the opposite direction: collecting data first, and deriving the theory from the data collected (Singh and Nath 2010). It is, therefore, suitable for exploratory studies in which the phenomenon under investigation is not well known or

explored. Ground theory helps to draw a preliminary picture before a more detailed analysis can be undertaken.

Archival research involves the interpretation and analysis of a body of information contained in an archive to track the traces left by people and events relating to some specific phenomenon (Moore et al. 2016). Archival research is suitable for historical, social, or organizational research that seeks to uncover specific information about events and phenomena to which the archive may be connected, insofar as it makes possible a direct investigation of primary sources relating to these (Moore et al. 2016). Given that there is no relevant archive of data for the phenomenon under investigation in this study, archival research is not a suitable approach.

Narrative research involves the collection and analysis of textual or visual data to make sense of people's actions, attitudes, and perceptions regarding the focal phenomenon, and interpreting these accounts via a range of interpretative and theoretical frameworks (Josselson 2011). Narrative research draws on an unstructured, narrative approach to data collection, allowing participants to tell their stories, with some prompting and guidance if necessary. Data analysis draws on hermeneutic, interpretative techniques and frameworks, in a manner similar to phenomenological research (Josselson 2011). This usually makes data collection and analysis a time- and labour-intensive process, given the depth and detail of the data obtained. Narrative research is therefore usually suitable for research that seeks to explore the perceptions of a small sample of respondents in great depth. As this study sought, instead, to obtain a wider, more representative picture of the phenomenon in question, narrative analysis was not considered suitable.

Phenomenological research seeks to obtain a representation of a specific phenomenon among a given population by selecting a representative sample from that population and obtaining data from the sample on the phenomenon in question (Robson 2002). Such data is obtained

via phenomenological methods, such as interviews, conversations, participant observation, action research, focus meetings and analysis of personal texts (Creswell 2009). The phenomenological research strategy is selected for this study. This research attempts to understand the attitudes, opinions, beliefs, behaviours and perceptions of the respondents by using the qualitative phenomenology interview method. The phenomenological method is useful to collect data from individuals, through interviews, conversations, participant observation, and focus meetings (Lodico et al. 2010).

5.7 Research Design

The blueprint for the fulfilment of research objectives and answering the research questions of the study is known as research design. It specifies the procedures and methods for the collection and analysis of data that is appropriate for solving a research problem (Adams et al. 2007; Sekaran and Bougie 2016; Hughes et al. 2012; Jennings and Brush 2013). The research design is an overall framework for carrying out the entire research in an efficient manner (Sreejesh et al. 2014).

For this study, a qualitative exploratory research design has been used. One of the main reasons why this design has been prioritised is because of its flexibility and adaptability to change, which facilitates the provision of further details (Daniel and Sam 2011). Exploratory studies generate richer, in-depth information about a certain phenomenon, and it is an important way of getting new insights and shedding light on the selected area of study (Patton 2015). Thus, this design helps the researcher get a deeper understanding of the underlying motivations and opinions of the respondents as compared to any quantitative research design (Saunders et al. 2016). Thus, by adopting a qualitative exploratory research design, it is possible to investigate the respondents' perceptions of the cultural, social, and

institutional barriers they face when trying to run their own business, instead of measuring or counting value numerically (Syedda 2018; Mandawa 2016).

Apart from the aforementioned advantages and benefits, a qualitative method has its weaknesses, which should also be considered. One of these weaknesses refers to the fact that empirical outcomes cannot be generalised to the whole population of Saudi women because of the small sample size (Mandawa 2016). That being said, since this project is not trying to make a consistent generation to a theoretical underpinning of female entrepreneurship in Saudi Arabia, this limitation could be neglected. The current study explores the following: (1) Entrepreneurial competencies of female entrepreneurs in Saudi Arabia; (2) the perceived cultural barriers of Saudi Arabia; (3) how female entrepreneurs in Saudi Arabia overcome these cultural, social, and familial barriers; (4) the reasons behind the dearth of female entrepreneurship in Saudi Arabia.

5.8 Data Collection Techniques

The primary purpose of data collection is to gain concrete information about the phenomenon under investigation (Cooper and Schindler 2014); e.g., gathering information about the particular attribute or quality of a certain phenomenon, setting, and population (Mertens 2010). Data can be gathered using primary or secondary sources. Primary data is data collected directly by the researcher (e.g., using experiment, first-hand experience, and direct interaction with the participants of study), while secondary data is data collected from existing information, such as data collected for previous studies, and literature reviews (Sekaran and Bougie 2009). Primary data is collected from respondents using surveys, interviews, direct observations, experiments and questionnaires. Primary data can be collected using online methods as well as traditional methods. Secondary data can be collected from various sources, such as research reports, databases, books, journals,

government publications, industry statistics and reports, big datasets, and blogs (Sreejesh et al. 2014; Saunders et al. 2016).

For the current study, the data was collected using primary resources. The primary data was collected via semi-structured interviews with female entrepreneurs in Jeddah, Saudi Arabia.

5.8.1 Interviews

This study uses semi-structured interviews as the main data collection instrument. Interviews have been selected because they provide the researcher with the opportunity to develop understanding and knowledge by interacting with the interviewee (Saunders et al. 2016; Mann 2016). Unlike quantitative methods of data collection, interviews possess a high level of adaptability and flexibility, making them a properly suited method to qualitative research (Luo and Wildemuth 2009). The existing literature distinguishes between three major types of interviews, namely structured, semi-structured, and unstructured (Saunders et al. 2016; Sreejesh et al. 2014).

- 1. Structured interviews:** Structured interviews are those that follow a pre-established set of questions are known as structured interviews. Interview questions are written in advance, and asked in the interview, with no deviation from this plan (Saunders et al. 2016).

- 2. Semi-structured interviews:** The interviews that include a particular theme and some potential questions that are to be asked in the interview are known as semi-structured interviews. However, the use of questions may vary from respondent to respondent. Some questions may be skipped, and some others may be added depending upon the context and flow of conversation. Some questions are more open-ended than the others and, in these interviews, qualitative data is gathered. The data in these interviews is captured using an audio recorder (Saunders et al. 2016).

3. Unstructured interviews: These interviews are informal and do not follow a predetermined set of questions and are also known as in-depth interviews. The interviewee is allowed to talk more openly, and the interviewer can explore the relative phenomenon, event, or behaviour (Saunders et al. 2016).

Semi-structured interviews were conducted because they provide rich and detailed information and contextual material for the research (Saunders et al. 2016). Semi-structured interviews can be conducted by telephone or in-person (face-to-face). Issues that determine the appropriate mode for an interview include the complexity of the issues to be explored, the understanding between the parties involved, and the duration of the interview (Sekaran and Bougie 2009).

Given that semi-structured interviews are a form of social interaction in which people interact and construct the meanings of each other's expressions, words, and gestures, there is a possibility that the information collected in interviews will sometimes be fabricated, distorted, or exaggerated (Saunders and Lewis 2014). Therefore, the credibility and reliability of the data generated by semi-structured interviewees cannot be taken for granted, meaning that it is the researcher who is responsible for obtaining greater clarity on such issues by asking eliciting questions (Taylor et al. 2016). Nonetheless, interviewees can also ask additional questions during the data collection process, which partly allows for overcoming the aforementioned challenge associated with validity and reliability (Saunders et al. 2007).

During the interview process, the researcher can probe and ask questions to articulate things that the interviewees have not mentioned themselves (Goddard and Melville 2007). For this purpose, the interviewer must create a situation in which people feel comfortable and talk about themselves openly. In structured interviews, the interviewer will frequently pay less attention to the feeling and behaviours of respondents. However, in a semi-structured interview, the researcher talks to the informants in an informal way and provides more

flexibility for them to explore topics by themselves (Easterby-Smith et al. 2012). This type of interview is more natural and conversational (Taylor et al. 2016). Given the reasons above, semi-structured interviews were selected as the data collection instrument for this research.

The use of semi-structured interviews allows the researcher to take advantage of non-verbal communication (e.g., body language, tone of voice, and gesture) as an additional means of data collection, which is impossible with quantitative data collection tools, such as questionnaires (Abrahams 2017). Although non-verbal communication cannot be viewed as participant observation, it can still convey important information about how interviewees feel about the topics they are discussing or their role in these topics (Saunders et al. 2016). While the possibility of observing body language was diminished in the phone interviews, information about the interviewee's tone of voice helped supplement this. Further, the unstructured nature of the interviews provided the flexibility for clarifying questions to be asked in contexts where interviewees' opinions or feelings were unclear.

Previous studies employed various qualitative methods to examine the issue of women entrepreneurship, as well as both similarities and differences between male and female business owners. For instance, Mirchandani (1999) relied on secondary qualitative data by reviewing the existing research on women's experiences of entrepreneurship. This approach provided useful insights on female entrepreneurship by exploring the relationships between social stratification, organisational structure, business ownership and industry focus. A similar approach was adopted by Ahl (2006) who conducted a discourse analysis by reviewing previous research articles and discussed what research practices caused the idea of women being inferior to men when it comes to business activities. The researcher also noted that many previous studies on this issue were conducted from an objectivist stance, which created the impression that male and female business owners were significantly different. De Bruin et al. (2007) conducted a meta-literature review and concluded that the

issue of female entrepreneurship should be researched on multiple levels, involving the family embeddedness perspective.

Although the aforementioned scholars have added at different levels to the existing literature on female entrepreneurship and could be used as a theoretical basis, their approaches to research are not applicable to this thesis for several reasons. First, secondary research, including meta-literature reviews and discourse analyses, are effective when there is a need to examine scholarly interest and activity in a certain field. However, the ability of this research design to examine the current state of the female entrepreneurship phenomenon in Saudi Arabia is limited since it is based on previous findings. Second, although some evidence is available on the issue of female entrepreneurship in Saudi Arabia, this body of literature is still in its infancy (Damanhoury 2017; DeLong-Bas 2012). Bearing this in mind, primary qualitative data, which allows for assessing the current state of this phenomenon, has been selected to generate a more robust and richer understanding of female entrepreneurship in Saudi Arabia and delineate new territories for future researchers to explore.

This study follows a qualitative research approach similar to that followed by Alkhaled (2021), Alshareef (2017), Naseem and Adnan (2019), and Alkhaled and Berglund (2018) who also examined female entrepreneurship as social change by obtaining primary qualitative data from women entrepreneurs.

5.8.2 Interview Process

For this study, both face-to-face and telephone semi-structured interviews were conducted. As the current study focuses on female entrepreneurs of Saudi Arabia, the interviews were conducted in the Arabic language and then translated into English. A total of 31 interviews were conducted by the researcher with female Saudi entrepreneurs, of which 6 were

conducted face-to-face and the remaining 25 were conducted through mobile apps such as YeeCall, Google Duo, imo, WhatsApp, and FaceTime (see Figure 7). As the interviews took a semi-structured approach, a theme and a list of questions were created in advance. When the interviewer felt that an interviewee's response had not sufficiently clarified the topic in question, follow-up questions were asked to expand on such instances. Each interview lasted between 30 minutes and 2 hours, but the respondents were allowed to continue the conversation for as long as they wanted to speak. Most of the female entrepreneurs appeared eager to share and discuss their entrepreneurial stories, activities, and some of them shared their professional and business achievements. All 31 interviews were audio-taped with the permission of the interviewees, transcribed and translated into English. For the transcription and translation of interviews, the researcher hired a professional translator. This helped ensure that the researcher's own bias did not affect these processes, and thereby threaten the reliability of the study (reliability, validity, and replicability. Other related considerations are also discussed in detail further in Section 5.10).



Figure 6: The researcher communicating with a participant through WhatsApp (Conversation in Arabic). These are the mobile apps which the researcher used to communicate with the participants. (Source: Author generated).

The interviews were divided into five sets of questions. The first group of questions focused on respondents' demographic information, including their name, age, and marital status. The second group of questions was related to the support respondents received from family members to take part in entrepreneurial activities. The third group of questions focused on details about the respondent's business, i.e., the main line of business and other related questions. The fourth group of questions was related to government support and wakalah (power of attorney or official authorization). The fifth group of questions focused on gender

issues, such as how, as a female entrepreneur, respondents tackle the social, familial, and cultural issues they encounter. The detailed interview guide, including these questions, is included in Appendix B.

Non-verbal forms of communication such as body language and tone of voice were tracked using an informal note-taking system and supplemented the verbal data whenever relevant. The accuracy of the transcription of the interviews was assessed by checking at random ten interviews. All of these showed a high level of accuracy, and this prevalence was judged sufficient to indicate the reliability of the transcription. To ensure the accuracy of the representation of the interviewees' perceptions and opinions, all interviewees were asked to check the transcriptions of the interviews. None made use of this opportunity, indicating that they felt confident, based on the rapport established in the interviews, and that their responses had been understood correctly.

5.8.3 Research Sampling Strategy

Sampling is the process of selecting from the population of interest a representative sample that can adequately represent its relevant traits and trends (Sekaran and Bougie 2016). Sampling techniques are the means whereby a researcher obtains a sample from a population. There are two types of sampling techniques, namely probability sampling and non-probability. In probability sampling, every member of the given population has an equal chance of selection for the sample to draw a representative sample and protect against bias. The use of probability sampling requires that the researcher know the sampling frame, which is the list of all participants who meet the selection criteria; a large number of participants should be recruited (Kalirajan and Church 1991).

In non-probability sampling, in contrast, the researcher weights the sampling approach in such a way as to increase the chances of inclusion of those members of the population who

demonstrate some specific traits that are relevant to the study (Patton 2014). Non-probability sampling techniques include quota sampling, purposive sampling, volunteer sampling (snowball sampling and self-selection sampling), and haphazard sampling (Saunders et al. 2016). Non-probability techniques are usually more appropriate for exploratory research, which seeks to obtain preliminary insights into a topic. Therefore, in this study, non-probability sampling techniques, including purposive sampling and snowball sampling, were used.

- **Purposive sampling:** Purposive sampling is the type of non-probability sampling technique in which the researcher uses their judgement for the selection of cases that will best enable them to answer the research question and meet the research objectives of the study. It is therefore also known as judgemental sampling. This method is used with smaller samples, such as in case study research, where the researcher is somewhat certain that the selected case will provide the information required. The sample is usually selected in relevance to the research questions and research objectives (Saunders et al. 2016).

- **Snowball sampling:** Snowball sampling is the type of volunteer non-probability sampling technique in which the informants or participants willingly volunteer to become a part of a study rather than being selected. This technique is used when it is difficult for the researcher to identify the sample from the desired population. The process of data collection in snowball sampling starts with the identification of one or two participants by the researcher and then asking the selected participants to identify other relevant participants, who are contacted in turn (Saunders et al. 2016).

For the current study, the researcher initiated the interviews with female entrepreneurs between 18 and 65 years old who lived in Jeddah and had previous experience in the field of

business. The participants were asked to recommend other female entrepreneurs from their circle and friends who were interviewed afterwards. The data collection process was stopped when a sample of sufficient size was obtained with saturation and redundancy. This corresponds to the recommendation that the sample size of 25 to 30 participants in a qualitative study can use in-depth interviews to provide saturation and redundancy (Dworkin 2012), which means that data saturation is independent of quantity, but the data depth is greater (Burmeister and Aitken 2012).

5.8.4 Sample Size

In exploratory qualitative research studies, in contrast, sample size decisions are more complicated and dynamic, not being determined in advance before actual data collection, but rather is characterised based on the adequacy of observations (Gomm 2008). Exploratory studies typically seek to understand a phenomenon in-depth, to get a preliminary understanding of the aspects of it that merit further attention. In such cases, what matters is the capacity of the units of the sample to provide such insight, and of the research methods to obtain it, but not the sample size (Saunders et al. 2016).

This research used a purposive sampling technique in selecting the locations. Specifically, Jeddah was selected as the most promising location in terms of Saudi female entrepreneurship for several reasons. First of all, Jeddah is the city where the researcher is originally from and familiar with its environmental background. This fact gives the researcher an advantage since it allows for eliminating possible cultural and context barriers and establishing more trustful relationships with interviewees (Singh and Nath 2010). Secondly, Jeddah is one of the largest cities in the Kingdom of Saudi Arabia, with a relatively larger number of self-employed women compared to the rest of the country (Damanhour 2017). Thirdly, Jeddah has experienced the policy development of female entrepreneurship

(e.g., the legitimisation of female entrepreneurship, a more streamlined registration process, and making women more independent in their business operations). The Jeddah Chamber of Commerce is one of the oldest chambers in the country that is focused on the development and expansion of female entrepreneurship (JCCI 2020). To be more specific, the Jeddah Chamber of Commerce represents the interests of women entrepreneurs, organises discussions and forums for female entrepreneurs, and exposes them to funding opportunities. The community centres such as Khadijah Centre, offers financial and educational support to women entrepreneurs. By selecting Jeddah, it was possible to get access to Saudi women entrepreneurs. Furthermore, Jeddah provides an entrepreneurial space for those Saudi women who are willing to run their own business (Lamine et al. 2021).

In order to recruit the participants, the researcher employed both the purposive and snowball sampling techniques. First, the researcher contacted Saudi female entrepreneurs who lived in Jeddah and were aged between 18 and 65 years and had owned and operated a business. Then the participants were asked to provide access to other women entrepreneurs with whom they were in contact. A total of 31 female entrepreneurs were recruited for the in-depth interviews to explore how they respond to the cultural, social, and familial barriers in the traditional society of Saudi Arabia. Further recruitment was discontinued when new interviewees began to provide no new insights into the topic, but simply repeated data that had already been obtained, thereby indicating that data saturation had occurred.

5.8.5 Research Context and Participants

The details of 31 participants who were the part of this study are presented in Table 3, below:

Table 3: Respondents

| Respondent | Business | Age | Marriage status | Number of dependent children | Education | Time in business | Business size | Turnover (average per year, Saudi riyal) ⁷ | Source of start-up capital |
|---------------|--------------------------------------|-----|-----------------|------------------------------|---|------------------|---------------|---|--------------------------------|
| Abrar | Cosmetology business | 48 | Married | 3 | Degree in French literature | 17 years | 10 | less than 250,000 | Mother and Brother |
| Ashwag | Fashion design | 40 | Married | 4 | Bachelor's degree in business administration and economy | 2 Months | 2 | less than 250,000 | Mother and Father then Husband |
| Arwa | Fashion design | 29 | Married | 2 | Bachelor's degree | start-up | 1 | 120,000 - 180,000 | Husband |
| Asra | Arts | 33 | Married | 3 | Bachelor's degree | 9 years | 1 | 10,000 | Husband |
| Aya | Flower design | 29 | Married | 2 | Studying Bachelor's degree | 2 months | 3 | 39,000 - 26,000 | Personal savings |
| Aysha | Fashion design and Event's organizer | 42 | Married | 4 | High school degree and diploma in business administration | 7 years | 1 | Less than SR 250,000 | Personal savings |
| Azhar | Home-made food | 45 | Married | 4 | High school | 9 years | 6 | 80,000 - 85.000 | Personal loan |
| Dalal | Women | 61 | Divorced | 3 | Postgraduate | 30 years | 7 | 250,000 (net | Personal |

⁷ 4.91 Saudi riyal is equal to approximately £1

| | | | | | | | | | |
|----------------|---|----|----------|---|--|----------|------|-------------------|---|
| | clothing | | | | | | | profits) | savings |
| Daliah | Educational toys (imports) | 31 | Divorced | 0 | Master of Business Administration degree (MBA) | 6 months | 2 | 48,000 | Personal savings |
| Dana | Crochet art | 55 | Widow | 6 | Middle school degree | 20 years | 5 | Less than 250,000 | Personal savings, Brother and government loans |
| Duaa | Importing clothes and fashionable items | 46 | Married | 3 | Master's degree in business administration executive | 17 Years | 7 | 250,000 - 500,000 | Joint ownership and personal savings and father |
| Ebtisam | Home-made cookies and Gingerbread | 35 | Married | 3 | Bachelor's degree | 5 years | 2 | 145,000 | Personal savings |
| Evan | Fashion, Abayas design; bakery | 37 | Divorced | 1 | (Hons) Bachelor's degree | 3 years | 1 | 70,000 - 100,000 | Personal savings |
| Fatamah | Home-made food | 35 | Married | 3 | High school degree | 3 years | 1 | Less than 250,000 | Brother and Husband |
| Farah | Advertising | 37 | Divorced | 1 | Postgraduate | 8 months | 5 | Less than 250,000 | Personal savings, Hassan loan. |
| Huriah | Beauty Salon and Sewing | 55 | Married | 4 | Bachelor degree | 25 years | 10 | 50,000 - 500,000 | Husband |
| Inas | Sewing and Beauty Shop | 54 | Married | 6 | Diploma in sewing, beauty | start-up | 8-15 | --- | Husband |
| Jamilah | Graphic design | 40 | Married | 1 | Bachelor degree | 10 years | 5 | 250,000 - 500,000 | Husband, Abdullatif |

| | | | | | | | | | |
|--------------|--------------------------------------|----|----------|---|---|----------|----|-------------------|---|
| | | | | | | | | | Jamil funds |
| Lama | Natural health beauty products | 28 | Married | 2 | Bachelor degree | 6 years | 50 | 250,000 – 350,000 | Founded by father |
| Lila | Publishing house | 43 | Divorced | 4 | Bachelor degree | 3 years | 1 | 15,000 | Personal savings |
| Nahad | Dolls Hand-made | 38 | Married | 4 | Bachelor's degree in accounting | 3 years | 1 | Less than 250,000 | Personal savings and Bank loans |
| Rawan | Fashion design | 31 | Married | 1 | Bachelor degree | 3 years | 1 | Less than 250,000 | Previous job income; father |
| Razan | Fashion, Abayas design; construction | 54 | Married | 3 | Bachelor degree | 10 years | 1 | Less than 250,000 | Personal savings |
| Roaa | Fashion design | 34 | Married | 4 | Bachelor degree | 7 years | 2 | 15,000 - 20,000 | Hafez funds, personal savings |
| Samar | Beauty Salon | 38 | Single | - | Bachelor's degree | 12 years | 7 | 250,000 - 500,000 | Previous job income; father |
| Tala | Food truck | 38 | Single | - | Bachelor business administration degree | 4 years | 1 | Less than 250,000 | Personal savings from previous job income |
| Waad | Fashion design | 30 | Married | 5 | High school degree | 12 years | 1 | Less than 250,000 | Personal savings |
| Walaa | Home-made cookies | 37 | Married | 3 | Bachelor degree | 2 year | 1 | Less than 250,000 | Bab Risg funds |
| Yara | Gift design | 21 | Single | - | High school degree | 1,5 year | 1 | Less than 250,000 | Personal savings and father |

| | | | | | | | | | |
|---------------|---------------|----|---------|---|--------------------|----------|----|-----------------------|--|
| Yusra | Café Shop | 40 | Married | 5 | High school degree | 4 years | 5 | 6,000 - 8,000 monthly | Personal savings and previous job income and husband |
| Zainab | Beauty Centre | 43 | Married | 5 | Bachelor degree | 12 years | 23 | 250,000-500,000 | Husband |

* (4.91 Saudi riyal is equal to approximately £1)

5.8.6 Pilot Study Experience

A pilot study is the use of a small-scale research project that mimics the intended research, carried out before the actual study on a small sample of respondents with a cultural background similar to those of the research sample. A pilot study is also known as a pretest which intends to assist in the design of a real study (Zikmund et al. 2010). The purpose of the pilot study is to identify any problems with the research design or instruments, to ensure that these can be addressed before the primary study is begun (Zikmund et al. 2010).

For this research, a pilot study was conducted with six female Saudi entrepreneurs. Saudi women entrepreneurs eligible for participating in the pilot study had to be 18 years or above, reside in Jeddah, and own or have owned a business. During the pilot study, the researcher asked the participants to share their thoughts and opinions on the current state of women entrepreneurship in Saudi Arabia, as well as how both formal and informal institutions contribute to or hamper its development in the country. The feedback received from the participants of the pilot study informed the research design, as well as the implementation of the second stage of work. To be more specific, with the help of this small-scale pretest before the start of the actual research, the researcher was able to create a more detailed and refined interview guide and check its suitability. For example, the categorization of questions was adjusted slightly, and some compound questions were broken down into sub-questions for ease of comprehension and clarity. Moreover, some questions were completely reworked, as they were perceived by the pilot study participants as vague and unclear. All these changes allowed for making the data collection instrument more cohesive and tailored to the main aim and objectives of this project. The pilot study demonstrated the reliability and clarity of the rest of the interview questions.

5.9 Data Analysis

Qualitative data comes from social interaction and is more complex, varied, and elastic compared to quantitative data. They are required to be explored, analysed, synthesised, and transformed into meaningful information to answer the research questions and meet research objectives (Saunders et al. 2016).

The researcher used thematic analysis to analyse the interview data. Interview transcripts were documented, summarised and interpreted to answer the research questions. Thematic analysis is a process of identification of patterns and themes for qualitative data analysis. The goal of thematic analysis is to identify themes in the dataset that help clarify the topics investigated in the research. A good thematic analysis interprets and makes sense of the data (Maguire and Delahunt 2017). It is a generic approach and foundational method used for qualitative data analysis and is an essential means of identifying themes across the dataset. Thematic analysis is useful because it leads to richer descriptions and meanings of the data, explanation, and theorisation. According to the interpretivist approach, thematic analysis is used to explore different interpretations of a phenomenon (Saunders et al. 2016).

A theme in the thematic analysis means something important about the data relative to the research questions and research objectives, and represents some level of patterned response, meanings, or interpretations within the dataset. Identification of themes in a dataset is guided by both the prevalence and space. However, due to the qualitative nature of data, no hard and fast rule is determined as of prevalence and space proportions to be considered as a theme. For a theme to be judged salient with a particular dataset, researcher judgement is more crucial. Flexibility is necessary for the identification of themes for qualitative data analysis (Braun and Clarke 2006). The thematic analysis approach follows a six-phase analysis demonstrated throughout the process. However, the process is not linear but

recursive, where a back-and-forth movement is required throughout the phases and the analysis develops over time.

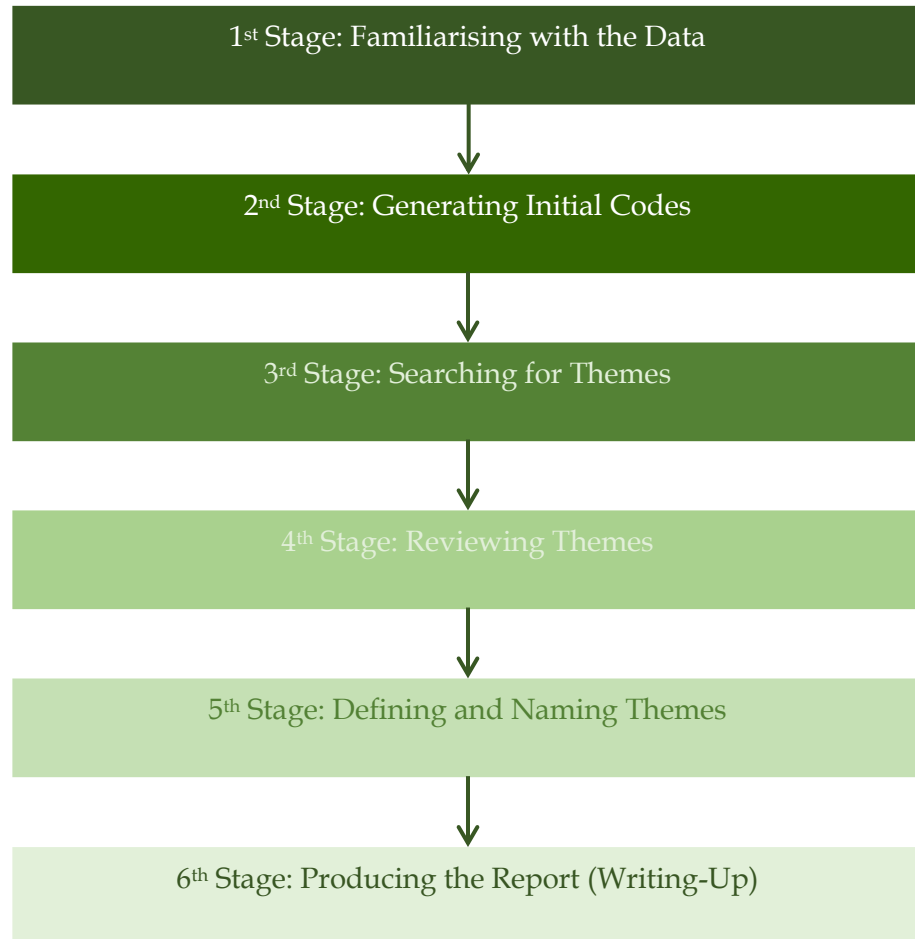


Figure 7: The Six Stage Thematic Analysis. (Source: Author generated. Adapted from Braun and Clarke 2006).

The researcher followed Braun and Clarke's (2006) six-step approach for conducting the thematic analysis of collected data (Figure 8). Data was collected using interviews from a sample of 31 female entrepreneurs in Jeddah. The process of conducting the interviews and transcribing the data from the interviews provided the researcher with a deep familiarity with the data. After the transcription of data, the researcher read and had the transcription rechecked by an external professional translator (to help ensure that the researcher's own

bias did not affect these processes, and thereby threaten the reliability of the study). These actions were the first step in conducting the thematic analysis, which involves becoming familiar with the collected data (Braun and Clarke 2006). To understand the depth and breadth of data, it is necessary to immerse oneself in the data through transcription and repeated reading of the transcripts, which helps to understand the meanings and to establish patterns within the data. This step is necessary before coding to shape the necessary patterns inside the data. Transcription is described as a necessary act in the interpretive approach because meanings are derived during the process (Braun and Clarke 2006; Saunders et al. 2016; Maguire and Delahunt 2017).

The second step is the production of initial codes, which refer to features of the data that seem interesting to the analyst or researcher; they are the most basic element in the raw data that are highly relevant for assessing the phenomenon explored in the research study (Braun and Clarke 2006). It is a consistent process of coding, encoding, and coding data many times. Coding divides the data into smaller meaningful chunks and the process of coding is entirely driven by research questions and perspectives (Maguire and Delahunt 2017).

All the transcriptions were subjected to line-by-line coding using appropriate software. After reading and re-reading the data, the researcher came up with the initial list of salient topics within the data and generated initial codes for them. After the initial coding and collation of collected data and generation of a long list of codes, the codes are sorted out and collated into the identified themes, which is the third step in thematic analysis (Braun and Clarke 2006). At the end of this phase, emerged themes and sub-themes had been identified and the entire data began to make meaningful sense (Braun and Clarke 2006). The categories, sub-categories, and themes that were identified from the initial codes are presented by means of the following table (Table 4).

Table 4: Categories, Sub-Categories, and Themes.

| Category | Sub-Category | Themes |
|---------------------------------------|--|--|
| Challenges to Female Entrepreneurship | Formal Institutions | <ul style="list-style-type: none"> - Bureaucracy - Government support - Access to finances |
| | Informal Institutions | <ul style="list-style-type: none"> - Religion and culture - The role of women in society - The role of women in the family - The role of male guardians in women's lives |
| Institutional Entrepreneurship | Current status of Institutional Entrepreneurship | <ul style="list-style-type: none"> - Changing socio-cultural environment in Saudi Arabia |
| | Women as role models | <ul style="list-style-type: none"> - The role of women entrepreneurs in affecting formal and informal institutions |
| | Perceptions of Institutional Entrepreneurship | <ul style="list-style-type: none"> - Perceptions of women entrepreneurs and their prospects in Saudi society |

Themes were reviewed recursively until they became consistent after a series of examinations across data patterns, in line with the fourth step in Braun and Clarke's (2006) process. For a more accurate analysis of the collected data, it is necessary to refine the themes in relation to the dataset and coded extracts. There must be internal and external homogeneity between the themes, i.e., the data must cohere meaningfully and there must be a clear distinction between the data of separate themes (Buchanan and Bryman 2009). During this phase, the researcher discovered that not all the identified themes were supported by

sufficient data. Also, several themes were combined to get a more coherent theme. The researcher reviewed the identified themes repeatedly until further refinement and review would no longer add value (Braun and Clarke 2006; Maguire and Delahunt 2017; Saunders et al. 2016).

The fifth step, which involved the definition of themes and their naming, was then carried out (Braun and Clarke 2006). After obtaining a satisfactory thematic map, the researcher defined and refined the themes and represented the essence of data that each theme had captured. The identified themes were defined as guided by the research objectives and questions (Maguire and Delahunt 2017). Afterwards, a detailed analysis of each theme was conducted.

The final step in the six-step process is the writing of the report, interpreting and discussing the data. This thesis represents the result of this sixth step. The researcher captured the interpretation of the interviewees' reality through the themes, which was afterwards used to derive meaning and knowledge (Howell 2012). The inductive approach was adopted for the analysis, according to which themes, concepts, ideas, and models were derived from a structured reading of the transcribed data set (Easterby-Smith et al. 2012). Relevant quotes were used by the researcher with descriptions and interpretations to support the analysis outcomes.

To check the reliability of the thematic analysis, the interview data was also put through the text analysis software program QDA. QDA is a text analysis software programme used for the analysis of interview and survey data. The themes generated by QDA largely correlated with those derived from the researcher's manual coding, helping to confirm the reliability of the coding.

5.10 The Trustworthiness of the Study

The trustworthiness of a research study refers to the extent to which its findings can be trusted (Polit and Beck 2011). Therefore, it comprises factors such as the credibility of the research (assessed based on factors such as reliability of research methods), the stability of the data over time, the extent to which different individuals would agree about the interpretations of the data, and the extent to which findings can be generalised (Polit and Beck 2011). The concept of trustworthiness was originally introduced by Lincoln and Guba (1985) as an alternative to the criteria of validity and reliability that are applied in positivist research. In positivist research, studies are considered reliable if their results can be reproduced identically by different people, emphasising the consistency of statistical methods and quantitative data analysis. Lincoln and Guba (1985) argue that such criteria are not appropriate in a range of types of research, such as the qualitative interview research carried out in the current study. For example, in a semi-structured interview, the interviewer can be considered one of the data collections instruments, insofar as they shape and guide the interview, and interpret non-verbal communication. This means it is almost impossible for such forms of data collection to be repeated identically between individuals. Lincoln and Guba (1985) therefore propose replacing, in qualitative research, the positivist criteria of validity and reliability with the four criteria: credibility, transferability, dependability, and confirmability.

5.10.1 Credibility

The credibility of a study means the establishment of confidence that the results are true, credible, and believable according to the perspective of respondents (Forero et al. 2018). It ensures that the researcher presents the respondents' actual views (Nowell et al. 2017). There are various strategies to address the credibility of a research study, including prolonged and

varied engagement with each case, peer debriefing, collection of referential adequacies to check if the findings match the raw data, establishing the investigator's competence, and interviewing process and techniques (Forero et al. 2018; Nowell et al. 2017).

This study involved qualitative inquiry using the qualitative research methodology and relies on the researcher's interpretation of the phenomenon. The findings may be influenced by the researcher's personal beliefs, philosophies, and life experiences. The researcher's time spent with the participants was a very short span, which cannot set up an overview of their entire business cycle.

To ensure the credibility of the current research study and mitigate the researcher's bias, the interviewees were provided with the interview transcripts. By doing that, the researcher ensured that the interviewees' views are accurately represented (Merriam 2015). Before initiating the interviews, a pilot study was conducted to test the interview protocol. The interviewer recorded the interviews and prepared transcripts afterwards for referential adequacy of data. To avoid the researcher's ideas biasing the translation of the interview data, an independent, a third-party professional translator was hired to carry out the translation.

5.10.2 Confirmability

The confirmability of research is the extent to which a level of confidence is established that the results of the research study would be validated and confirmed by other researchers as well (Forero et al. 2018). Confirmability of research study is established when credibility, dependability, and transferability have been achieved. It demonstrates that how interpretations and conclusions have been reached by the researcher (Nowell et al. 2017). Strategies to achieve confirmability include reflexivity, triangulation and inter-coder comparison (Forero et al. 2018).

The confirmability of this research study was ensured using inter-coder comparison. The researcher's manual coding and thematic analysis was compared with that carried out using QDA software. These inter-coder comparisons showed high levels of congruence in the judgements regarding which elements of the data were of thematic significance, thereby providing validation of the study's confirmability.

Confirmability was also ensured by data source triangulation, investigator triangulation, and theoretical triangulation. Data source triangulation was ensured by collecting data from 31 female entrepreneurs working in different sectors. Investigator's triangulation was achieved by using the investigators' field notes, memos, and reflexive journals. Theoretical triangulation was achieved by investigation and examination of several theoretical perspectives available in the field of female entrepreneurship in Saudi Arabia.

5.11 Reflexivity

Reflexivity was exercised throughout the research process by acknowledging the researcher's advantage of viewing the collected data from the vantage point of the observer. The observer isolates their feelings and emotions and considers the research problem as independently as possible. However, as the researcher was a part of the Saudi female entrepreneurs' community, there was an emotional attachment to the interviewees, as well as their narratives. This fact could potentially affect the data collection, analysis, and interpretation process, posing a threat to the validity and reliability of the produced empirical findings. To minimise the possibility of researcher bias, the researcher practiced reflexivity by internally reflecting on the research process and how their feelings and emotions could potentially affect this process. The sample drawing and data collection processes were also organised by acknowledging the researcher's potential impact on how their previous knowledge and cultural background could influence the selection of

respondents. Still, the insider-outsider debate should be viewed as a dichotomy between these positions (Alkhaled 2021). This fact allowed the researcher to reflexively investigate what formal and informal barriers to female entrepreneurship exist in Saudi Arabia and how self-employed Saudi women overcome these challenges. Multiple subjectivities and richness embedded in the researcher's position as an insider are evidenced throughout each section of this chapter.

5.12 Ethical Considerations

Research ethics have been defined as the standards of behaviour that guide the researcher through the research process with respect to the participant or subject's rights or the rights of those who are affected by the research process (Saunders et al. 2016).

Before collecting data, the researcher obtained the ethical approval of The Robert Gordon University (RGU) by making sure the study complied with its ethical code of conduct as well as the Research Ethics Policy of Saudi Arabia. The researcher respects the autonomy of individuals involved in the research processes. All research participants were provided with sufficient information about this study in order to make an informed decision as to whether to participate or not. It was also ensured that all participants were aware that they were free to withdraw from the data collection process at any time and their data would be stored securely on the researcher's password-protected computer. The research followed General Data Protection Regulations and the data management plan and conformed to data confidentiality and anonymisation. A consent form and information sheet can be found in Appendix D and E. The consent form serves as written permission to collect and process the data provided by interviewees, whereas the information sheet contains all the details about this study, including its objectives, purpose, and participation terms (e.g., risks and benefits).

During this study, the researcher closely considered ethical issues, which could directly or indirectly affect the research process or its outcomes (Saunders et al. 2016). This research study involved an interaction between the researcher and research participants, so it involves several ethical considerations, as follows:

- **Integrity and objectivity of researcher:** The researcher conducted the research with integrity and objectivity, and no part of the data has been misused. The researcher has tried her best to be truthful and maintain the accuracy of the entire study.
- **Respect for participants:** The researcher maintained respect for participants while conducting the research, i.e., she developed trust and respect with research participants and maintained their dignity throughout the research process.
- **Avoidance of harm:** The researcher has avoided any harm that could have been caused to the research participants in any way. No harm, including embarrassment, stress, discomfort, pain, a personal comment on any social norms, or conflict was caused to the participants.
- **Privacy and confidentiality:** Data privacy and confidentiality is very important when it comes to the personal data of research participants. The researcher maintained the privacy and confidentiality of the data collected from participants at every stage of the research i.e., from data collection to data analysis, data anonymity was maintained, and no private data was disclosed to anyone.
- **Voluntary participation:** The participation of interviewees in this research study was completely voluntary, i.e., the participants were allowed to take part in the research study voluntarily and they were also given the right to withdraw at any stage of the research process if they were not willing to answer any question or set of questions.

- **Informed consent:** Informed consent is necessary before conducting the interviews. It means that the participants must be informed about the purpose and objectives of conducting these interviews. The participants must be fully informed, considered and given the freedom to make decisions about taking part in the research process. The researcher has taken consent from all 31 participants before initiating the interviews.

Anonymity: The researcher maintained the anonymity of individuals and organisations throughout the research process. Anonymity is necessary to protect participants from any harm that could arise from the disclosure of their identities or their role in the research process (Saunders et al. 2016).

5.13 Conclusion

This chapter demonstrated the research methodology that has been used for conducting this research study. The chapter starts with explaining the research aim and continues to explain different research paradigms. The research paradigm that has been used in this study is interpretivism or social constructionism. The ontological, epistemological, axiological, and methodological position of this study has been explained in greater detail. The strategies of inquiry, research objectives, methodology choice, and research design have demonstrated all the methods that have been used in the study. The study is qualitative and follows an inductive approach. Primary data has been collected using interviews from a sample of 31 participants. Sampling techniques i.e., snowball sampling and purposive sampling are used. Thematic analysis has been used for data analysis and all six stages have been explained in detail. Data coding is done for thematic analysis that is explained. At the end of the chapter, methodology limitations and ethics of research study have been explained in detail. The data

collected will be presented and analysed at the next two chapters (Chapter 6 and Chapter 7) (Table 5).

Table 5: Summary for the research study Methodology

| Research Aspects | Researcher's Selection |
|--|---|
| Philosophical Position | Interpretivist Paradigm |
| Research Method and Design | Qualitative Method – Phenomenology |
| Research Strategy | A phenomenological research strategy |
| Research Techniques | 31 Individual interviews: <ul style="list-style-type: none"> • Face-to-Face (6 Saudi women) • Telephone call (25 Saudi Women) |
| Research Context | Jeddah, Saudi Arabia. |
| Data collection Period/Timeline | April 2017 to January 2018 |
| Research Sample | 31 Saudi women entrepreneurs from Jeddah, Saudi Arabia: <ul style="list-style-type: none"> • Purposive sampling • Snowball sampling |
| Conceptual Framework | <ul style="list-style-type: none"> - Formal Institutions - Informal Institutions - Institutional Entrepreneurship |
| Data Analysis | Thematic Analysis |

6.0 CHAPTER SIX: DATA ANALYSIS - THE INFLUENCE OF INSTITUTIONS ON SAUDI FEMALE ENTREPRENEURSHIP

6.1 Introduction

This chapter addresses the research question that examines the influence of formal and informal institutions on female entrepreneurship in Saudi Arabia, which is a very traditional family-oriented society. The primary qualitative data collected from Saudi women from the perspective of institutional theory using in-depth interviews is analysed. The following themes are identified and analysed in this chapter: section 6.2 analyses the role that women traditionally play in Saudi society; section 6.3 examines how the bureaucracy of formal institutions creates barriers and challenges to Saudi women's entrepreneurship; in Section 6.4, the researcher identifies the significance of informal institutions in shaping Saudi women's entrepreneurship activities. The chapter is summarised in Section 6.5.

6.2 The Traditional Roles of Women in Saudi Arabia

The society of Saudi Arabia is traditional and conservative; a Saudi woman's most important role is a housewife, homemaker, and mother. They are legally, financially, and socially dependent on men. The socially constructed patterns of values, beliefs, and rules influenced the respondents to act in particular ways. Saudi society has widespread stereotypes and perceptions of how women should act and what role they must play in society (Khizindar and Darley 2017). In particular, the impact of the male guardian system on women and their rights and freedom is considerable (Shafii 2015; Alakeel 2019). Aya, a housewife from Jeddah who creates and designs flowers as decorations from home, explained:

"They say women should stay home only as it is a shame to work outside their houses. That it is not the role of the woman, it is the role of the man. Your role is to stay home only... As for my

hometown, they think it is shameful to have one of their women succeed, especially the men. My brother in law gave acknowledgment to his wife, mentioning her full name in his welcoming ceremony in our town (a small city in Saudi Arabia), saying that he thanks her for supporting him in the first place. So, people there criticised him harshly saying that he was affected by the Western mentality" (Aya).

Saudi women are significantly underrepresented (or entirely absent) in both private and public sections (Abou-Moghli and Al-Abdallah 2019). It is because institutions socially construct the appropriateness of "women's work" (Xiong et al. 2018). Social institutions are designed in a way to restrict women entrepreneurship (Alshammari et al. 2019; Sulphey and Alkahtani 2017).

"There are many people or a certain social class in society who do not allow their wives to work in any fields other than the educational field and they do not prefer their wives to go out and can only go out with a group of women around them... my husband is the one who is responsible for the house expenses" (Arwa).

Arwa, demonstrates that there is no equality between women and men in Saudi Arabia. Women are subordinate to men, which translates into most sociocultural aspects of their life. Most of the opportunities are handed to men who make the decisions for women whether they are allowed to work. This kind of hierarchy is common in Saudi Arabia, which is considered a highly paternalistic society (Lavelle and Al Sheikh 2013; Adom and Anambane 2019). Jamilah commented that,

"It is not about being forbidden or so, it is about the taboos in the culture. Yes, I understand the mentality that working women are desperate women. They look down onto them (draw/have a bad image for these women). They believe that an employee has a better social status than a person who produces and sells products because this is a shameful work. It is what I faced at the beginning of my career" (Jamilah).

These findings highlight the role of sociocultural context in a women's life in Saudi Arabia. From the comment above, it is apparent that Saudi society does not tolerate those women who work as it is considered as a violation of their social status. This highlights the paternalistic and conservative nature of Saudi society. However, Jamilah stressed that she faced this attitude at the beginning of her professional career as an entrepreneur, which can

suggest that some changes for the better have occurred since then. Nonetheless, the social environment still poses a most significant obstacle to the development of female entrepreneurship in Saudi Arabia (Paoloni and Serafini 2018). Saudi women are expected to conform to social expectations and traditions as the priority (Tlaiss 2015). If a woman does not adjust her professional and personal ambitions to this social order, she will face certain challenges and censure from others (Ojediran and Anderson 2020). The traditional role of Saudi women constrains them from pursuing any career or professional aspirations (Al-Kwafi et al. 2020).

Abrar, the 48 year old owner of a contracting foundation, an event management organisation, and a beauty centre, was hoping to continue with her higher education after she graduated with a degree in French literature. However, she noted that

“My husband refused. In addition, I did not have enough time after I gave birth to my son; especially that my family did not live here in Saudi Arabia” (Abrar).

Abrar’s statement shows how the male guardianship system works as she cannot make decisions on her own and she needs the approval and agreement of her husband to make things happen. This finding is consistent with Alshareef (2017), who reported that Saudi women experienced family-work interference since the institution of family is male-dominant. Women are expected to play the role of a housewife, whereas a husband controls his wife’s life in terms of what she can and cannot do (Adom and Anambane 2019). This makes it hard for Saudi women to deviate from the traditional roles of homemakers, mothers, and wives.

The traditional role of Saudi women is restricted to house managers like Ebtisam,

“Got married and became more like a housewife. Therefore, could not study and continue my education” (Ebtisam).

The respondents had to prioritise family responsibilities at the expense of their own goals and career aspirations. Waad expressed how her family cares about tradition and reputation and how her career was affected.

"Sometimes, I am asked to be on TV for an interview, but I refuse because of our traditions... If my father were more supportive, I would go for it. However, I will not dare telling him that I want to go on a TV interview for he might not be pleased. Of course, they will be proud of me if I did so, but I will not do it for the sake of our traditions... I cannot do anything without taking my husband's permission... I faced a lot of refusal and rejection" (Waad).

The patriarchy in Saudi society is still influential. According to our respondents, they are protected by male guardians, a father, a husband, or a brother who totally control their activities, including becoming an entrepreneur, getting a job, marriage and travelling (Tlaiss 2015).

The traditional system of values may be inherited from religion or misinterpretation of religion (Koburtay et al. 2020). Mathkur (2019) argue that the Islamic religion expects women to practice good deeds, which involve conforming to their traditional gender roles and taking up household responsibilities. However, the respondents indicated how Saudi society perceives working women and how it confuses the role of women from the traditional and religious perspectives. Aysha explains,

"I do not agree with this traditional saying and the old idea. If any man says that women should not go outside their houses and do businesses, then he should take care of that woman and answer to all her needs and expenses. As you see, courts are full of divorce cases. If women from the very beginning, in their families, were taught to be independent and take full responsibility of themselves, they would not be divorced. Therefore, I do not agree with these traditional thoughts. As long as the woman works hard, respects herself, and lives according to Allah's teachings, it is fine to have her own business" (Aysha).

Aysha acknowledged the male guardian system and the role it assigns to a woman. When a woman is financially independent from her husband, this goes in contradiction with the postulates of the male guardian system (Nieva 2015). However, Aysha mentioned Allah's teachings and the need for a woman to live in accordance with these teachings to become an

entrepreneur. The adherence to God's teachings creates the feeling of doing right in a woman, which in turn, adds to their confidence in what she is doing as an entrepreneur (Tlaiss and McAdam 2020). It is not the religion, but Saudi society not encouraging women to work. Aya explained how becoming an entrepreneur may cause shame and make a bad reputation for themselves and their families.

"Our society does not have enough understanding of our religion; as it does encourage women to work and be independent, but society likes to add limits and control women. That is the principle which men in the society think right, that they can do everything, and we cannot, and whatever we do, we will fail in the end. They always try to tell me that I would fail and could only succeed if I had help from them... As for my husband, he has that type of mentality; he thinks that a woman does not need to work, get an education, or have an income of her own" (Roaa).

The above response is crucial in understanding the patriarchal family system that dominates in Saudi Arabia. Patriarchy, as defined by Soekarba (2019), traces its origin to the concept of the male as the head of the family. It means that the roles of husbands and wives are pre-assumed. When implying that men are the head of the family, it leaves all the important decisions, such as the number of kids or women's work subjected to men. Azhar, who is running a food service from home, explained the normative roles of Saudi women by stating that,

"They are those who are still holding onto their traditions that say women should not work and should stay home and raise the kids, and that she goes from her parent's house to her husband's house, from which she goes to the grave... They do not let their women go out or work; they are only allowed to go to official visits" (Azhar).

Saudi women are responsible for serving their husbands and children. Saudi society is characterised by masculinity. Gender roles are strictly defined, which create gender stereotypes. It becomes very challenging for women to pursue their education or establish their own independent business. Importantly, such values pass from generation to generation, meaning women are inherently or traditionally expected to work as house managers (Al-Kwafi et al. 2020). As noted by Ashwag and Waad:

"Nowadays, the new generation has started to realize the difference between old traditions and religion. Therefore, there is a conflict between different generations in our society" (Ashwag).

"In all cases, I am the mother, and I am responsible for the next generation. I am the one who builds this generation. I hope all women realize this point. They may say my children are young and they do not understand... As for me, my children are the first priority, then my investment. I aim to discipline a good generation with high morals. This is the most important thing to me. You may meet people who have high degrees but do not have any principles or morals. All of these morals are learnt from home. Bringing up a generation with valued morals is more important than an educated one... do not ignore the next generation. You have to take care of them" (Waad).

Saudi Arabia has recently been shifting from being an excessively masculine and power-distant society to being more open and tolerant of women and their social role (Tlaiss 2015).

Dalal share her experience and the support she received from her family,

"My family gave me super emotional support and allowed me to work without considering the traditions in our culture" (Dalal).

This fundamental change in Saudi society regarding the role that women play in it was also acknowledged by Evan,

"Let us go back ten years, it was rare to find a female doctor or a teacher and many did not allow their daughters to work as doctors. Families differ from one another, but in the last 5 years, they began to work in all specialties, not only as teachers but started to work in public places like companies and banks" (Evan).

The conventional system dominates Saudi culture and has a significant impact on the design of patriarchal families. Women take the central place in the Saudi family system, and they are responsible for childrearing, maintaining and performing the household duties, and serving their spouse. These traditions build social expectations associated with what women should and should not do (Hvidt 2018). As a result, women who choose to pursue careers out of the home are seen as asocial deviants who challenge cultural traditions.

6.3 The Bureaucracy of the Formal Institution

6.3.1 Barriers to Saudi Women Entrepreneurs

Although female entrepreneurship has recently witnessed a surge in popularity in Saudi Arabia, women who are willing to establish a business in this country still face considerable challenges. The bureaucracy of the government and other formal institutions is often reported as one of the most formidable barriers to the development of women entrepreneurs in Saudi Arabia (Danish and Smith 2012). This section examines how the bureaucracy of the formal institution is perceived by the study participants to affect their entrepreneurship.

"As women, we were not able to enter the Ministry of Commerce, and they would drive us out of it if we entered... we were also not allowed to enter the Labour Office... you needed a guardian to enter there" (Ashwag).

Ashwag explained that Saudi bureaucracy, through its laws and policies, makes it more difficult for women to set up their own business, rather than ease the conditions and encouraging women to become entrepreneurs.

The respondents had to cope with a variety of difficulties caused by bureaucracy. It includes the lengthy paperwork and the need for the involvement of a male guardian if a woman wants to be registered as an entrepreneur. For example, Ebtisam stated that her husband performed the role of Wakil.

"When I applied for the commercial registration, they asked for a wakil. My wakil was my husband" (Ebtisam).

To provide the reader with some cultural context in which Saudi women entrepreneurs are embedded in, it is worthwhile mentioning Wakil and Wakalah. In Islamic law, a Wakil is a delegate, a deputy, or an agent who acts on behalf of a principal (Mathkur 2019; Alshareef 2017). When speaking about Saudi women, the term Wakil means a legal male guardian representing male guardian system in the traditional society. A woman's life in this country is controlled by a man, be it a father, a husband, or even a son, who can make a range of

important and critical decisions on her behalf (Bastian et al. 2018; Borger 2009). For example, women in Saudi Arabia require the permission of a male guardian to marry, divorce, and pass on citizenship to their children (Al-bakr et al. 2017). While male guardian system is a part of Saudi Arabia's rigid and strict adherence to the Qur'an and Islam, it is not presented in the form of a codified law or a set of regulations. The institution of Wakil is based on the idea that men are superior to women and women are legally minors (Islam et al. 2018).

The existing literature suggests that the male guardian system in Saudi Arabia largely denies women academic and economic opportunities. This system is not formally institutionalised, but embedded in multiple regulations, restricting women's rights and freedom of independence and choice (Tlaiss 2015). In Islamic law, Wakalah has several meanings including delegation, protection, and authorisation. Wakalah is used to refer to a contract in which an individual authorises another individual to make a well-defined contract on their behalf (Saleem 2012). Wakil is responsible for establishing contractual relations between a principal and a third party (Islam et al. 2018). In certain instances, the agent may receive a fee or commission for providing this kind of service, though this aspect is often omitted when the role of Wakil is represented by a women's relative (Saleem 2012). For instance, Wakil plays a central role in the business registration process, which means that women in Saudi Arabia need the obligatory permission of their male guardian before proceeding with any business transaction, which also creates formidable barriers to women's ability to effectively conduct business operations (Al-bakr et al. 2017).

These restrictions apply not only to the business environment but also to women who apply for an identity document or obtain permission to travel abroad. As noted by Arwa,

"My passport is expired, and he has lost his identity card, I cannot renew my passport nor apply for a visa until his issue is solved. I should then wait until he issues an ID before he can resume the legal processes of his family members" (Arwa).

The formal applications need to be done through the male guardian who is responsible for the respondent. The guardian could be a father if she is not married, a brother if her father has passed away, an uncle if her father has passed away and she does not have a brother, a husband if she is married, or her son if she is divorced or a widow and has a child boy. Dalal shared her experience,

"I and my sisters wanted to travel, but this is not allowed without a Mahram. So, we asked our brother to travel with us, and he agreed under one condition which is paying for the instalments of his car" (Dalal).

Gender segregation has led to the practice of women entrepreneurship being restricted to a limited range of business activities. Huriah explains,

"Jobs for women, here in Saudi Arabia, are limited to beauty salons and sewing services, there have not been any women who manage big companies" (Huriah).

Instead of liberating the laws and providing convenience to women entrepreneurs, the government procedures in Saudi Arabia somewhat limit the business which poses a severe threat to the long-term entrepreneurship aspirations for women.

"The rise in taxes and strict rules to hire a specific number of Saudi employees. For example, if I want to make a discount on the products, I have to get a permit from the Ministry of Commercials, it is not a normal permit, I have to pay for it in order to get it... But, when they oblige us to pay 2 to 3 thousand SR for each branch, it will cost me 10 thousand for all branches in a period of 15 days. This is not profitable at all" (Lama).

Similarly, Farah had difficulties in hiring her employees,

"Maybe the obstacles in my first and second projects were the employment process and the visa issues... about the visa problems which includes an application process and a delay of 3 months or 45 days until the issuance." (Farah).

In addition to the aforementioned challenges, Saudi Arabia has recently tripled its value-added tax (VAT), which also poses a serious threat to women entrepreneurs' ability to hire employees (BBC 2020). Saudi regulations require women-led businesses to have all-women staff in a designated section with separate entrance and exit doors, and a male supervisor in the men's section (Khan 2017). Inas claims that,

"Government procedures and the whole system disrupts our business.....That is my biggest obstacle which I have not found a solution for until now" (Inas).

The respondents explained how formal institutions (e.g., government policies and laws) influenced their socioeconomic activities. The influence of formal institutions is hard to overestimate (Islam et al. 2018); the red tape procedure hampers the progress of female entrepreneurship (Nieva 2016).

6.3.2 Recent Development in Government Policies

The government has recently recognised the need for the participation of women in the national economy and has introduced several laws that facilitate women entrepreneurship (Nieva 2015). For instance, the ICF International educated young Saudi women on capacity building and the training of basic entrepreneurship skills and the ease of home business for women that are excluded from official licensing categories. Abrar shared her thoughts on the requirement of having a Wakalah for her business,

"WAKALAH is beneficial only if it is restricted and might be harmful if the wakil has no morals. I believe that the unquestionable trust might lead to a definite loss. This is my belief, and this is how I deal with people. Each wakil has his limits, and we as business women have many benefits that ease our procedures" (Abrar).

As the quote above demonstrates, the interviewee does not support the practice of having a Wakil and perceives this practice as a factor that hampers the development of female entrepreneurship in Saudi Arabia. Although the institution of Wakil is part of the traditional system of norms and values of Saudi society, it is considered by the interviewee to harm Saudi women's entrepreneurship activities, especially if a male guardian pursues his own interests when acting on behalf of a woman. These outcomes may demonstrate that Saudi female entrepreneurs do not support the institution of Wakil, which means that they could act as the facilitators of social and cultural change in the country. By making their voice heard, Saudi women could attract public attention to this issue and facilitate institutional

change in the country. Saudi women have managed to empower them through entrepreneurship and become a trigger of serious social-cultural changes in Saudi society (Damanhoury 2017). The government has started to provide women with access to resources to start their own business.

"The Saudi government supports women with their business licences and other documents.....financial support is given to those who ask for it by loans" (Dalal).

Saudi Arabia is moving towards further democratisation of women's rights and providing them with additional opportunities for growth and independence (Ahl and Nelson 2015). According to the comment above, financial support is one of the areas in which the government has recently introduced certain changes to make it easier for women to fund their business ventures. Furthermore, as previously noted, the number of business education centres for women is also growing in Saudi Arabia. As recent statistics demonstrate, female students account for 46.6% of all university graduates in Saudi Arabia (Statista 2020). It also includes assistance to women from the state in the form of seminars, training, and workshops. The Saudi government has recently removed the restrictions on women driving, which is also an important step towards the emancipation of women (Al-Asfour et al. 2017). All these actions signify a policy change, according to which the gender gap is becoming narrower in Saudi Arabia, indicating a positive development for both the state and women.

We can see that the Saudi community has been practising conservative traditions, which have created a complex web of bureaucratic challenges from the centralised nature of decision-making to central and local authorities overlapping jurisdictions. Saudi bureaucrats are a product of their social-cultural origins, which may not be easily transformed or overcome (Al Nimir and Palmer 1982) (See Table 6).

Table 6: The Bureaucracy of the Formal Institution

| Bureaucracy as significant barrier | The implication on Saudi women's entrepreneurship |
|--|---|
| <ul style="list-style-type: none"> ➤ "The government departments, it is really a big deal" (Evan) ➤ "The biggest obstacles that face me is government departments." (Huriah) ➤ "I could not overcome such obstacles; as for me I cannot pay bribes to get my job done. Sometimes, people see it differently and think it is ok to do so but it is not, this is bribery." (Evan) ➤ "I'm suffering, my kitchen's government actions (procedures), I'm so tired. There are so many requirements." (Azhar) ➤ "Dealing with governmental offices for documentation process really annoys me." (Zainab) | Bureaucracy and corruption |
| <ul style="list-style-type: none"> ➤ "I do not offer discounts unless I am in need for cash. This is hard for us. We try not to label the products with the prices." (Lama) | Permit for discounts |
| <ul style="list-style-type: none"> ➤ "The biggest obstacles that face me is government departments, and till now I haven't overcome it. Labor Office doesn't allow me to recruit workers." (Huriah) | Cannot recruit workers |
| <ul style="list-style-type: none"> ➤ "I have not found a solution until now." (Inas) | Struggle to find a |

| | |
|--|--|
| ➤ “Till now I haven’t overcome on it.” (Huriah) | solution |
| ➤ “I want the procedures all easy, but as I said it’s impossible even till now I’m still putting a lot of effort (tired), but I haven’t finished my papers yet it will be finished by the end of this week God willing.” (Azhar) | |
| ➤ “The government procedures were one of the obstacles in business. We have a conflict with the municipality; which was exhausting... The most negative thing that affected us was the absence of the intellectual rights protection.” (Jamilah) | Lack of intellectual rights protection |
| ➤ “When the woman has a wakeel, who do everything for her concerning dealing with governmental offices, everything then goes well and more comfort for her. So, I am recommending for every business women to have a wakeel. I have made wakalah for my husband.” (Zainab) | Wakil |

6.4 Informal Institutions and Saudi Women Entrepreneurship

6.4.1 How Informal Institutions Constrain Saudi Women Entrepreneurship

Section 6.2 discussed that Saudi society is a stronghold of informal institutions (e.g., family, culture, and religion) that define the rules about what women can and cannot do. Family is a double-edged sword in Saudi culture since it can be either supportive or unsupportive for these women, both emotionally and financially. Family members may try to destroy one's business. As noted by Azhar and Roaa,

"Some people want to destroy me" (Azhar).

"In the beginning, they all stood against me" (Roaa).

These quotes indicate that traditional family structure may endanger women's aspiration to become an entrepreneur. Institutionally, patriarchal societies determine the division of labour by gender. Azhar and Roaa received little assistance from their family. Informal institutions also socially construct the appropriateness of "women's work". Saudi women are burdened with heavy social responsibilities and family obligations. Social institutions, such as family, form the social arrangements in which women conform to culture and tradition (Xiong et al. 2018).

"A relative of mine did not like the idea of me working, so he spread rumours that I speak with men, who are not my clients. That person was my aunt's husband by the way" (Yara).

Speaking with men outside the family or friends is not considered a part of the culture dominated by patriarchal values. The family was seen as the biggest hindrance for women who wish to work and gain professional experience. When Saudi women try to gain economic independence from their family, family members' character and honour immediately comes into the attack (Budhwar et al. 2010). Saudi families are closely knit together with traditional relationships, norms, women's roles, authority, and men's

obligations. As a result, traditional family values are preserved and strengthened in Saudi families, meaning women do not usually go against their male guardian's will.

The problem of male chauvinism in society is further studied by Al Harbi (2018) who notes that the superiority complex of men is engrained in primary schools. In Saudi schools, women are kept out of sporting facilities or any personal training sessions. This prejudice against women becomes more apparent when these male kids reach adult age and consider themselves as far more capable than women. As noted by Abrar,

"When my son sees me in a place that is far from our neighbourhood, he starts to give me orders to hide and to adjust my clothes" (Abrar)

These institutions are dominated by powerful masculine values which then become a huge problem for women entrepreneurship. Therefore, when women struggle for their participation in economic matters, these values, which are by default present in the majority of men of the Kingdom, become a great obstacle for women looking to break away from the masculine culture.

So far, the analyses have shown that Saudi women typically lack the institutional facilities and regulations needed for them to become entrepreneurs. When they started up their businesses, a few respondents experienced disapproval from their families. However, the data show that Saudi women were not passive recipients; some employed informal institutions, especially family support, to work around the barriers they are facing.

6.4.2 Family and Informal Institutions Enabling Saudi Women Entrepreneurship

Limited support from regulations and laws are one of the reasons why women entrepreneurs are excluded from market participation. Informal institutions may arise to originate institutional arrangements, in which the family is paramount. Many respondents reported that their start-up capital was limited. Saudi women entrepreneurs have little access

to loans from banks and local lenders as they are often rejected in their loan applications due to the lack of track record (Pieper et al. 2013). Banks impose restrictive conditions on female borrowers, including high collateral requirements, legal male guardian, and high-interest rates. Thus, limited access to external funds may lead to reduced business development opportunities.

"The biggest obstacle was to buy the machine when I did not have money; it was for 30000 SR" (Rawan).

The respondents suggest that they have received financial support from their family, whereas they were unable to get financial aid from commercial banks or the government. These findings further support the notion that while the bureaucracy of the formal institutions remains a formidable barrier to Saudi women entrepreneurs' access to financial resources, their families can compensate for this limited access by providing financial aid. Moreover, the analysis outcomes suggest that financial help is not the only kind of support Saudi families provide to their women when it comes to establishing or running a business. As Abrar argued,

"My FAMILY does not think in this way at all. They have encouraged me to do whatever I want, but without doing something wrong; and this is what I do with my children. I have three sons. I deal with them in a different way from their father. Their father cares very much about the traditions. As for me, I tend to help them correct their mistakes" (Abrar).

The views of the families or their male members has changed. In particular, in large cities like Jeddah, people are becoming more tolerant towards female entrepreneurship compared to rural areas. One potential explanation is that people residing in urban areas are more educated and do not necessarily strictly follow the traditional norms of Saudi society (Xiong et al. 2018). Abrar mentioned that her family encouraged her to choose her career path and run her business. Society has now realised the potential of women as an untapped resource (Faisal et al. 2017). It is then reflected in modern families in the country who have become

more open to the idea of women working for themselves. Like Abrar, Dalal had her family support and encouragement,

"No, my parents gave us all equal support. They supported females more than males in order to overcome society traditions. All the support came from my parents while my brothers were not given that same support. My parents were great, and they supported all of us (girls and boys), especially girls. I will tell you a story, when we were young, I and my sisters wanted to travel, but this is not allowed without a Mahram. So, we asked our brother to travel with us, and he agreed under one condition which is paying for the instalments of his car." (Dalal)

Dalal's family has extended the support to her as well as her sisters to overcome the informal barriers to the professionalism of women. In fact, she has been given more support than men which shows that the monolithic interpretation of a Saudi family as a barrier to social change is not true. According to the institutional entrepreneurship theory, society as an institution change over time, which suggests that its values, norms, and perceptions also shift (Soekarba 2019). The family and society have been changing their perception towards women entrepreneurs and this change has been noticed by some respondents (more detail will be discussed in chapter 7),

"Their parents would always tell them not to let anyone know that they are working in a beauty centre. Now, things have changed and so people's perception" (Abrar)

"In the past, it was looked at in a very bad way, but within the past 10-15 years, society's view has changed, and businesswomen are now respected." (Dalal)

6.5 Conclusion

Informal institutions of patriarchy, masculinity, individualism, and indulgence have been reshaped in the society of Saudi Arabia. Women are increasingly learning and noticing other women be independent. The girls who were told not to go out now have become role models in the same society running their own businesses. The next chapter will examine how Saudi women entrepreneurs became enabled to overcome the barriers through the mechanisms of family in the structuration framework, and how Saudi women entrepreneurs set an example and may become pioneers and role models for others to follow.

7.0 CHAPTER SEVEN: DATA ANALYSIS - THE MECHANISMS OF FAMILY AND INSTITUTIONAL ENTREPRENEURSHIP

7.1 Introduction

The previous chapter addressed the research objective that focused on the exploration of Saudi female entrepreneurs' perceptions of the cultural and institutional barriers and challenges that exist in Saudi Arabia. It was found that institutions shape women entrepreneurs in Saudi society. In turn, in Chapter 7, the researcher explores whether and how Saudi women became institutional entrepreneurs, an enabling agency, to overcome the barriers through the mechanisms of family. Moreover, this chapter further examines how women entrepreneurs set an example and may become pioneers or role models for others to follow in Saudi Arabia.

During the data collection process, the researcher positioned herself as an independent observer who did not have emotional attachment to the interviewees' responses to the interview questions. Adams et al. (2007) argued that it may not be possible to conduct a qualitative study without immersing oneself in the process of data collection and analysis. The researcher becomes a part of the research process, which may involve their feelings, knowledge, previous experiences, and attitudes in the data analysis process. Thus, engaging in reflexivity allows for minimising the negative impact of the researcher's internal characteristics and reactions to the collected data and research outcomes (Islam et al. 2018). When analysing the data collected from the interviewees, the researcher attempted to approach the issue of female entrepreneurship as independently as possible through the practice of reflexivity. This was done to minimise the impact of the researcher's own beliefs, perceptions, and attitudes about the way the interviewees responded to the interview questions. For example, the researcher asked all the questions in a neutral tone and tried not

to express any emotions using body language or posture. In turn, all the additional questions were asked as neutrally as possible to avoid any effect on the interviewees and their responses.

This chapter is structured as follows. In Section 7.2, Saudi women's role as an entrepreneur is examined and discussed. Section 7.3 provides a critical analysis of how Saudi women overcome cultural and institutional barriers to entrepreneurship. This section also examines the interplay between the family as an information institution and female entrepreneurship. In turn, Section 7.4 is responsible for the analysis of the extent to which Saudi female entrepreneurs could be referred to as institutional entrepreneurs who have institutionalised the rules, logic, and practices that do not align with those associated with the dominant institutional logic of Saudi society. The findings of this chapter are summarised in Section 7.5.

7.2 Motivation to Become a Woman Entrepreneur

Within the scope of the institutional entrepreneurship theory, it could be argued that Saudi women are actively involved in institutional change in Saudi society (Garud et al. 2007; Abdelnour et al. 2017). That is why women's motivation to become entrepreneurs should be examined as part of their attempt to change the existing rules and cultural scripts and further institutionalise the practice of female entrepreneurship in Saudi Arabia.

Based on the analysis from Chapter 6, it can be argued that the traditional role of women does not accommodate them to opt for entrepreneurship. This perception is derived from tradition and a narrow interpretation of religion, where women are predominantly viewed as being in subjugation to men (Danish and Smith 2012). It has also dampened the perception of women entrepreneurship in Saudi society, as the majority are opposed to the concept of working women (Abou-Moghli and Al-Abdallah 2019).

"From my HR experience, yes, I have seen it. You could find a man with the same experience, certificates and quality as a woman, he gets the same job but with a higher salary. As an employee, I was bothered by this thing. For example, you could find a man with a diploma and gets the same job with a higher salary - at least 1500 SR higher - than a woman with a bachelor's degree and who is better than him. So yes, discrimination does exist" (Rawan).

The issue of gender inequality is institutionalised in Saudi Arabia not only in its customs, norms, and traditions but also in regulations and laws (Abou-Moghli and Al-Abdallah 2019). This fact is commonly reported to pose considerable barriers to women's career advancement and professional development (Khan 2017). To the respondent Rawan, who argued that gender inequalities in the workplace stimulated her to become an entrepreneur. Faced with the phenomenon of 'invisible masculinity' (Lawson 2019) and prejudice, women are considered as less educated and capable of performing complex tasks as compared to men (Mathkur 2019). As a result of this stereotype, women in many countries, including Saudi Arabia, face the challenge of a glass ceiling and suffer from the gender wage gap (Welsh et al. 2014), which has also been confirmed by Rawan.

Saudi women's willingness to deal with the problem of inequality between men and women in the workplace is one of the reasons why they opted to become entrepreneurs. As the existing literature demonstrates, the gender pay gap can be found not only in highly paternalistic, traditional societies, but also in most European countries where inequalities between men and women are much less prominent compared to Saudi Arabia (Amado et al. 2018). The gender gap that exists in Saudi Arabia prevents women from getting access to career opportunities, which 'pushes' them towards entrepreneurship as the only option to self-actualise professionally (Chakrabarty 2009). Other factors that motivate women to become entrepreneurs, such as courage, societal duty, flexibility, and a better work-life balance, are also commonly acknowledged in the existing body of literature (Ifempower 2019).

The dramatic increase of female entrepreneurship in Saudi Arabia highlights that its policies and narrative against the role of women are changing (Alkhaled and Berglund 2018). For instance, the below-mentioned response perfectly sums up the values and norms of women, especially among those who belong to a younger generation.

"I will give you an example, working in a business is like breathing normally on your own while breathing with the aid of a machine (oxygen helmet) is like being an employee. If they pulled the machine (oxygen helmet) from the employed person, he/she would not be able to breathe, and if they put it back, he/she can breathe again. This is my example of life, and I tell my daughter, who works as a college professor, quit working in college and work in business, but I think my advice did not reach out, yet. As a person, I am a controller, and I do not like to be controlled or led by someone; unfortunately, this is the problem" (Inas).

In her response, Inas draws a relationship between independence and entrepreneurship. Previous studies demonstrate that engaging in business activities enables a woman to improve the quality of her life and become more financially independent (Tlaiss and McAdam 2020). As noted by Alkhaled and Berglund (2018), entrepreneurship is also associated with the emancipation and empowerment of Saudi women. Although these processes are still in their infancy in the context of Saudi Arabia, Inas's response indicates that entrepreneurship can indeed become a driver of social change in the country and further contribute to the issue of women's equality and their greater independence from male guardians (Shafii 2015).

Saudi tradition and social norms "control" the role of women, which is seen as a struggle by our respondents. They chose to act against social constructs by becoming women entrepreneurs. For Inas, freedom and independence could be seen as a motivation that leads to her entrepreneurial practice. Similarly, the respondents Waad, Roaa and Zainab shared their thoughts,

"To be a businesswoman is more comfortable and elegant. Maybe it is a feature in Saudi society to dislike being under the control of others" (Waad).

"I see it to be freer, time consumption wise. I liked to work freely at any time. But, if I were an employee, I would have specific times to work. " (Roaa).

"It was hard to work with fixed hours daily under the management of anybody. I like to feel free and manage my time as I like." (Zainab).

As previously noted, a willingness to achieve a better work-life balance is an important factor that motivates Saudi women to become entrepreneurs. As the above quote suggests, for both Waad and Roaa, being an entrepreneur means more comfort and flexibility while employment cannot provide them with the same benefits. The same sentiment was expressed by Zainab who noted that by building up a business partnership with her husband, she could balance business and family.

In addition to a better work-life balance women entrepreneurship may also add to women's value, as the following quote suggests,

"Let us be realistic, if I had to choose between my husband and children and my work at the company, any rational woman will choose her husband and children. Working will be something additional to develop my personality, my social status, and my value in the eyes of my husband. I mean, he would talk with pride about me and my achievements at work. It is even about my value in my children's eyes as they can be proud of me for having a career and a professional life. So, it is not about that I am waiting for my husband's support, I took care of our children, then I would wait for what he has to say. Therefore, there would be a huge difference" (Lama).

The produced analysis findings are in keeping with Alkhaled and Berglund (2018) who argued that the freedom that is gained through entrepreneurship cannot be attained while working as an employee. Women entrepreneurs are more independent in their selection of working time (Ghiat 2016).

Women who are already bound by domestic responsibilities have an opportunity to break through these social customs, become entrepreneurs and lead the society towards progress.

"I do not agree that women should stay home, be housewives, do the house chores, raise the kids and do every related to their families and their houses. Women must work, go out, meet people, and interact with men to learn and see everything by themselves and not just depend on their men because not everything could be done by men and they are not considered immortals whether their fathers, sons, brothers, or husbands" (Azhar).

Similarly,

"I am always positive that someday these negative words can actually encourage me, maybe it differs from one person to another because some people might feel disappointed by negative words, but for me, I never get disappointed by these negative words. It does not mean that I do not care for what people think; I always say, maybe they see something in me which I do not see" (Evan).

The respondent demonstrates that Saudi women may not necessarily perceive themselves as following the path prescribed for them by Saudi society. Chapter six examined the traditional roles of a woman in Saudi Arabia, which are limited to being a housewife, mother, and wife, whereas the appropriateness of the 'women's work' concept has traditionally been restricted (Mustafa and Troudi 2019). However, the perception has slowly changed. The respondents do not agree with these rules and practices associated with the dominant institutional logic in Saudi Arabia. Dalal shared,

"I have only one daughter, and she has supported me very much. I have raised her to be a strong woman. She was a French literature graduate. I used to order goods from Paris. I used to go by myself, see the goods and supervise the shipping process. After my daughter's graduation, I used to send her to Paris to have a look at the goods and supervise the shipping process. Her brothers disagreed with that, but I told them that their sister is a strong girl" (Dalal).

As the above quote suggests, women's work is no longer restricted to the household and childrearing duties and responsibilities which not only demonstrates a recent shift towards greater equality between men and women in Saudi Arabia. It also shows that women more actively take family-related decisions, which their male relatives may not necessarily agree with. This highlights an important change in Saudi society, which could further promote gender equality and facilitate further development of female entrepreneurship, as well as the creation of a more tolerant society in the future.

7.3 Overcoming the Barriers to Female Entrepreneurship

In chapter six, the researcher identified the most formidable challenges and barriers to female entrepreneurship in Saudi Arabia posed by both formal and informal institutions. This section examines how Saudi women entrepreneurs overcome these barriers and

challenges through the mechanisms of family. Saudi Arabia is a unique country, not just for its history but also for its societal values (Abou-Moghli and Al-Abdallah 2019). As mentioned elsewhere in this study, the country is extremely patriarchal. In this socio-cultural context, a woman's decision to become an entrepreneur often led to abuse or character assassination by men who have been brought up in a society where they are considered to be more privileged and, thus, have greater power than women (Ahmad 2011a).

This power distribution has resulted in numerous challenges faced by Saudi women, the most notable of which is limited access to financial resources. Capital funds are not always available to those women who want to be an entrepreneur. Apart from a few local business centres, formal institutions and agencies remain largely reluctant to fund women entrepreneurial ventures in Saudi Arabia (Ahmad 2011a). Regulatory and bureaucratic procedures also limit women's access to financial resources and, hence, the ability to run a business or scale up (Danish and Smith 2012). That is why women who are intended to establish a business often seek support and help from their family (Al-Abdallah 2019). The first obligation that must be considered by Saudi families in order to promote entrepreneurship is illustrated in the response below.

"I do not have that much in my personal bank account, only small amounts. This was the reason why I made general WAKALAH" (Zainab).

This response indicates that Saudi women get support from their male guardians when it comes to supporting their business activities. This support is not limited to Wakalah as many families support their women financially. For many interviewees, the source of their start-up funds was from family savings and so represents family support. Saudi women are often rejected on their loan applications due to the lack of track records (Pieper et al. 2013). Banks impose more restrictive conditions on female borrowers, e.g., high collateral requirements, legal male guardian and high interest rates. Razan wanted a bank loan to start her businesses,

"But they have specific requirements... It must be avowed in the bank. So, there were many troubles, I could not get the loan." (Razan)

The responses above indicate that access to financial resources is one of the main challenges to Saudi women entrepreneurs. Financial capital is essential for new businesses to be successful in a highly competitive market (Abou-Moghli and Al-Abdallah 2019). Due to the lack of financial support for women entrepreneurs in Saudi Arabia, the responsibility to fund the project falls on the family (Danish and Smith 2012). Many interviewees argued that their business activities were financially supported by their family members, which indicates the role of this institution in the development of female entrepreneurship in Saudi Arabia. For example,

"My husband provided me with raw materials like flour and so on. He used to pay for them and after that I pay him back." (Roaa)

"My father was supporting me financial and morally support... everyone in the family was supporting me morally." (Samar)

"My husband supported me financially. I was not able to start my business without his help." (Hanan)

"The only support I received was from my husband who, until this day, still supports me emotionally and financially." (Inas)

Saudi women perceive self-employment as an opportunity to become more independent from their male guardians and achieve greater freedom (Alkhaled 2021). The respondents however do not have access to start-up financing, which forces them to ask for help from their male guardians and make Wakalah. By agreeing to help their woman to become entrepreneurs, Saudi men contribute to their financial independence, which to a considerable extent goes in contradiction with the postulates of Saudi Arabia's male guardian system (Damanhoury 2017). Ojediran and Anderson (2020) argued that Saudi Arabia has recently witnessed a major shift in its traditions and values, which has contributed to the development of women's rights in general and female entrepreneurship in particular.

The responses above indicate the need for women to be supported by their families in terms of financial resources. One potential explanation is that women entrepreneurs often need to rent offices and other facilities, which are not cheap in Saudi Arabia. That is why by getting financial aid from their family members, Saudi women entrepreneurs are able to cover these costs and make sure their business is viable during the launch and growth stages of its life cycle (Gilkey 2014). Renting an office can become a huge financial challenge. If a woman's family does not support this, then the whole project can fail. As Sarason et al. (2006) propose, sources of opportunity arise within the family; they are acted on by the agent, but the agency is also affected by the sources of opportunity. Agency and structure are dynamic and interactive. Family support could be viewed as a trigger for further social changes as those women who become entrepreneurs and achieve success in their area of interest could encourage other women to follow their path and also become an entrepreneur.

The interviewees also highlighted the role of the family in providing legal aid to women in establishing their own business. The red tape procedure in Saudi society is complicated and places restrictions on what women can and cannot do. They need a male or the support of their family to overcome these bureaucratic hurdles and register their business.

"The things I hate about my work is dealing with governmental offices for documentation processes, that really annoys me, so I have made WAKALAH for my husband" (Zainab).

Family members can also help Saudi women entrepreneurs with operational tasks. Lila, who runs a small-sized publishing house, argued

"My family supported me at everything by all ways. [...] My mother is an Arabic language teacher. Sometimes I find language auditors are busy, asking a high cost. My mother support me, she revised some books for me." (Lila)

Many of the respondents told the researcher how family support enabled their entrepreneurship. Dalal explained,

"My family gave me super emotional support and allowed me to work without considering traditions. My parents gave us (me and my sister and brothers) all equal support. They gave more support to females more than males in order to overcome society traditions." (Dalal)

The institution of family is viewed as a constraint on female entrepreneurship in Saudi Arabia in the literature (Nieva 2015). Previous studies in this field emphasised that Saudi women have to get family permission before conducting any business activities. Their willingness to become entrepreneurs often leads to work-family conflict (Alshareef 2017). However, Saudi women's role in society has slowly changed. The interview data suggests that the contribution of the family to female entrepreneurship is becoming more and more considerable; Saudi women are no longer restricted to household duties only.

The respondents' entrepreneurial practices were greatly influenced and encouraged by the family, which also demonstrates what role the family plays in Saudi women's ability to cope with the challenges and barriers to female entrepreneurship. The findings also demonstrate that Saudi women consider their entrepreneurship a system of relationships with their family members, which supports the idea of family embeddedness. According to this concept, the institutions of family and business intertwine and, hence, should be viewed as interrelated institutions, rather than two separate concepts when it comes to assessing the role of family in women's entrepreneurship (Anderson et al. 2005). The interviewees reported that,

"I always watched my dad. Step by step, I started working in this field and deal with companies." (Evan)

"[I] was working as the manager of my father's business. [...] Family sometimes gives consultation on my business, I evaluate it according to my associations with people." (Arwa)

Family practices and influence represent a deeply embedded resource in our respondents' businesses; yet they are strongly related to the norms, values and cooperation that exist in their businesses (Abou-Moghli and Al-Abdallah 2019).

Families sometimes provide literacy support to women since traditionally they are reported to have limited opportunities to pursue advanced career degrees (Mustafa and Troudi 2019). It is mainly because women are expected to marry early and raise children. In such a pressured environment, the literary skills of women remain undeveloped. As a result, they cannot keep up with the skills of being a successful entrepreneur. Out of 31 Saudi women who participated in this study, 14 of them did not complete their higher education. Families support these women in drafting write-ups or producing a sales pitch. Evan mentioned,

"I started first in real estate. I loved accounting and learned how to deal with buying land. This was my beginning because I always watched my dad doing it. Step by step, I started working in this field and dealt with different companies. I did not really achieve a lot from it, but I really learned a lot from my relations with people because I started working and dealing with them" (Evan).

In the male-dominant society, Evan showed that the head of the family was clearly transmitting skills and values to his daughter. This may be related to the fact that the father is educated, and Evan also highlights the changes she experienced,

"It has changed; not the perception of my family, but when I started to work outside with men, yes, I think at the beginning it did not change, but now it did" (Evan).

In summary, it is relevant to state that the role of families in the continuous day-to-day entrepreneurial activities of the respondents is hard to overestimate. This support comes in different forms, the most notable of which from this study include financial, educational, and emotional. The literature has demonstrated that businesses are frequently influenced by family members and broader family issues (Ojediran and Anderson 2020). Hence, based on the analysis of findings from this section, it is relevant to summarise that family support is a vital factor that allows Saudi women to overcome the cultural barriers to their entrepreneurial activities (Table 7).

Table 7: Overcoming the Barriers to Female Entrepreneurship

| Barriers faced by respondents interview raw data | The implication on Saudi women's entrepreneurship |
|--|---|
| <ul style="list-style-type: none"> ➤ "Society likes to add limits and control women. That's the principle that men in this society think of, that they can do everything, and we cannot" (Roaa) ➤ "The most difficult thing I faced is that the Arab and especially Saudi society does not appreciate handmade work. There is a specific category in the society does not accept the craft that I am working on." (Asra) | Constraints from the traditions |
| <ul style="list-style-type: none"> ➤ "The capital that I need to start up this business is no less than 50,000 SAR." (Evan) | Financial constraint |
| <ul style="list-style-type: none"> ➤ "There is another salon near to my salon, which is less than 500 meters from me. Of course, these issues bothered me very much because I have built clients in this area." (Samar) ➤ "I had to find a driver to deliver my orders." (Aya) | Mobility |
| <ul style="list-style-type: none"> ➤ "You couldn't find an advertising agency owned by a woman, I know there are two and I'm the third so few. My mother encouraged me a lot to have a business but not this kind of business because I will be dealing with men (e.g., employees, suppliers, customers) most of the time." (Farah) ➤ "Things are different now. I told my mother not to be afraid. I am an employer that I have prestige and position. So, they used to think our work is a male section because men usually work at it." (Farah) | Interactions with men in the business |

| | |
|--|----------------|
| <ul style="list-style-type: none"> ➤ “My husband used to provide me with raw materials like flour and so on. He used to pay for them and after that I pay him back... My mother and my three sisters help me. but they refuse to get paid in cash, I pay them with my products.” (Roaa) ➤ “My family have supported me emotionally but not financially.” (Evan) ➤ “My father was supporting me financial and morally support... everyone in the family was supporting me morally” (Samar) ➤ “My husband was very supportive, he offered to bring me all the stuff I want, and you start working on them... he helped me searching the sites for courses till I found the first course I went to in the Hand Craft Association. And my family, when I first started my project, they were buying my work. My sisters and nieces understand this work. Even mom was happy with me working.” (Asra) | Family support |
|--|----------------|

7.4 Saudi Women Entrepreneurs as Role Models for other Women

According to institutional entrepreneurship theory, agents play a key role in changing the existing institutions. In the context of Saudi Arabia, Saudi women entrepreneurs are responsible for raising the entrepreneurship status in the country (Garud et al. 2007). In this section, the researcher examines how Saudi women entrepreneurs set an example and may become pioneers and role models for others to follow.

As previous sections have emphasised, the respondents have overcome social and institutional barriers and challenges to become female entrepreneurs in Saudi Arabia. Saudi women entrepreneurs can exercise and break away from the aforementioned normalised values and establish a newer society in which they are seen as role models. Social structures are empowered through the actions and beliefs of these women entrepreneurs.

"Female businesses are growing in every aspect. I am seeing that women are doing men's jobs. I have a friend who works as a contractor and goes with the workers to tell them what to do" (Tala).

Women entrepreneurs can be more equipped with the adequate skills to do "men's jobs".

The perception towards women entrepreneurship is slowly changing.

"I met other businessmen and I found out that I can be more intelligent than them. We discussed different topics and projects, and I have evaluated myself as having good thinking skills. I am optimistic not only about myself but also about all the women in society. Women have great abilities" (Aysha).

"I think the difference between males and females is just physiological, in the field of business; the only difference between them is their ability to succeed. The GOVERNMENT guarantees equal rights for both genders. I can start establishing my business as any man" (Zainab).

"I have met some women who ask for the owner of the café and when I tell them "it is me", they say that they are inspired, and they want to open their own business and I encourage them to do so" (Yusra).

According to the above responses, the interviewees not only perceive the established norms and values to be slowly changing, but they also recognise their own role in this process by challenging the patriarchal setup of society, which can and should serve as an inspiration for

other women. It is only through leading by example that other women can realise their potential and make it to the end, which corresponds to the concept of institutional entrepreneurship. For example, as noted by del Mar Alonso-Almeida et al. (2021), actors have always played an important role in bringing change to society by transforming the existing institutions.

"On the contrary now, if you talk to [young women] you will find that they are the ones following our way of life now... everyone has started telling that we've become role models to them" (Inas)

The respondent responses also demonstrate that Saudi women entrepreneurs are becoming more valuable society members whose input to the country's economic and social development is acknowledged and appreciated (Pacheco et al. 2010). Within the scope of the institutional entrepreneurship theory, this recognition is crucial, because bringing social change requires collaborative support, meaning both agents and institutions should be involved in the transformation process (Chakrabarty 2009).

"Our society has totally changed in the last two years. For example, before I refused to attend public exhibitions. But now, I feel totally free to attend without feeling guilt or that it is forbidden interaction. My perception has changed. Now my husband agrees with me." (Jamilah)

It is shown in the data that Saudi Arabia's tradition and custom are not entirely fixed and slow change in the institutions and structures of the society has taken place. It has been established that the interviewees run a variety of business activities, ranging from fashion design, and homemade food to advertising, a publishing house and construction. They are no longer restricted to the service sector by tradition, which shows a serious shift in how society perceives women entrepreneurs and their business activities. The growing popularity of female entrepreneurship has triggered changes in the country's field-level conditions in the form of regulatory changes, which were previously discussed in this thesis. In turn, these changes create room for new ideas, providing women who are willing to become self-

employed with more business opportunities. For example, Daliah, who imports educational toys and does online business, shared her vision,

"Women will be more dominant, and the type of businesses will change. In the past, online business, all of the website related businesses were managed by males. But in five to ten years you may see a woman who has a business related to, say electricity and other fields." (Daliah)

In a similar manner, Azhar noted that,

"Business women will be better in continuous development and produce better whatever their field is; whether she's in the cooking field, handicrafts or was an artist, according to the hobby she developed. The time has evolved." (Azhar)

Hence, the study participants expect that the current social transformation process will accelerate in the near future, making female entrepreneurship an important and significant contributor to Saudi Arabia's social and economic development. The participants' encouragement and belief in success could be viewed as actor characteristics that affect their capability to act as institutional entrepreneurs and role models for other women to follow (del Mar Alonso-Almeida et al. 2021). As noted by Zainab,

"Some people have comments about my beauty centre concerning eyebrows and wigs, but I replay to them that sheikh Othaimen said that the wig is allowed to be used when the woman does not have natural hair. My reply to any and every comment is ready, and I do not care about destructive criticism." (Zainab)

Importantly, the respondents show that they desire social change and have the capability and determination to involve a change in their entrepreneurial practices. According to Farah,

"God blessing there are business women who are the owners of factories. That is a men's business. These women challenged the society and the traditions. I feel women now are strong and can depend on themselves 100 percent." (Farah)

The views of Saudi women entrepreneurs on the changing social structure orient their actions towards the future. This is institutional change; women's entrepreneurship as family enabled agents, "give rise to and is effected through the situated activities" (Giddens 1984, p.301) is slowly and incrementally altering the social institutions. However, social structure is changing slowly, meaning today's Saudi women entrepreneurs still face formidable

institutional and cultural barriers to their business activities. By acting as institutional entrepreneurs, they can remove these obstacles and bring change to social institutions (Pacheco et al. 2010).

The findings demonstrate that Saudi women entrepreneurs have contributed to not only developing female entrepreneurship but also empowering women in a highly conservative, male-dominant society. The respondents indicate that they have managed to become role models who inspire, motivate, and encourage women outside their business organisations and social networks. Saudi women had used entrepreneurship to facilitate social change and empower women in the country (del Mar Alonso-Almeida et al. 2021). Alkhaled (2021) found that Saudi female entrepreneurs acted as 'political activists' and lobbied for policy changes for women. To be specific, the researcher argued that political activism and feminist solidarity helped Saudi women entrepreneurs to mobilise solidarity practices and connect to other Saudi women outside their company and encourage them not only to engage in business activities but also to become more 'visible' in society. For instance, mentoring women's solidarity practices at entrepreneurship events contribute to other women's self-belief and encourage them to travel outside Saudi Arabia and wear colourful clothing (Alkhaled 2021).

The analysis findings indicate that the role of the family in facilitating and developing female entrepreneurship in Saudi Arabia is considerable. The strong support that Saudi women receive from their family when it comes to financing their business ventures and providing emotional help has encouraged them to initiate a divergent change and actively participate in the transformation of Saudi society's formal and informal institutions (Lavelle and Al Sheikh 2013). As a result, they can be referred to as institutional entrepreneurs. It is apparent from the conducted analysis that Saudi society is changing and its perceptions towards women entrepreneurs are shifting towards being more favourable. It could be argued that

women's actions and intentions have lifted some formal and informal institution restrictions (e.g., a woman's function is limited to the boundaries of the kitchen) (Rajkhan 2014). Further institutionalisation of female entrepreneurship in Saudi Arabia will make its society more tolerant of women entrepreneurs as more and more women will be inspired and encouraged to start a business (Table 8).

Table 8: Saudi Women Entrepreneurs as Role Models for other Women

| Family and cultural norms interview raw data | Slow changes in the perceptions about women's role interview raw data | Implications |
|---|--|--|
| <p>"There are people who still think that the whole idea of the woman going out of her house is forbidden. They believe that women should only stay home doing house chores and giving birth and taking care of children. For them, this is her only job." (Lama)</p> | <p>"Women are half of the society. If she did not work who would have to work? The saying that discourages women or forbids them to do business; it is very wrong. Now days, there are many things that women can be more productive than the man." (Lama)</p> | <p>Changes in the role of Saudi women</p> |
| <p>"Women have to work within the limits of customs and traditions. Work for women here in Saudi Arabia are limit like beauty salons and sewing but no women manage a big company." (Huriah)</p> | <p>"We have communities here, enclosed, open-minded or in-between. Women choose where they want to be" (Razan)</p> | <p>Break the limits of customs and traditions</p> |
| <p>"There are many family obligations, I had to postpone (my business) quite a bit." (Roaa)</p> | <p>"I view the objection to women selling and doing a business as freedom of opinion. At the same time, I try to benefit from their opinions." (Roaa)</p> | <p>Cultural traditions and norms are viewed as both barriers and opportunities</p> |
| <p>"When I started to work outside with men, I heard a lot of negative words." (Evan)</p> | <p>"The society encourages women to be productive and humans generally to be creative and productive" (Rawan)</p> | <p>Female entrepreneurship was not welcomed by Saudi society. However, the situation is changing towards more favourable attitudes towards working women</p> |
| <p>"Family and relatives, at first they objected be becoming businesswomen. They are the ones who told you no no no." (Inas)</p> | <p>"I try to make it right... I managed to succeed, and I faced many things, but I challenged it in the limits of my morals and upbringing... In the past I faced these problems and from strange people but not now. It has</p> | <p>Changes in how women are perceived by society members</p> |

| | | |
|--|---|---|
| | changed a lot. Everyone now works and knows how to do it." (Evan) | |
| "All the world had a bad idea about us that all our women are sitting in their homes just eating, drinking, sleeping, going out, having parties... This is a category while there are others who are working and have achievements. Also, women without man cannot live." (Lila) | "On the contrary now, if you talk to them, you'll find that they are the ones following our way of life now... everyone has started saying that we've become role models to them" (Inas) | Changes in women's role in society has been changing from being a 'housewife' to being a 'role model' |
| "There are people who are still holding to the traditions that women shouldn't work, their place is in the house to raise the kids and that she goes from her family's house to her husband's then to the grave." (Azhar) | "It has changed that's first, secondly you could force others to how they treat you, like when I sit with them, they treat me like they treat a man not woman. My environment is open minded... We are in revolution, women can sweep at their activities only." (Lila) | Women are now acting as change agents |
| "Women driving in Saudi Arabia, Islam forbade it while in the past the transportation was by animals and now the cars are in our time!! So, it is kind of transportation but it changes with time. This is culture and tradition issues 100% and Islam does not involve." (Zainab) | "In the old days (10-15 years ago), the situation was very bad but now that got changed and they feel that the business woman is respect worthy." (Dalal) | Saudi society is becoming less restrictive and more open to the idea of women being more independent socially and financially |
| "Males were fully dominant in the market. In 2007 and 2008, companies managed by businesswomen were very rare. We used to have an intermediary, as the society was somehow narrow-minded. We also had traditions that restrict our interactions with males. There were always an intermediary, my husband or her husband. Therefore, doing business was hard." (Jamilah) | "Business women will be better in continuous development and produce better whatever their field is (whether she's in the cooking field, hand crafts or was an artist, according to the hobby she developed). The time has evolved. Nowadays almost everyone works, it's rare to find someone who doesn't. Women will get over the market and have their own business." (Azhar) | Changes in society and how women are perceived and what they are expected to do |
| "My family were not ok with the idea that I am a university | "The community's view of women's work has changed | Although women have been |

| | | |
|--|---|---|
| graduate, became self-employed, making cookies and gingerbread." (Ebtisam) | over time and now people respect the business woman. Some people have comments about my beauty centre concerning eyebrows and wigs, but I replay to them that sheikh Othaimeen said that the wig is allowed to be used when the woman does not have a natural hair. My reply to any and every comment is ready, and I do not care about destructive criticism." (Zainab) | accepted by broader society to act as self-employed, stereotypes about how they should look still exist |
| "We always read things that it is a shame to work and so on. They say women should stay home only as it is a shame to work outside you house. That it is not the role of the woman it is the role of men. Your role is being home only... my clan think it is shameful to have one of their women succeed or rise up; especially men." (Aya) | "Our society has totally changed in the last two years. For example, before I refused to attend public exhibitions. But now, I feel totally free to attend without feeling guilt or that it is forbidden interaction. My perception has changed. Now my husband agrees with me." (Jamilah) | Saudi society has become more open to women's participation in public affairs |
| "There are many people, a certain social class of society who do not accept their wives to work in other fields except the educational field." (Arwa) | "Our society was like that but now it is different. It became more open everyone now is working you can see anywhere that boys and girls are working, so now there is an equality." (Ebtisam) | Saudi society has become more open to the idea of gender equality |
| "If a woman went out to work then that would mean that she is not a decent woman but as you know most of the exhibitions I go to my husband comes with me, so it is really a disaster." (Asra) | "In these days people started to be more open-minded. They try not to discriminate between men and women. They see that women are equally hard working as men. What people used to praise about men in the past, it is also said to women in these times. Except, of course, a small group of people who still think in the old way. Generally, all people doing good about it. They do not discriminate much between men and women in business world. They always say for women "good luck for her, she has started a new business" and so on. It is not like the past times; saying no need for this project, staying | Saudi society has become more open to the idea of gender equality |

| | | |
|--|---|---|
| | home is better for her. The society itself support both sides (men and women doing businesses)." (Aya) | |
| "In the past, we (women) had no voice... women used to sell products from their homes; there was no differentiated type of businesses." (Daliah) | "The society's perception about my own business is a respectable perception because they started to encourage the Saudi products than the foreign ones. It has slightly improved. The society's perception improved and more awareness started to appear." (Arwa) | Saudi society is becoming less restrictive and more open to the idea of women being more independent socially and financially |

7.5 Chapter Summary

This chapter has revealed that the mechanisms of the family, as one of the most important information institutions, have been reorienting and becoming more favourable to women who want to become an entrepreneur in Saudi Arabia. The family was reported by the study participants to provide them financial, educational, and emotional support when it comes to entrepreneurship. It is relevant to summarise that Saudi society has recently become more tolerant of women entrepreneurs, which can be viewed as a result of their motivation, encouragement, and persistence. However, the transformation process is slow, meaning Saudi women entrepreneurs still face serious institutional and cultural barriers. The findings of chapter 6 and chapter 7 will be discussed in detail in the next chapter to draw parallels with other findings in the literature reviews.

8.0 CHAPTER EIGHT: DISCUSSIONS OF THE RESEARCH FINDINGS

8.1 Introduction

This study has examined the role that both formal and informal institutions play in Saudi female entrepreneurs. Moreover, by undertaking this empirical investigation, the researcher has attempted to understand how female entrepreneurs in Saudi Arabia became enabled to be social agents and institutional entrepreneurs in a very traditional, family-orientated society. This research aim has been fulfilled by examining how Saudi women entrepreneurs experience the barriers created by both formal and informal institutions in Saudi Arabia and how they overcome these barriers through the mechanisms of family. This thesis has also examined how Saudi women act as institutional entrepreneurs becoming pioneers and role models for others to follow in society.

The key findings of this study are discussed in this chapter with regard to the research objectives and questions above and are compared and contrasted with the relevant literature. The data analysis was based on the conceptual framework developed for this study, according to which the structure and institutional entrepreneurship form a two-way relationship, meaning they mutually affect one another (Pacheco et al. 2010). This conceptual framework provided a robust way to get a better understanding of the complex issues, which affect Saudi women's perceptions, behaviour, and experience of a wide range of barriers and challenges posed by both formal and informal institutions.

Chapter 8 is structured as follows: Section 8.2 discusses the effect that formal institutions, at the example of bureaucracy and government rules, policies, and regulations, produce on Saudi women's entrepreneurship. In turn, in Section 8.3, the researcher discusses how the aforementioned informal institutions, namely social norms and rules, Saudi culture, religion,

family, and gender inequality, influence women entrepreneurship in Saudi Arabia. Section 8.4 discusses the role of Saudi female entrepreneurs as the agents of institutional change and through which mechanisms this change could be introduced. In Section 8.5, the reader is provided with a discussion and explanation of whether Saudi female entrepreneurs facilitate change and could be viewed as role models for other Saudi women who are willing to become more socially and financially independent. Finally, the chapter summary is presented in Section 8.6.

8.2 The Impact of Formal Institutions on Women Entrepreneurship in Saudi Arabia

As the literature review has demonstrated, women in Saudi Arabia are somewhat limited in their rights and freedoms compared to men. This discrimination is manifested in the form of excessive bureaucracy, strict government policies, and tight regulations and laws, which create artificial barriers to women's ability to run a business (Abou-Moghli and Al-Abdallah 2019; Al Harbi 2018). It has been revealed that the current legislative framework in Saudi Arabia to a certain extent prevents women from getting access to essential resources (e.g., bank loans) to start their businesses (Damanhour 2017). The analysis of the primary data obtained from Saudi women entrepreneurs has demonstrated that their access to external financial resources to establish a new business or scale-up is very limited. Saudi banks are perceived by the respondents to reject women's loan applications more often than men's applications mainly due to the absence of track records (Pieper et al. 2013). Saudi female entrepreneurs perceive local banks to impose stricter conditions on female borrowers compared to men, which include additional collateral requirements, higher interest rates, and legal support from a male guardian. To overcome this barrier, Saudi female entrepreneurs predominantly rely on start-up funding from their families (e.g., parents or a husband). These findings show family support to women entrepreneurs in the conservative

Saudi society (Abrutyn and Turner 2011; Ghezzi and Mingione 2007), although the source of finance provided by the families may be limited (Basaffar et al. 2018).

In addition to financial constraints, the existing literature highlights the impact of other formal institutions, including governmental policies and regulations, on Saudi women's ability to start their own business (Abou-Moghli and Al-Abdallah 2019). This study has found that the red tape procedure limits Saudi women's entrepreneurial activities. Up until recently, Saudi women are not allowed to enter many government agencies, such as ministries and department offices, without a male guardian (Ahmad 2011b; Danish and Smith 2012). Although some changes have recently been introduced in this policy, women in Saudi Arabia still cannot file a lawsuit on their own, which hinders their ability to report cases of disobedience to the law. These institutional challenges are exacerbated by the fact that the Saudi regulatory framework requires female entrepreneurs and women-led companies to segregate women from men in the workplace (Basaffar et al. 2018). The legal requirements restricting women to register the business and present themselves in court with a male guardian could also be attributed to the barriers to female entrepreneurship in Saudi Arabia (Rajkhan 2014).

Formal institutions in Saudi Arabia are perceived by Saudi women entrepreneurs to remain largely resistant to the idea of funding women's entrepreneurial and business ventures, which significantly hampers the development of female entrepreneurship in Saudi Arabia. Alsheddi et al. (2019) noted that women in Saudi Arabia were significantly underrepresented or even absent in the private sector, which can be partly explained by the cumbersome bureaucracy. The existing literature identified that Saudi women-led business activities are predominantly limited to sewing services and beauty salons, which are traditionally viewed as female-dominated industries (Abou-Moghli and Al-Abdallah 2019). This study has

identified that women led businesses have expanded to different sectors, for example the beauty industry, education, and consulting.

The government has recently recognised the contribution of Saudi women entrepreneurs to the economy. The Saudi Vision 2030 plans to significantly increase women's participation in the country's economy (Saudi Vision 2021). It is expected that the regulatory framework would be reworked to narrow down the gender gap and give female entrepreneurs more government support (Henderson 2019). This study has revealed that the bureaucracy of the government is manifested in the form of limited access to entrepreneurial training for Saudi women. Skill-related training is one of the main preconditions for women to become entrepreneurs (Danish and Smith 2012). The Saudi government has recently initiated major business centres (e.g., the Al-Sayeda Khadija bint Khuwailid Businesswomen Centre and Blossom) aiming to empower and inspire women-led start-ups and businesses (Blossom 2020; JCCI 2020). However, the respondents were not fully aware of these initiatives and skill-related training opportunities. This finding is line with existing literature that Saudi women's access to entrepreneurial initiatives offered by the Saudi government is limited because of the lack of awareness of these possibilities (Lavelle and Al Sheikh 2013; Damanhour 2017; Basaffar et al. 2018). Based on these findings, the Saudi government is recommended to promote the availability of business training centres and make them more visible to Saudi women who intend to start a new business or acquire business-related knowledge and skills. Slow changes have been made in the institutionalisation of female entrepreneurship in Saudi Arabia (Mair and Marti 2009). Further support from the government and formal institutions, e.g., removing institutional restrictions is needed for Saudi women entrepreneurs to make a better contribution to society.

8.3 The Influence of Informal Institutions on Saudi Women's Entrepreneurship

The bureaucracy of the country's formal institutions is deeply rooted in its cultural background and social context (Javadian and Singh 2012). The literature on formal institutions highlights the need to consider informal institutions such as norms, value systems and codes of conduct, which affect entrepreneurial capacity and shape the behaviours of entrepreneurs (Williams and Vorley 2014). The culture of Saudi Arabia is closely based on Arab customs and Islamic teachings, making its society highly conservative and paternalistic (Fuentelsaz et al. 2018). In this country, women are more dependent on social customs and extraneous factors that affect their lifelong ambitions (Lavelle and Al Sheikh 2013). This is related to the common perception of a woman's role to be limited to childrearing, performing household duties, and serving her husband (Javadian and Singh 2012). In this section, the researcher discusses the perceived impact of the key informal institutions on female entrepreneurship in Saudi Arabia.

Typically, the powerful informal institutions operate through the family and, as Aldrich and Cliff (2003) suggest, understanding the dynamics of family involvement in entrepreneurship has been neglected. The concept of family embeddedness means that the institutions of family and business are not separable from one another but intertwined (Mari et al. 2016; Anderson et al. 2005). According to Aldrich and Cliff (2003), "the family embeddedness perspective on entrepreneurship implies that researchers need to include family dimensions in their conceptualizing and modelling, their sampling and analysing, and their interpretations and implications" (p.574). Indeed, in all societies, families are the fundamental unit of social organisation (Basco 2015). The household is the smallest social unit where human and economic resources are administered. It offers interesting perspectives on entrepreneurship as it provides a setting "where normative systems (affect,

altruism, tradition) and utilitarian systems (economic rationality) are combined” (Brannon et al. 2013, p.111). This study has demonstrated the dominance of social norms and rules, culture, religion and family in structuring Saudi society, suggesting that the influence of informal institutions on Saudi women entrepreneurs should not be underestimated.

8.3.1 Social Norms and Rules

Social norms are commonly referred to as one of the most important and influential informal institutions that prescribe what actions and behaviours are acceptable in society (Basaffar et al. 2018). This research has identified informal institutions and traditions in Saudi society are very strong, as they define social norms and rules about what women can and cannot do (Pacheco et al. 2010). Saudi Arabia prescribes certain behaviours for women (e.g., childrearing and housekeeping) that they must exhibit (El Harbi 2018). Hence, Saudi women who deviate from these behaviours are more likely to face severe consequences, including censure from others (Ojediran and Anderson 2020). On the one hand, social norms and rules define what constitutes a society, meaning they are a vital element of its identity, as well as its members’ mental model (Alshammary 2014). On the other hand, Saudi Arabia’s social norms and rules can also be viewed as a barrier to the development of female entrepreneurship, as they deprive women of certain freedoms and rights to run their businesses (Abou-Moghli and Al-Abdallah 2019).

The existing body of literature suggests that Saudi women are legally, financially, and socially dependent on men, which is largely explained by the socially constructed patterns of beliefs, values, and rules that exist in the country (Basaffar et al. 2018). This thesis has added to the literature by examining how social institutions in Saudi Arabia impact Saudi women entrepreneurs. Social norms and rules are perceived and experienced by the respondents as constraints to their entrepreneuring process. Their ability to become an entrepreneur and

make independent business-related decisions is limited. In this country, women have to obtain approval from their male guardian and are not allowed to enter many institutional establishments or perform their business activities on their own (Danish and Smith 2012; Damanhour 2017). The respondents also suggested that they faced decision-making challenges. In addition to the aforementioned inability to present themselves and their family in court without a male guardian, Saudi women's access to business assets could also be limited by their male guardian, jeopardising their entrepreneurial activity.

The perception towards Saudi women entrepreneurs, according to the existing literature, differs across regions, as traditional perception prevails particularly in rural areas and small towns that women should not work outside their houses, and it is shameful for a husband to have a wife who runs a business (Basaffar et al. 2018). However, in more developed cities, for example, Jeddah where the interviews were conducted the perception has slowly changed and the society is becoming more tolerant and supportive towards women entrepreneurs (Hvidt 2018). Developed regions in Saudi Arabia tend to be more open to social changes as compared to their counterparts in less developed areas. This means that, for example, large cities such as Jeddah, Mecca, and Riyadh impose fewer restrictions to women's access to technological advancements and financial resources. In turn, in less developed areas of the country, communication issues and stricter adherence to Islamic principles and laws translate into weaker government support. Nonetheless, this assumption needs further empirical validation, in future research.

8.3.2 Cultural

Saudi Arabia's cultural background has resulted in strong gender segregation (Lavelle and Al Sheikh 2013; Ahmad 2011b; Damanhour 2017; Basaffar et al. 2018). Saudi women are perceived by most society members to be subordinate to men (Alkhaled-Studholme 2013). As

a result of gender segregation and inequality, men take advantage of most business opportunities while women face considerable challenges when trying to pursue their business aspirations. In addition, Saudi Arabia scores low on the individualism dimension (Hofstede Insights 2021). This means that collectivistic values prevail in Saudi society and its members would not go against its established norms, traditions, and values (Damanhour 2017).

This study has revealed that culture is an important institution that produces a strong impact on female entrepreneurship in Saudi Arabia. Cultural practices shape local citizens' lives, which suggests a strong relationship between this informal institution and Saudi women's entrepreneurship (Alturki 2018). Many respondents of this study were seen by the society as deviants who challenge cultural traditions when they started their businesses. Although they were not afraid of being shamed by society for their entrepreneurship activity, the respondents had to seek their husbands' decisions and support. Saudi women are expected by society to run businesses only in certain fields (e.g., education). However, the findings suggest that the situation is slowly changing, as some Saudi women who participated in this study run businesses in the field of event management, retail, and publishing. Based on these findings, it could be argued that Saudi society is moving towards becoming less resistant to the phenomenon of female entrepreneurship, which demonstrates a major shift in its norms and values.

8.3.3 Religion

Religion not only influences the way of living but also affects operational actions (Alsheddi et al. 2019). The role of religion in Saudi Arabia is hard to overestimate since it is deeply rooted not only in the norms and rules of its society but also in its regulatory and legal framework (Damanhour 2017). As previously discovered in this thesis, religion shapes and

forms the Saudis' social and business conduct, which translates into how individuals and businesses interact with each other, what clothes they wear, what food they eat, and how the relationships between society members are organised (Basaffar et al. 2018). Islam is of central importance when it comes to the traditional system of values in Saudi Arabia (Koburtay et al. 2020). The Islamic religion expects women to conform to their traditional gender role, which is viewed as practising good deeds (Tawfik et al. 2020). The findings of this study demonstrated that the respondents had to prioritise family responsibilities at the expense of their businesses, education, and self-development goals and aspirations, which corresponds to Saudi society's interpretation of Islam. Islamic law stresses the significance of women in society, to bring up children and be responsible for taking care of their family (Ojediran and Anderson 2020).

Islam, however, should not be considered as restricting women's freedom to work or to start their business (Riedy 2013; Kucinskas 2010). This study found that in the context of Saudi Arabia, culture and religion intertwine, making it challenging to distinguish one informal institutional from the other. The respondents argue that Islam encourages women to work and be independent, whereas it is the society, the norms and tradition that control women and restricts their entrepreneurship, not the religion. The respondents also highlighted that they recently witnessed social changes; they have become role models for others to follow.

8.3.4 Family

The family is arguably one of the most important and influential informal institutions that affect the development of female entrepreneurship in Saudi Arabia (Tlaiss 2015). Most Saudi families closely follow the rules and values of Islamic teachings, which prescribe what their members can and cannot do (Al-Asfour et al. 2017). Saudi women are highly dependent on their male guardians, be it a father, husband, brother, or son, when it comes to employment

or business ownership decisions (Basaffar et al. 2018). Male guardians make the rules for their women to follow, and if they do not comply with these rules, they face consequences, usually in the form of penalties, restrictions, or even punishment (Abou-Moghli and Al-Abdallah 2019).

Saudi women encounter many more family-related requirements and restrictions than men in their entrepreneurial activities (Hvidt 2018; Basaffar et al. 2018). One example is the obligatory permission of the wakil, the male family head or representative before women entrepreneurs begin any business transactions (Abou-Moghli and Al-Abdallah 2019). Saudi society is segmented based on gender, and the roles of men and women within the family and society are clearly distinguished (Al-Asfour et al. 2017). In this society, there is a high preference for men in business fields, whereas women are deprived of many social and economic rights and freedoms (Lavelle and Al Sheikh 2013). At the same time, as this project has demonstrated, Saudi women may deviate from these norms if their family is supportive of this decision. Even if a male guardian is supportive of a woman's decision to become self-employed, he still needs to represent her in public institutions and organisations (Damanhour 2017).

The findings of this study suggest that our respondents were expected to conform to the social arrangements, culture and tradition, and this was enforced within the family. The Saudi family is thus the centre of a woman's world. This played out in shaping how the participants of this study could be entrepreneurial. The traditional family structure indeed discouraged many respondents and even posed a threat when they decided to start a business. One of the main reasons was that by becoming an entrepreneur the respondents put their reputation, as well as the reputation of their family, at stake. Furthermore, women who work outside their house are expected to talk to men to whom they are not related, which contradicts Saudi culture and its values (Al-Asfour et al. 2017). The respondents

reported that family members could act unethically (e.g., spread rumours) or simply not allow their women to establish their own business. These outcomes are in line with the existing literature, according to which Saudi women's attempts to gain economic and emotional independence from their male guardians are often suppressed (Budhwar et al. 2010).

This study has added to the existing literature by showing that families represent a constraint on Saudi women's entrepreneurship and enable their actions at the same time. For example, many previous researchers in the field report that women's access to capital and finance remains a significant challenge to their ability to establish a business in Saudi Arabia (Tlaiss and McAdam 2020). In a similar manner, the interviewees indicated that formal institutions provided limited support to them. As a result of this limited access, family support becomes the main source of financial resources for the respondents. Furthermore, family practices and influence represent a deeply embedded resource in the interviewees' businesses. Families have been identified to be vital for the continuous day-to-day entrepreneurial activities, as the respondents reported they were financially dependent on family and family enabled their entrepreneurship (Ojediran and Anderson 2020).

The role of the family in women's entrepreneurial aspirations could also be explained by family embeddedness, according to which the family system can affect the venture processes due to its internal norms, attitudes, resources, and values (Mustafa and Troudi 2019). Traditionally, family and business are viewed as two separate concepts that have little in common and have different functions (Basaffar et al. 2018). According to Hakem (2017), the interests of the family may not be in line with or even contradict the functions of the business. However, what has been added by this thesis to the existing literature is that the divide between family and business is blurred in the context of Saudi Arabia. Women are commonly reported to view their businesses as an interconnected system of relationships, whereas men often consider their business as a separate economic unit (Mari et al. 2016). The

respondents had to cope with constraints caused by formal institutions and cultural restrictions in the patriarchal society by turning inwards to family and increasing their embeddedness (Jack and Anderson 2002).

The respondents reported that families not only encourage their female members to establish a business venture but also provide them with financial, educational, and emotional support. As noted by Webb et al. (2015) families as the institutional context influence everything from social expectations to access to resources. The institution of family and associated culture enables women entrepreneurship and the possibilities of transformation (Xiong et al. 2018)

The respondents recognised that their families in general and male guardians, in particular, played a crucial role in their entrepreneurship. Given women's limited access to external financing, the family was recognised by them as the main source of unpaid labour, raw materials and goods, information, advice, emotional support, and start-up money. Existing literature argued that the role of the family in women's entrepreneurial activities was mainly limited to meeting the family's basic needs (Seaman 2017). This study extends the findings found in resource-constrained environments but also Saudi Arabia, a country with a low poverty rate (The World Bank 2021). Meeting families' basic needs is not a sound reason why Saudi families should support female entrepreneurship. This could be viewed as a promising area for future research, as this study overlooks the reasons why Saudi families support their women in establishing a business venture.

In summary, this study has added to the body of knowledge in the area of women's entrepreneurship by examining how both formal and informal institutions influence female entrepreneurship in the context of Saudi Arabia. Compared with their male counterparties, Saudi women entrepreneurs have limited financial and government support. They turn to family as an institutionalised artefact; their entrepreneurial activities conform to the norms of this institution. The institution of family influences social expectation of women's role and

the ways how Saudi women operate businesses. At the same time enables women entrepreneurs' transformation and development.

8.4 Acting as institutional Entrepreneurs

This study has found that the institutions both constrain and enable Saudi women entrepreneurship. The respondents actively engage in tradition, culture and the informal institutional context, especially the family to develop their businesses. Their entrepreneurship is thus best characterised as a recursive process between their entrepreneurial practices and the social system, which is an essential resource for and product of situated actions. The findings show how Saudi women act as institutional entrepreneurs in changing family rules and traditions. Although the respondents are expected to do women's work, they have challenged traditional and stereotypical values and norms by becoming entrepreneurs. Their entrepreneurial activities change and modify the existing institutions, driven by the change in agents' social position and beliefs. Saudi women entrepreneurs facilitate more positive and liberal perceptions towards women and their role in Saudi Arabia's family, society and economy.

From the analysis findings, it could be argued that Saudi women entrepreneurs have initiated a divergent change in society by taking an active part in the transformation of the country's society. Both formal and informal institutions, including the institution of family and governmental policies and regulations, to a certain extent, have been transformed, which in turn has further promoted and institutionalised female entrepreneurship in Saudi Arabia (Lavelle and Al Sheikh 2013). Women's intentions and actions helped to relax formal restrictions, for example, the government has liberated the legislative and regulatory framework, which has enabled Saudi women to drive a car and travel alone without a male guardian (Al-Asfour et al. 2017). As demonstrated by Saudi Vision 2030, the government has

recently realised the role that women perform in the development of Saudi society and economy. According to this document, the contribution of women to the country's economic and social development is realised by allowing them to engage in business affairs in different industries and sectors far beyond the traditional education and beauty industries (Mathkur 2019). This project has also revealed that Saudi women are currently employed in the consulting industry.

The pioneering efforts made by Saudi women entrepreneurs, in conjunction with other social changes, have begun to modestly alter the opportunity structure in Saudi Arabia. By facilitating and introducing changes to the existing structures and norms, it is argued that institutional entrepreneurs can facilitate the establishment of new institutions that would reflect their own interests and aspirations (Rajkhan 2014). Saudi women entrepreneurs not only break away from the traditional values, norms, and rules but also facilitate the creation of a new, modern society. Being the pioneers of change in Saudi society, women entrepreneurs could also become an inspiration for other women who are willing to realise their ambitions that lay beyond the boundaries of the kitchen.

Some progress has been achieved in institutionalising the practice of female entrepreneurship, including changes to the existing legislative framework and policies and promoting the role of women in the country's economy (Koburtay et al. 2020). The Saudi government has facilitated the establishment of business centres that provide women with entrepreneurial training and education. In addition, the government has recently legally provided both men and women with the same legal rights, at least on paper (Islam et al. 2018).

The government has also recognised the significance of female entrepreneurship in its Saudi Vision 2030 programme, according to which women empowerment is given close consideration as a potential driver of the country's economic and social development (Saudi

Vision 2021). Despite these positive changes, following the path of women entrepreneurs will require a great deal of resilience and courage. Women in Saudi Arabia have to attain a separate identity to become an entrepreneur, which is associated with the modification of the existing institutions or creating new ones 'from scratch' (Alkhaled and Berglund 2018). This is a challenging task, especially in the context of conservative and traditional societies like Saudi Arabia (Mustafa and Troudi 2019).

This study has found that Saudi women play the role of institutional entrepreneurs who facilitate important sociocultural changes. The respondents do not agree that there is a major difference between men and women entrepreneurs in terms of professionalism and entrepreneurial skills and competencies. These findings come in contradiction with what is taught to Saudi men, which may either cause resistance or trigger certain changes in the values prevalent in Saudi society (Lavelle and Al Sheikh 2013). According to Islamic teaching, women are given equal status as men in society (Al-Kwafi et al. 2020). However, as the existing literature suggests, gender inequalities in Saudi society create barriers for women entrepreneurship and restrict women's business aspirations (Alkhaled and Berglund 2018). By acting as institutional entrepreneurs, the respondents overcame the challenges and serve as an inspiration for other women in the country.

8.5 Chapter Summary

This chapter discusses how both formal and informal institutions shape and form the entrepreneurial activities of Saudi women-led businesses. The role of Saudi women entrepreneurs in changing the existing cultural, social, and political norms and rules in Saudi Arabia is also discussed. Based on the findings of this study, the researcher highlights the cultural and institutional barriers and challenges that Saudi women entrepreneur face in their day-to-day lives. Although the Saudi government has taken certain steps towards the

institutionalisation of female entrepreneurship by legally providing men and women with equal rights, bureaucracy remains one of the most formidable barriers to Saudi women's ability to establish and run a business. Saudi women still face restricted access to certain government services, slow and complex bureaucratic procedures, limited access to external financial resources, and complex paperwork for business registration (Abou-Moghli and Al-Abdallah 2019).

In addition to formal institutions, the cultural barriers and constraints posed by informal institutions are severe, as Saudi Arabia is a highly conservative and paternalistic society that scores high on the power distance dimension (Hofstede Insights 2021). The family plays a paramount role in Saudi women's life, since it dictates the 'rules of the game' and determines what they can and cannot do. It should be noted that the family is constructed by other informal institutions, including religion, tradition, and social norms and values, which allows it to be stated that, at least in the context of Saudi Arabia, these institutions are indistinguishable from one another (Rajkhan 2014). According to these norms and values, women's responsibilities and obligations are limited to caring and providing for their families, whereas a woman's entrepreneurial activities are predominantly perceived by society as deviant and unwelcome behaviour (Danish and Smith 2012). At the same time, Saudi families enabled women; they overcome the constraints caused by formal institutions and cultural restrictions in the patriarchal society by turning inwards to their families. It is also found that Saudi women act as institutional entrepreneurs, slowly changing the existing institutional structure (Faisal et al. 2017). They have become role models for other women to follow, encouraging the creation of a new social class in Saudi society by challenging the traditional values and social norms (Al-Asfour et al. 2017).

9.0 CHAPTER NINE: CONCLUSION AND RECOMMENDATION OF THE STUDY

9.1 Introduction

In this chapter, the researcher reflects on the research aim and objectives and summarises the main findings. The contributions of this study to both theory and practice, as well as its limitations, are also put forward in this chapter. Before proceeding with the major findings, the reader is provided with a recapitulation of the research problem which this academic project attempts to address.

This thesis sets out to examine the role of institutions influencing Saudi female entrepreneurs and understand how they became enabled to be social agents and institutional entrepreneurs in a very traditional, family-orientated society, albeit facing pressures to change. It is found that Saudi women entrepreneurs set an example and may become pioneers and role models for others to follow. The family plays an important role in Saudi culture. This research demonstrates that pioneering women entrepreneurs work through and within the mechanisms of the family as the key unit of the social organisation of Saudi society. This not only enables what Saudi women entrepreneurs do in the process; but itself brings about changes, perhaps only a little but they are incremental changes in the society.

Chapter 9 is structured as follows. In Section 9.2, the reader is presented with the key findings of this study with respect to the research objectives. Based on these findings, a set of recommendations to the Saudi government, commercial banks, and other stakeholders is provided in Section 9.3. Moreover, the author provides a report that outlines the key findings of this study and provides a set of recommendations to the Jeddah labour office, Ministry of Labour and Trade, Municipal, Mayor of the municipality, and Strategic Management Committee. The recommendations refer to the increasing role of women in Saudi society, as well as how their freedoms and rights in the field of entrepreneurship could be further

promoted. This report is expected to add to the economic and social development of Saudi Arabia, making it in keeping with Saudi Vision 2030. In turn, Section 9.4 discusses the contribution of this study to the existing body of knowledge, whereas Section 9.5 is responsible for the identification of limitations and areas for future research. Finally, Section 9.6 summarises Chapter 9.

9.2 Concluding the Key Findings

This study discovered that Saudi Arabia is a unique socio-cultural context with tradition and religion having a strong influence on people's social and economic activities. Islam and its interpretations produce a strong impact on the country's traditional culture, which shapes what Saudi society considers appropriate and socially legitimate deeds and behaviours (Terjesen and Lloyd 2015). Context is increasingly recognised to shape the entrepreneurial process, so enterprise is recognised to be as much social as an economic phenomenon (Anderson and Obeng 2017). Indeed, Gaddefors and Anderson (2017) argue that the context may determine how entrepreneurship is both seen, and how it is practiced (McKeever et al 2014). Entrepreneurship is always socially situated (Anderson and Obeng 2017).

9.2.1 Research Objective 1 - To examine how Saudi women entrepreneurs experience the barriers created by formal and informal institutions in Saudi Arabia; a very traditional family orientated society that is currently facing pressures to change

The institutional theory examines how the interaction between agencies and structures results in the development of social changes (Rutherford 1995). Institutions can be divided into formal (i.e., laws, regulations, policies, rights, and the written constitution enforced by the government) and informal (i.e., unwritten, socially shared rules and norms) (North 1991). This study demonstrated that most interviewed Saudi women entrepreneurs experience the bureaucracy of the formal institution negatively. Slow and complex bureaucratic procedures

significantly limited their access to financial resources required to establish a new business venture or to scale up an existing one. Moreover, red tape does not allow the respondents to enter many government agencies (e.g., department offices and ministries) without a male guardian, which seriously hampers their ability to effectively conduct business operations.

The respondents demonstrate that the rise in taxes, the specific number of Saudi employees that can be hired by women entrepreneurs, and limited access to entrepreneurial training, economic and social resources negatively affect their entrepreneurship. The centralised nature of the government creates cumbersome bureaucracy, which is a product of the country's socio-cultural environment (Chowdhury et al. 2017). In turn, this complex web of bureaucratic challenges hampers the development of female entrepreneurship.

This study has found that institutions can be leveraged to impose specific reasonings and behaviours such as conformity to traditional gender roles (Mohamed 2017). The constraining social system limits the range of options open to women. Saudi women entrepreneurs are embedded in the social-cultural context; their perceptions and actions are influenced and guided by "deep-structural rules" (Fuenfschilling and Truffer 2014). They are expected to make sense of their entrepreneurial activities through prevailing institutional arrangements. However, this study has contributed to institutional theory by showing how Saudi women were not passive recipients, some employed these institutions, especially family support to work around the barriers. For us this demonstrated agential power.

The existing studies suggest that institutions are static, meaning that individuals cannot challenge or reform significant socio-cultural agreements (Mohamed 2017). This study has found that in Saudi Arabia, the expectation to conform to the norms of a patriarchal society did not prevent women from engaging in entrepreneurial activities. Women were also able to confront institutional barriers by entrepreneurship enabled by their families.

9.2.2 Research Objective 2 - To examine how Saudi women entrepreneurs overcome the institutional barriers through the mechanisms of family

Informal institutions, such as religion, culture, social norms and rules, gender inequalities, and family, are often reported to be of much greater significance compared to formal institutions when it comes to the development of female entrepreneurship, especially in countries like Saudi Arabia, where culture and religion overlap in many areas (Abou-Moghli and Al-Abdallah 2019). It was discovered that most Saudi women who participated in this study perceived the existing social norms and values to negatively affect their ability to become entrepreneurs. As previously identified, Saudi society is conservative, paternalistic, and strictly follows Islam, meaning that the way women are expected to act and behave is prescribed (Meunier et al. 2017). Women who deviate from these expected behaviour which is predominantly limited to housekeeping and childrearing, face negative consequences for themselves, as well as their families (Al-Asfour et al. 2017). Given that Saudi women are not supposed to work outside their house, becoming an entrepreneur is viewed as unwelcome behaviour, which poses a threat to the identity of Saudi society (Abou-Moghli and Al-Abdallah 2019). That is why Saudi Arabia's traditional norms and values are perceived by Saudi women as a barrier to their ability to establish a business venture.

Saudi Arabia's culture was also perceived by most interviewed women to hinder their ability to engage in entrepreneurship. Although the government has recently introduced changes and improvements into the legislative and regulatory framework, allowing Saudi women more freedom to conduct business operations, they, nonetheless, perceive themselves as subordinate to men. This was evident from some interviewees' responses, that their decision to start a new business venture heavily depended on their male guardian's will. Not all respondents dared to deviate from the established cultural norms, since they were afraid of being shamed by society for their unwelcome behaviour. That is why some of them

conducted business activities from home. Because of the strong impact that Saudi culture has on women's business aspirations, their ability to establish a company and become self-employed is limited.

As previously noted, culture, traditions, and religion are inseparable in the context of Saudi Arabia, making it difficult to assess the role of any of these informal institutions in female entrepreneurship (Al-Asfour et al. 2017). Religion is also deeply rooted in the country's legal and regulatory framework, affecting its citizens' business and social conduct (Kucinskas 2010). This study revealed that some interview participants prioritised family responsibilities at the expense of their business, education, and self-development objectives, which is in keeping with Saudi Arabia's interpretation of Islamic law.

The family was found to be of paramount importance to Saudi women entrepreneurs. This project demonstrated that most Saudi families adhere to the values and rules of Islam, which means women being very dependent on their male guardian when it comes to decision-making. At the same time, many interviewees argued that their male family members were supportive of their idea to start a business venture, which is in contradiction with the existing body of literature. According to previous studies in this field, the traditional family structure in Saudi Arabia discourages female entrepreneurship, largely because of the aforementioned reasons (e.g., women have to perform domestic responsibilities) (Danish and Smith 2012). Most Saudi women entrepreneurs who participated in this study reported that their husbands and fathers encouraged them to have economic independence and freely select their career. As discussed in Chapter 8, this could be because people in large cities like Jeddah are more educated and progressive compared to those residing in rural areas (Ojediran and Anderson 2020).

In practical terms, it is fundamental that the family are a powerful influence. However, Saudi women entrepreneurs confronted and worked through the barriers raised by tradition and

culture. Some of them were able to turn family support into business opportunities, their practices being greatly influenced by family; becoming independent women entrepreneurs.

9.2.3 Research Objective 3 – To examine how Saudi women act as institutional entrepreneurs becoming pioneers and role models for others to follow in society

The institutional entrepreneurship theory implies that if actors have an interest in a particular institutional arrangement, they will leverage resources to create new institutions or modify and change the existing ones (Al-Abdallah 2019). Entrepreneurs have long been recognised as 'institutional agents' (Abou-Moghli and Al-Abdallah 2019). Many interviewed participants reported that their decision to become an entrepreneur was predominantly driven by their intention to become more independent and break social constructs and bonds. Entrepreneurship enabled them to occupy the desired social and economic positions while maintaining a high level of independence and freedom. It was revealed that the intention of Saudi women to become self-employed is not only affected by their intention to attain a higher level of economic independence and freedom but also by the willingness to change the existing norms and values. The Saudi women who participated in this study explained their decision to become an entrepreneur by the willingness to promote their role in society, eliminate discriminatory practices, achieve greater equality with men, and narrow down the gender gap. Within the scope of the institutional entrepreneurship theory, this willingness could result in the creation of a new, modern society in Saudi Arabia, where both men and women would enjoy the same freedoms and rights in both social and business areas (Islam et al. 2018).

Saudi Arabia has been currently at a turning point since the 1970s when conservative rules, norms, and laws were enforced (Nieva 2016). In today's world, a country cannot rely solely on its oil reserves as the only driver of its development. This reliance makes the oil-exporting country vulnerable to oil price fluctuations, which poses a serious threat to its economic

sustainability. In order to diversify Saudi Arabia's economy and be a catalyst for its development (Damanhoury 2017), female entrepreneurship is now recognised and supported by the government. The country is currently leaving behind its old social rules (Al-Asfour et al. 2017). by becoming an entrepreneur, Saudi women are changing traditional family rules and norms. The recent surge in female entrepreneurship demonstrates that women have challenged the stereotypical norms and values that prevail in Saudi society (Al-Asfour et al. 2017).

Saudi women are acting as institutional entrepreneurs, taking an active part in the transformation of Saudi Arabia's formal and informal institutions to further institutionalise female entrepreneurship. As this study demonstrated, Saudi women are currently going through the process of emancipation by enforcing and claiming their right to run their own business (Al-Abdallah 2019). These social changes encourage many Saudi women to use their talents and contribute to the country's economy instead of just being a housewife. As previously noted, women in Saudi Arabia were traditionally deprived of many rights and fully dependent on their male guardians' will (Abou-Moghli and Al-Abdallah 2019). Although this social norm is still strong in Saudi society, women now have a more considerable influence on their husbands, who more actively support their wives in their aspiration to run a business. This study demonstrated that Saudi women entrepreneurs are now viewed as role models for other women to follow. Saudi women entrepreneurs set an example to others, in that Saudi woman who also want to become more financially and socially independent. By promoting these values, Saudi women can introduce an important change to Saudi society. Recent research highlights how Saudi women entrepreneurs make significant contributions to community development, employment, and wealth creation. This study has added to the institutional entrepreneurship theory by showing that Saudi

women were able to actively influence the institutional environment in which they operate, slowly changing traditional family values and responsibilities.

9.3 Recommendations

In this section, the researcher formulates a set of practical recommendations as to how cultural barriers to female entrepreneurship could be further reduced in Saudi Arabia. Following the produced research outcomes, it is relevant to put forward recommendations to the Saudi government, commercial and state-owned banks, and other stakeholders.

9.3.1 The Saudi Government

It would be recommended that the government should provide a better operating environment for Saudi women who are running or planning to establish a business. This recommendation could be delivered through further liberalisation of the existing regulatory and legal framework. For example, it is recommended that the government should legally allow women to visit all government agencies, such as department offices and ministries on their own, without a male guardian. This recommendation is expected to contribute to Saudi women entrepreneurs' effectiveness and eliminate unnecessary barriers to their entrepreneurial activities. It is also recommended that the Saudi government should invest in female entrepreneurship education by investing in business centres. As this study has demonstrated, several business centres in the country are focused on the development of female's entrepreneurial skills and competencies. However, the awareness of Saudi women about these centres and their services is very limited. Therefore, it is important to increase women's and their families' awareness of these centres.

9.3.2 Commercial and State-Owned Banks

This study has indicated that access to financial resources remains one of the most considerable challenges to women entrepreneurs in Saudi Arabia. Based on these findings, it is recommended that both commercial and state-owned banks should make sure financial resources, e.g., bank loans be provided to both men and women on the same terms and conditions. For example, it is recommended that Saudi banks should remove additional collateral requirements set down for Saudi women, provide loans at the same interest rates, and remove the need for legal support from a male guardian. By eliminating these inequalities, Saudi commercial and state-owned banks would enable Saudi women to establish their own business and facilitate their deeper involvement in the country's economy, which is one of the goals of Saudi Vision 2030 (Saudi Vision 2021). Moreover, given that the popularity of female entrepreneurship in Saudi Arabia is growing, giving loans to women could significantly contribute to the financial performance of Saudi banks, which is a win-win situation (Danish and Smith 2012).

9.3.3 Other Stakeholders

Even though cultural traditions and factors are not static and change slowly over time, there is still a need for cultural change in Saudi Arabia. Patriarchy, as well as associated traditional practices that discriminate against women, have negative implications for female entrepreneurship (Mair and Marti 2009). Culture and traditional practices that prescribe what family duties and obligations Saudi women have to fulfil are predominantly biased against women, which limits their opportunities to become entrepreneurs, gain economic independence, and contribute to Saudi Arabia's development (Al-Abdallah 2019). That is why it is crucial for the development of female entrepreneurship to provide both men and women with equal opportunities for education and self-determination. Considering the

above, it is relevant to recommend that the Saudi religious and state leaders should actively communicate the need for a shift away from the old tradition and social norms to a more civilised way of living, where gender roles are shared evenly. This recommendation is expected to further promote the contribution of women to Saudi Arabia's community, economy, and society.

9.4 Contribution to Knowledge

9.4.1 Methodological Contributions

The researcher designed a qualitative methodology in an attempt to investigate how Saudi women have overcome cultural barriers to engage in their entrepreneurship activity in Saudi Arabia. That is why the main methodological contribution that this project made refers to the research methods adopted. To the researcher's knowledge, many previous studies on the topic of female entrepreneurship in Saudi Arabia have utilised quantitative methods (Al-bakr et al. 2017). Although a qualitative research design has its own merits, it does not allow for capturing the fine grain of social actors' experiences, as well as context details. This project conducted semi-structured interviews with Saudi women entrepreneurs to explore the research problem in detail. This approach allowed for obtaining contextually embedded data, which enriches the research by explaining how female Saudi entrepreneurs themselves view the role of both formal and informal institutions in their entrepreneurship activities. By obtaining data from this cohort of social actors, the researcher was able to shed light on what Saudi women think, appreciate, and are concerned about, which many previous studies have neglected.

9.4.2 Contribution to Theory and Practice

The study referred to the -institutional theory as the key theoretical lens used to examine entrepreneurship among women in Saudi Arabia. The institutional theory implies that

entrepreneurship is both constrained and facilitated by formal and informal institutions such as family, bureaucracy and religion (Rutherford 1995; North 1991). However, it lacks any specific rules for identifying institutions (Munir 2019), leading to a situation in which “everything and nothing” could be presented as an institution (Alvesson and Spicer 2019, p.8). The thesis contributed to addressing this fundamental issue by highlighting key formal and informal institutions that facilitated and constrained women’s ability to engage in entrepreneurial behaviours such as creating new businesses and exploiting economic opportunities.

The institutional theory includes several concepts (e.g., institutional logic and institutional orders) to define and describe socio-cultural agreements that shape individual and group reasoning with the confines of specific economic or social activities (Alvesson and Spicer 2019; Munir 2019). This study has focused on the context of Saudi Arabian and has found that the restrictions of traditions, culture, the male guardianship system, and lack of formal institutions’ support constrain female entrepreneurship by assigning rigid traditional gender roles and rewarding behaviours that are in line with the male-dominated status quo. Conceptually, women entrepreneurs as agents, conform to the structure they are embedded in, the traditional society and bureaucracy. Family represents the mechanisms for both constraint and enabling. Families provided emotional support and the resources facilitating entrepreneurship. The family as an institution, therefore, could be both a constraint and a facilitator of entrepreneurship.

To understand Saudi female entrepreneurship, this study has examined family engagement. Importantly this cultural shift is enabled through the mechanisms of family. Because families play such an important role in Saudi culture, these pioneering women work through and within the mechanisms of family as the key unit of the social organisation of Saudi society.

This does not enable what they do, the process, but itself brings about changes, the outcomes.

This study has found that the society is slowly altering, helped by institutional entrepreneurs' actions. Saudi women act as institutional entrepreneurs, becoming role models, pioneers in the changing society. They worked to break the barriers, created new patterns of actions, outcomes, and rules to others, and yet embedded themselves in a modified structure. The research findings can help the policy makers further support Saudi women who wish to become entrepreneurship or who are already entrepreneurs but want to extend their businesses. The author will submit a separate report based on the findings of this research to the Jeddah labour office, Ministry of Labour and Trade, Municipal, Mayor of the municipality, or Strategic Management Committee outlining these recommendations. In this report, the author will outline the key recommendations that are expected to facilitate the development of female entrepreneurship in Saudi Arabia and contribute to the achievement of the goals outlined in Saudi Vision 2030. For example, it could be recommended that the government should significantly limit the role of the male guardianship system in women's lives by allowing them to make business-related and legal decisions on their own. In addition, the government should give closer consideration to the creation of a favourable environment for Saudi women to engage in entrepreneurial activities by providing them with easy access to financial resources (e.g., bank loans). Finally, it is suggested that the Saudi government should further expand its network of learning and training centres across the country to develop women's business and financial skills and knowledge so they could be better equipped for entrepreneurship.

Institutional entrepreneurship theory provides important insights into the process of organising, this research's ability to apply and test those insights has been limited. By offering some preliminary guidelines for studying institutionalisation as structuration, this

study hopes to spark further interest in and debate on the issue. This thesis makes a modest contribution to the long-running discussions on women's entrepreneurship in the context of the Arab world.

9.5 Research Limitations and Opportunities for Further Study

This study has several limitations that should be considered. The first limitation refers to the sample size. As noted in Chapter 5, the sample was drawn from 31 Saudi women entrepreneurs, which puts certain limitations on the extent to which the produced empirical findings can be extrapolated to the whole population of women entrepreneurs in Saudi Arabia (Easterby-Smith et al. 2012). Moreover, the researcher obtained primary data from those women entrepreneurs who reside in one major Saudi city, namely Jeddah, which is another limitation to generalisability. As previously noted, families in rural areas of the country are often less educated and progressive compared to those residing in large cities (Al-Abdallah 2019). As a result, conducting a study with Saudi women entrepreneurs who reside in small towns and villages could have produced completely different outcomes.

Further study using a longitudinal data will be useful (Easterby-Smith et al. 2012), to extend the research findings on how institutions facilitating and constraining female entrepreneurship in Saudi Arabia. The study only conducted one interview round and did not measure how exactly institutions affected female entrepreneurship beyond this cross-sectional strategy of data collection. Conducting additional interviews with the participants following at least six months after the first round of interviews would have revealed valuable knowledge about the progression of female entrepreneurship in Jeddah. For example, the participants would have been able to comment on whether they still received continued support from their families or whether there arose additional barriers to their

entrepreneurial success. Future research projects are recommended to conduct at least two rounds of data collection involving a single participant group (Saunders et al. 2016).

Despite the aforementioned limitations, this academic project has collected rich data and produced extensive empirical findings, which have illustrated the context-specific nature of Saudi women entrepreneurs' perceptions of cultural and institutional barriers. Yet, this study leaves many unanswered questions that are worth investigating. For example, future studies could investigate what challenges rural women face to their entrepreneurial activities and what institutional role the family plays in this context. The point is that rural areas in Saudi Arabia are characterised by a much higher level of conservatism, which is manifested in the form of closer adherence to Islamic law. Hence, women residing in these areas face more formidable cultural and social barriers when trying to establish or run a business venture. Future researchers could also conduct a comparative study to identify whether and how female Saudi entrepreneurs' perceptions of cultural barriers differ in rural and urban areas. Finally, as previously acknowledged in this study, Saudi society does not necessarily correctly interpret Islamic law with respect to the role and place of women in its society. Hence, future studies could investigate how this misinterpretation affects formal and informal institutions when it comes to female entrepreneurship.

9.6 Chapter Summary

In summary, this research has provided an understanding of how female entrepreneurs have perceived, experienced, and coped with the cultural and other barriers and challenges posed by both the formal and informal institutions in Saudi Arabia. According to these research findings, Saudi women's negative perceptions, including the lack of access to external financial resources, unfavourable requirements to access finance, and limited access to and awareness of entrepreneurship training opportunities hamper many of them from

establishing or scaling up their business. It was discovered that these challenges are closely associated with Saudi Arabia's cultural and religious background, according to which women are not supposed to work outside their house (Terjesen and Lloyd 2015). Because of these social norms and expectations, Saudi women are not allowed to enter government agencies or conduct business operations without a male guardian, nor become self-employed in certain business fields (Rajkhan 2014). Moreover, culturally appointed gender roles, discriminatory institutional practices, and widespread discrimination puts Saudi women in a disadvantaged position and hampers their ability to establish a business, as echoed by many interviewees (Mathkur 2019).

It was also found in this research that the role of the family in female entrepreneurship has recently been changing in Saudi Arabia, which highlights a growing trend towards further society democratisation. In spite of the aforementioned challenges, the family is currently the only source of financial resources for female entrepreneurship, which also acts in a cooperative way. The family plays an important role in encouraging and supporting Saudi women in their aspirations to establish a business venture, which is in contradiction with the traditional cultural norms that exist in Saudi society (Abou-Moghli and Al-Abdallah 2019). Based on these findings, one could summarise that in the context of educated, progressive Saudi families, women's entrepreneurial activities and the family are inseparable. Despite the recent regulatory and legal reforms, which have narrowed the gender gap in terms of legal rights and freedoms, Saudi women are still highly dependent on their male guardians who decide whether to invest financial resources in their women's business venture or not. This research found that Saudi women entrepreneurs are largely resilient to the aforementioned cultural challenges, and their encouragement and motivation drive them to proceed with their entrepreneurial activities.

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APPENDIX

Appendix A: Supervisor Letter



ABERDEEN BUSINESS SCHOOL

Robert Gordon University
Garthdee Road
Aberdeen
AB10 7QE
United Kingdom
Tel: 01224 263800
Email: aberdeen.business.school@rgu.ac.uk
www.rgu.ac.uk

To Whom It May Concern

This is to certify that Ms Sosan Algahtani is a doctoral student at Aberdeen Business School, the Robert Gordon University. She is conducting interviews for her research on Saudi woman entrepreneurs under the supervision of Dr Lin Xiong and Professor Alistair Anderson. Your kind cooperation is highly appreciated. Thank you.

Best Regards,

Lin Xiong 29 March 2017
Dr Lin Xiong

Aberdeen Business School

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INVESTOR IN PEOPLE

Robert Gordon University, a Scottish charity registered under charity number SC013781

Appendix B: Interview Questions

| Interview Questions | Interview Answers |
|--|-------------------|
| 1. Can you tell me about yourself? (including your age) | |
| 2. Can you tell me about your present marital status? | |
| 3. Have you always lived here? If not, why did you move? | |
| 4. What about your education? If you did not have any, can you tell me why? | |
| 5. Can you tell me how your life affects your business and how did you get the ideas in the first place? | |
| Family Support | |
| 1. Can you tell me a little about your family? (including your family income status and source of income) | |
| 2. It said that religion encourages women to be a business woman but sometimes people are confused between religion and traditions as some traditions discourage the women or it forbade them, do you agree with this view? What is your family's view? | |
| 3. Has your family been supportive when you started your business? What sort of support did they offer? | |
| 4. Do your family ask for a return for their support? | |
| 5. Can you tell me who in your family support you in your business, including female members? | |
| 6. Does the support differ between female and male family members; and between brothers and father? | |
| Business | |
| 1. Why did you choose self-employment or become a business woman? | |
| 2. What type of business do you have? How long have you been in this business? | |
| 3. What was the source of funds when you started your business? | |
| 4. Can I ask you the turnover of your business please? would you say your turnover is less than SR 250,000 a year; between SR 250,001 and SR 500,000; between SR 500,001 and SR 750,000; more than SR 750,001? | |
| 5. Is your business not profitable (yet), not quite profitable yet, small profits or good profits? | |
| 6. Is it a joint ownership or owned by yourself? | |
| 7. Do you have people working for you in the business? <ul style="list-style-type: none"> a. How many employees do you have? b. Who are they; are they all members of your family? How do you select them? c. Do you employ women only? d. Is it possible to employ men (discuss with them on this)? | |

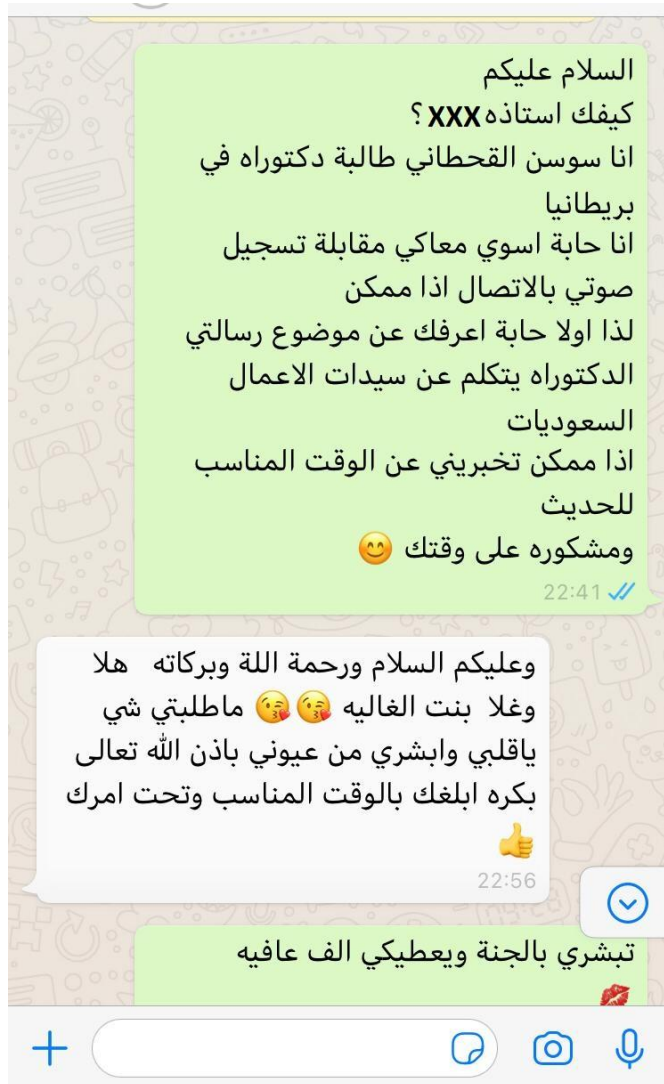
| | |
|---|--|
| 8. How do you operate your business? a. Do you work full time or part time? b. Do you plan to expand the business or not? Why did you make this decision? | |
| 9. a. Who makes the big and small decisions on the business? b. Does your family/guardian have a big influence on your business? c. If something went wrong, would the risks be shared by the family/guardian or taken by yourself? d. Can you give me some examples? | |
| 10. Do you earn a salary from your business and keep business money separate? | |
| 11. a. What do you enjoy about your business? b. What do you enjoy less or dislike about the business? | |
| 12. What are the biggest obstacles you face as a business woman (e.g. Guardian, bureaucratic requirements, capital)? Can you tell me some examples and how did you overcome these obstacles? How did you overcome the difficulties in your personal/business life? Who helped you? What did they do to help? In your opinion, could a women entrepreneur have managed without the help of others? | |
| 13. What do you think, are things becoming easier than they were in the past? | |
| 14. What is the society's perception about your business; has it changed over time? | |
| 15. Would you like your daughter to run her own business in the future? Why/why not? | |
| Government and Wakalah | |
| 1. Do you have to have a guardian before you proceed with running a business? What is the guardian's relationship to you, a relative or a stranger? | |
| 2. Do you have to give the guardian a legal authority or power of attorney (Wakalah)? What type of Wakalah did you give this Wakeel? If not, who can be a guardian for you? | |
| 3. Does the wakil have full power over and access to the business assets; sharing business profits? | |
| 4. Does the wakil act publicly on your behalf or run the business for you? | |
| 5. If something went wrong in the business, would the wakil share the risks with you? By law or formal/informal agreement with you? | |
| 6. In your point of view, is Wakalah beneficial or causing obstacles to your business? | |

| | |
|--|--|
| 7. Did you get any government support with your business? (start-up, workshops, woman groups, business license easier/quicker to get)? | |
| Gender issues | |
| 1. As a business woman, do you feel that you are equally capable, making rational decisions, as a business man? | |
| 2. Is there less 'discrimination' against business women in the society and culture? Does it help you to perform better in business (or equally well as a business man)? | |
| 3. How long do you work in business on average a day? And how long for family responsibilities? How do you achieve a work-life balance? | |
| 4. How do you see your business in the future? | |
| 5. What do you think other women in business will be like in say 5 or 10 years from now? | |

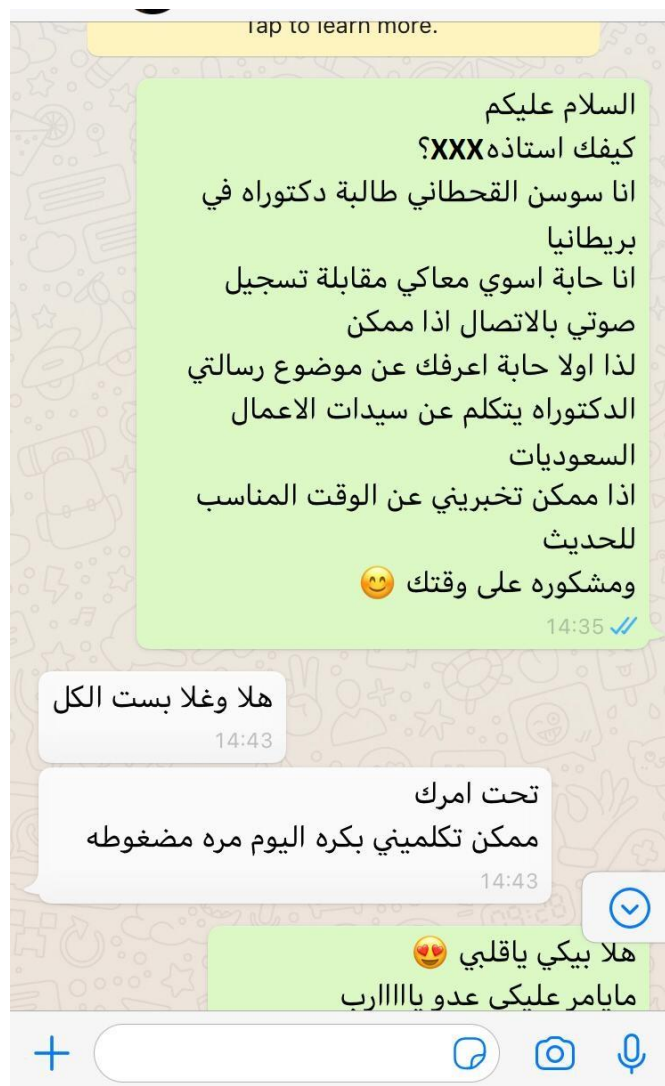
Appendix C: Examples for Some Participants Contacting

I have contacted them through WhatsApp in Arabic. Below are examples for 3 participants out of 31 Saudi women.

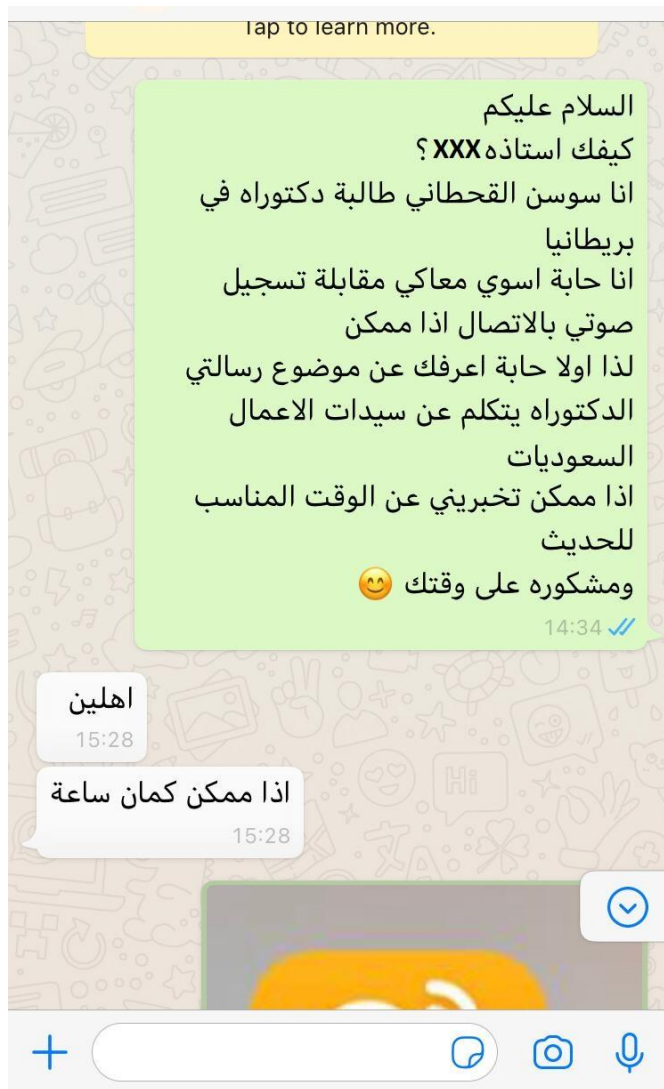
Example 1:



Example 2:



Example 3:



Appendix D: A Consent Form

A Consent Form

By signing this form, I declare the following:

- I voluntarily agree to participate in this project.
- I understand that I will be interviewed and will be asked several questions about my entrepreneurship, experiences, and the role of socio-cultural context and environment.
- I understand that even if I agree to take part in this study, I can freely withdraw from it at any time.
- I understand that I can refuse to answer any question I find inappropriate in any way without giving an explanation or having any consequences of any kind.
- I am aware of and clearly understand the nature and purpose of this study. I confirm that I have had the opportunity to ask questions about the study. I also declare that all my questions about the study have been addressed.
- I understand that my participation will not be associated with any direct or indirect benefits.
- I give permission to audio-record my interview.
- I understand that all the data and information I provide during the data collection process will be treated confidentially.
- I understand that my identity will remain anonymous throughout the study. I will not provide my name or any other sensitive information that may reveal my identity.
- I agree to my disguised extracts from my interview to be quoted in the study.
- I understand that I can access the information I have provided whenever I want while it is stored by the researcher.
- I understand that I can contact the researcher or any other people involved in the study to seek further information and clarification.

Signature of participant

Date

Appendix E: Information Sheet for Participants

An Information Sheet

Greetings! You have been selected to participate in an academic research study. Before you make your final decision, please, read this information sheet carefully to understand why the study is being carried out and what it would involve for you. Please, feel free to ask questions if there is anything unclear or if you need more information to make an informed decision.

The purpose of this study

This study examines what barriers formal and informal institutions pose to female entrepreneurs in Saudi Arabia, how they overcome these barriers, and how they act as institutional entrepreneurs.

Why have I been selected?

You have been selected because you are a female entrepreneur living in Saudi Arabia.

Do I have to participate?

No, participation in this project is voluntary.

What would it involve for me if I agree to take part?

If you agree to participate, you will be asked to answer a set of questions related to your entrepreneurship and the role of formal and informal institutions in this process. The interview will take around an hour of your time.

What are the possible benefits/risks of participating?

Your participation will be associated with no benefits or risks.

How will my information be used?

Your information will be securely stored on a password-protected laptop. No personal/sensitive questions that may reveal your identity will be asked.

How will the data be used in future research?

Your data will be used exclusively for this project. It will not be used by any other researcher for future research.

Whom should I contact for further information?

If after reading this information sheet you still have any questions or concerns about this study, please contact the researcher.